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**Notes on the Housing Situation and  
Housing Policy in Namibia**

**Ruth Bogosi**

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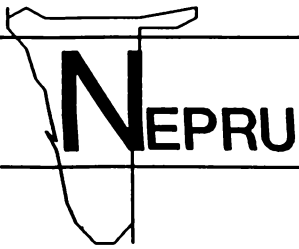
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## Contents

1.	Introduction . . . . .	1
2.	An Historical Background . . . . .	1
3.	Housing Conditions in Independent Namibia . . . . .	2
4.	The Government's National Housing Policy . . . . .	3
5.	The Role of Non-Governmental Organisations . . . . .	5
5.1	The Saamstaan Housing Cooperative . . . . .	5
5.2	The /Khara Tsasib Building Cooperative and Credit Union .	5
6.	Conclusion . . . . .	6



## 1. Introduction

This working paper was prepared as a contribution to a National Conference organised by Operation Masakhane for the Homeless held in Johannesburg, South Africa, in April 1992. The paper is divided into three parts. The first presents a brief historical background to the current housing problems experienced by the Namibian population. The second part goes on to give an overview of the situation regarding housing in the urban and rural areas. In conclusion the paper outlines some of the measures being taken by both the government and non-governmental organisations to address the problems in housing in Namibia.

## 2. An Historical Background

Namibia has inherited an acute housing shortage from the South African colonial administration. South Africa's policy of apartheid prohibited Africans from staying in urban areas. Africans were only permitted to come to urban areas when and where their labour was required.

Given this situation, housing has always been a politicised issue and struggles arising out of housing issues played a role in the development of the liberation movement. This is evidenced by the "old location" massacre in 1959 which marked the culmination of mass protests against the policy of apartheid in housing being introduced in Namibia by South Africa. The white-run municipal authorities viewed the "old location" as a shanty town and decided to move people to newly built houses in Katutura. The basis to the new township was ethnic zoning and the outlawing of black ownership of land or houses.

Houses in the "old location" had, however, been built and were owned by the people themselves. Furthermore houses in the "old location", unlike the new houses in Katutura, catered for extended families while the size of the houses in Katutura was determined by the government. As a result, the colonial state had to use force to implement its apartheid housing policy.

Throughout this period Africans were prohibited from owning land in the urban areas. This legislation was only repealed by the "interim government" in 1978.

The provision of family housing was deliberately restricted. The result was that immigrants to the urban areas had to stay in the only other forms of accommodation provided - hostels and single quarters. "Permanent residents" could qualify for rented housing which was owned by the municipal authorities. This was provided at a subsidised rate. Qualification as a permanent resident was, however, extremely difficult to obtain. Under the interim government of the 1980s subsidised rents were abolished.

The interim government also attempted to move away from formal apartheid. The repeal of laws previously used to control the number of blacks in urban areas saw a large influx of people from the rural areas into the

## Housing in Namibia

towns. Rapid increases in urbanisation aggravated an already severe shortage of housing in the urban areas, particularly in Windhoek.

### 3. Housing Conditions in Independent Namibia

Rapid urbanisation resulting in problems of "squatting" is one of the most critical factors informing the formulation of low-income housing policies throughout Africa.

About a third of Namibia's estimated 1 400 000 inhabitants live in the urban areas. There are 57 recognised urban areas of which Windhoek is by far the biggest, with a population higher than the combined population of the ten next largest urban areas.

There are hundreds of "squatter" settlements countrywide, of which the great majority are in the north (Kaokoland, Ovambo, Kavango and Caprivi). The total number of squatters in Namibia is estimated at 22 000 households, or nearly 110 000 people.

About 60% of the urban population lives below the primary household subsistence level (estimated at R6 840 per annum or R570 per month). Thus almost 60% of the urban population cannot afford to pay any of the costs of their required housing. About 78 000 urban families are housed in low-income areas in 33 000 housing units, of which 60% comprise rental stock still owned by local authorities, while the remainder are housed in privately owned houses.

Hostels and single quarters still exist in most urban areas. The conditions in these forms of accommodation are generally very poor. The incidence of squatting has greatly accelerated over the last decade, not only in the northern communal area, but also in the smaller urban areas of the south. Overcrowding, which is a less visible form of squatting, has been prevalent in Windhoek for many years, but informal squatter settlements are becoming more and more evident in and around the capital.

In the last decade the National Building and Investment Corporation of Namibia, now the Namibia Housing Enterprise (NHE), provided most of the new conventional housing. The NHE was established in 1978 by the previous administration with the objective of overcoming the huge housing shortage. The NHE's mandate is to provide for the housing needs of the inhabitants of Namibia. This mandate is carried out in terms of the government's National Housing Policy and with financial assistance from central government. As a parastatal, the NHE is accountable to and owned by the government. The first houses constructed by the NHE were completed in 1982. Since then, more than 6 500 dwellings have been built or financed by NHE.

Houses built by NHE have, however, been designed and built with minimum finishes and in accordance with minimum space standards in order to cut costs and make them more affordable. They have been severely criticised

## Housing in Namibia

by the general public who see them as poor value for money and generally inferior.

The existing system of planning, land proclamation, building codes, development control and tendering are inefficient, inappropriate and tend to disregard the requirements of the majority of the population in terms of living habits, affordable material and traditional construction practices.

The living conditions of the poor in rural areas are worse than those in urban areas. Those living in the communal areas have no access to decent housing or any government support to build houses. On commercial farms accommodation for labourers is provided at the discretion of the farmer. Many farmers provide little or no accommodation.

The following problems and constraints relating to housing existed in Namibia at the time of independence:

- \* The cost of serviced land, under the present delivery system, is unaffordable to most low-income groups.
- \* Processes involved in the planning, sub-division, survey, proclamation and conveyancing of land are slow and cumbersome.
- \* The service charges levied by the municipalities are not related to actual maintenance and running costs. Thus charges for small plots in low-income areas seem to be disproportionately higher than those levied on large plots in high-income areas.
- \* The local authorities cannot raise funds for infrastructural development independently. They are dependent on allocations from central government's capital budget and cannot plan projects until their budget allocations are announced.
- \* Land speculation by developers leads to scattered development, escalates prices and makes it difficult for *bona fide* low-income developers to gain access to reasonably priced land.
- \* Local authorities do not use a uniform method in setting the prices of serviced residential plots.

#### 4. The Government's National Housing Policy

Housing has been declared a priority sector by the government. The government's stated emphasis is on "affordable housing for the disadvantaged". The main government objectives for housing, as stated at the New York Donor's Conference in June 1990, were:

- \* The construction of affordable but not necessarily low-standard houses.

## Housing in Namibia

- \* The prioritisation of development of the rural areas in order to prevent slums, squatting and peri-urban settlements.

To meet the housing demands of Namibia, the Ministry of Local Government and Housing (MLGH) aims at facilitating the production of over 100 000 houses by the year 2000 through community and private sector participation. The government aims to withdraw from direct involvement in building houses. It sees its role as being to facilitate the efforts of other agencies from the private sector, public corporations and the community. The bulk of its effort will be geared towards directing housing production towards low and middle-income urban housing schemes.

The Ministry is also committed to settlement upgrading, site and service schemes, low-cost local building materials production and other improvements in housing conditions in the rural areas.

The Ministry's Basic National Housing Programme emphasises the need for private sector investment in housing and encourages the use of local building materials.

Central government has assumed the responsibility for providing housing the estimated 64 000 civil servants. At present there are only 6 000 government houses available. In order to cope with this shortage a loan guarantee scheme with building societies and commercial banks has been implemented in order to provide accommodation for selected categories of civil servants such as the police or others at institutions where staff must reside on the premises, or in places where they cannot buy privately or rent reasonable accommodation.

Some of the major challenges which the MLGH has dealt with in the preceding year include:

- \* The provision of serviced plots, initially to squatters. Some 300 sites have been developed in Ombili with the assistance of the Centre for Research Information and Africa Action (CRIAA), a French non-governmental organisation. Ombili was designed to provide squatters formerly living in a river bed and a cemetery with upgraded living facilities. By April 1992 the first phase will yield 100 completed houses. The scheme draws on both building contractors and participants from the community. Phase two, scheduled for completion in 1993, will result in an additional 200 houses.
- \* 35 house units were completed by May 1991 as part of a continuation project. The work is complete with the exception of some minor defects which are being attended.
- \* The Global Housing Project was allocated R22.4 million in the 1991/1992 budget and contracts have been allocated in five priority places.



## Housing in Namibia

- \* In Oshakati, Ongwediva and Ondangwa (in the north) a total of 530 houses are under construction. The work is being carried out by five separate building companies, each constructing between 40 and 150 units on existing serviced sites. The programme is on schedule and within the budget of R22.4 million. Work should be completed by the end of March 1993. But provision has been made for a slight overrun of approximately R 250,000 for possible delays.
- \* A contractor has started work on thirteen housing units in Okakarara (in the north east). The budget is R 410,000. Progress is about 10% at this stage and completion was scheduled for April/May of 1992.
- \* Approximately 45 house units were started in December 1991 in Gibeon in the south. A local consortium of building contractors have been allocated a budget of R 1,180,000. The project was to be completed in April/May 1992.

### 5. The Role of Non-Governmental Organisations

#### 5.1 The Saamstaan Housing Cooperative

Since 1987 Saamstaan (Afrikaans for "stand together") has led the struggle to find a community-based answer to homelessness.

This organisation is open to anyone earning less than R500 a month and helps people join forces and build their own houses. Members are required to attend brick-making on Saturdays and a members' meeting every two weeks, to support fund-raising activities and to save regularly with Saamstaan's credit union. There is a five months' probationary period for new members.

Once members have succeeded in buying a plot of land, they are entitled to loans at a one percent interest rate to build their houses. A building team of Saamstaan members does the work, at the same time an experienced foreman and two semi-skilled women give on-the-job training. So far, 25 new homes have been built in this way, and the organisation intends building at least eight more each year.

However, the organisation faces financial difficulties as it does not have enough outside support. Even the relatively high level of members' savings at the credit union cannot cope with the needs and expectations of the community.

#### 5.2 The /Khara Tsasib Building Cooperative and Credit Union

Saamstaan has inspired other community projects to tackle the housing problems. The /Khara Tsasib Building Cooperative and Credit Union is based in Mariental and was founded in 1987. As in the case of Saamstaan, people build homes collectively.

## Housing in Namibia

Housing for the black people of Mariental's Aimablaagte township is even worse than in Windhoek. Mariental, 270 km south of Windhoek has a population of 10,000 people. It is small and dusty - the English translation of its Nama name is "dustpan". Most blacks are employed on the surrounding mainly white owned farms.

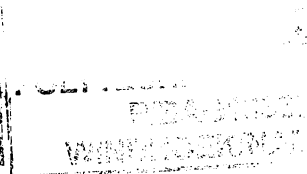
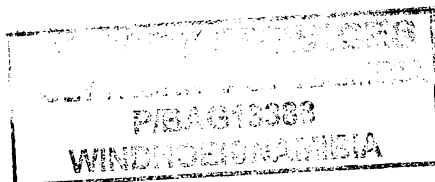
Conditions have deteriorated in the area since independence. Unemployment has increased in the region. Aimablaagte has become a "dumping ground" for the unemployed and their families while housing problems have escalated with people living in tents, crowded emergency shelters or simply out in the open.

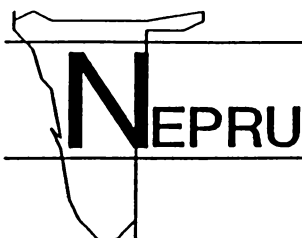
/Khara-Tsasib has 75 members. Their only outside funding was a small donation from Oxfam Canada with which they bought a brick-making machine. They have not started building houses yet. Through the credit union and their own fund-raising efforts they have bought nine cheap housing sites from the municipal authority. On Saturdays, 44 members participate in making bricks. Members join workshops and committees, and learn management skills to take responsibility for projects. A fortnightly members' meeting has the authority to make policy decisions for the organisation. The board of directors and elected committees are directly accountable to this forum.

### 6. Conclusion

In conclusion then, it can be seen that the housing crisis facing Namibia today has its roots in Namibia's history of colonialism. More particularly it is the product of the short-sighted policy of racial segregation in housing that was imposed upon the people of Namibia by South Africa. However, after nearly two years of independence Namibia's housing problem is if anything greater.

This paper has not attempted to provide the answers to the Namibia's housing problems. However, it is evident that the problem can not be left to the state alone. The private sector needs to play a crucial role in addressing urgent social needs. Non-governmental organisations can also, as in the case of Saamstaan and /Khara Tsasib, play a role both in providing houses to the most underprivileged but perhaps more importantly in providing this section of the community with the necessary skills and confidence to meet the problems facing them today.





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