



# UPDATE

## HOUSING FOR ALL

PROGRAMME FOR THE PROVISION OF LOW-COST LAND FOR HOUSING



Clients in Okahao receiving their plots with title certificates

**DW DEVELOPMENT WORKSHOP**

# HOUSING

- Overview ..... 2
- MoU with NHE Ground-breaking ceremony ..... 3
- Client registration ..... 3
- Plot hand over ..... 3
- House construction ..... 3
- Urban design pilot project ..... 3
- Client participation ..... 4
- MoU with Ministry of Urban and Rural Development (MURD) ..... 4
- FNB home loan scheme ..... 4
- Servicing of plots ..... 4

## A SENSE OF URGENCY

The rapid growth of informal settlements in Namibia is a massive challenge. New census data reveals that the number of shacks has almost tripled from the 2011 census to the last census in 2023. Namibia now has 217,069 shacks, housing approximately 650,000 people. Each year, over 11,000 new shacks are erected in informal settlements across the country.

People resort to erecting shacks because there are no other affordable housing options available. This issue can be effectively addressed by planning and servicing land at a scale that meets demand. A few towns have demonstrated that this is possible, such as Okahao, where there are no informal settlements to date.

By providing some 11,000 affordable plots per year, the growth of informal settlements in Namibia could be halted. Achieving this is not difficult; it simply requires the willingness to tackle the issue with urgency and determination.

Development Workshop Namibia (DWN) is contributing to this effort through the 'Housing for All' programme, supporting local authorities in planning and servicing affordable residential land. This update provides an overview of the achievements made in 2024.

### OUR DONORS AND PARTNERS:



## OVERVIEW

**Housing for All** is a so-called ‘sites and services’ programme. It provides affordable residential land to low-income residents as an alternative to unplanned informal settlement sprawl.

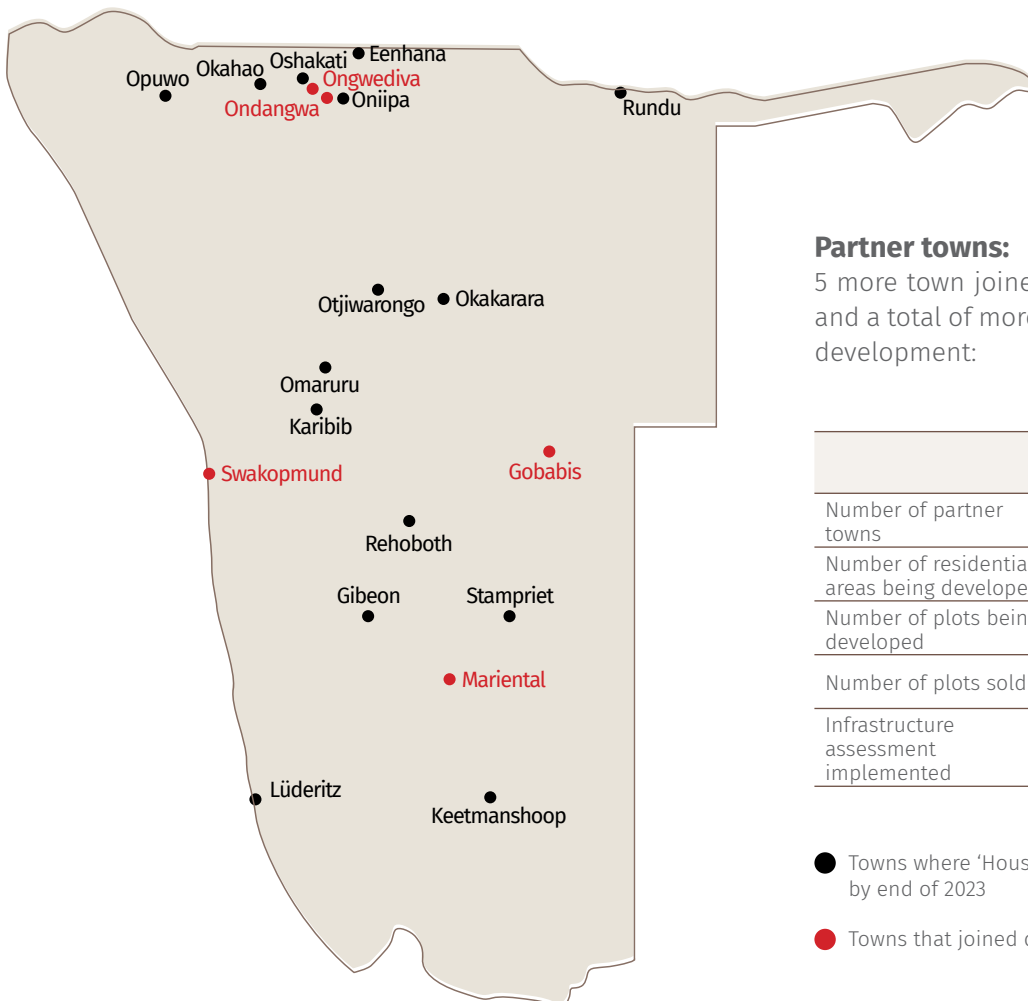
It is implemented by local authorities and DWN, with support from the Namibian Chamber of Environment (NCE).

The prices of plots typically range from N\$15,000 to N\$36,000, depending on the level of services provided. The price covers all development costs, including professional fees and the construction of services such as water connections and sewerage.

Clients pay for their plots over several months and receive a title deed once payment is complete and the township is proclaimed. The donors of the programme are KfW, FirstRand Foundation, MTC, B2Gold, and Twin Hills Trust. The Ministry of Urban and Rural Development (MURD) provides essential support by endorsing the programme and offering guidance and assistance.

### HOW DOES THE PROGRAMME WORK?

1. DWN enters into a Memorandum of Understanding (MoU) with a Local Authority (LA) for the servicing of land;
2. The LA provides land for free, and DWN services the land on behalf of the LA;
3. Servicing development costs are calculated and the price per plot established;
4. Clients (e.g. from the council’s waiting list) register and have 12-24 months to pay off the plot;
5. Client payments go to a joint bank account between the LA and DWN;
6. The money in the joint bank account is used to pay for all professional fees and the servicing;
7. Once the plot is fully paid off, the client is allocated the plot and is required to initiate construction within one year.



### Partner towns:

5 more town joined ‘Housing for All’ during 2024, and a total of more than 7,170 plots are now under development:

	Added during 2024	Current Total
Number of partner towns	5	20
Number of residential areas being developed	5	29
Number of plots being developed	1,325	7,170
Number of plots sold	477	2,582
Infrastructure assessment implemented	2	6

● Towns where ‘Housing for All’ was implemented by end of 2023

● Towns that joined during 2024

## MOU WITH NATIONAL HOUSING ENTERPRISE (NHE) AND GROUND-BREAKING CEREMONY IN KATIMA MULILO

On 2 September 2024, DWN and the NHE signed a Memorandum of Understanding (MoU) to collaborate on providing affordable housing in Namibia. Through this partnership, DWN's 'Housing for All' programme will begin servicing affordable land for the NHE as a contribution to accelerating housing delivery.

The first project started in Katima Mulilo, where DWN will service 546 plots in Extensions 55 and 56. A ground-breaking ceremony was held on 5 December 2024, attended by the Katima Mulilo Mayor, members of the Katima Mulilo Town Council and the Zambezi Regional Council, as well as representatives of the NHE and DWN.



Ground breaking ceremony in Katima Mulilo

## CLIENT REGISTRATION - EXAMPLE REHOBOTH

In the towns where 'Housing for All' is implementing a project, DWN provides a technical staff member to register clients and monitor payments. In Rehoboth, for example, where DWN and the Town Council signed an MoU in 2023, 'Housing for All' is servicing 349 plots in two new neighbourhoods.

The plots are being sold at NAD 20,713, covering all development costs and professional fees. From 30 September to 25 November 2024 the DWN team registered a first round of 96 clients, with the remaining plots to be sold in early 2025.



DWN member of staff registering clients in an office at Rehoboth Town Council

## PLOT HAND OVER – EXAMPLE OKAHAO

Clients only receive their plots once they have completed the payment in full. Plots are then allocated to clients by a team comprising DWN and council staff. These allocations take place at regular intervals in all towns where plots are serviced. On this occasion, 36 clients in Okahao received their plots after completing the payment of N\$17,361 per plot.



Clients who received their plots with a temporary occupation certificate, which is valid until their title deeds are processed and handed over to them.



First houses being built in Onawa Extension 9

## HOUSE CONSTRUCTION - EXAMPLE OSHAKATI

Through 'Housing for All', town residents have access to affordable land where they can construct their homes. In Oshakati, for example, 'Housing for All' serviced Onawa Extension 9, with plots costing N\$14,330. Plots were distributed during 2023 and 2024 to residents who fully paid off their plots, and many began immediately with the construction of their homes. This is yet another example of how access to residential land unlocks capital and investment, also among lower-income residents.



New road being constructed to the Oniipa project area

## URBAN DESIGN PILOT PROJECT IN ONIIPA

In Oniipa, DWN is in the process of developing two new neighborhoods with a total of approximately 500 plots. This is a pilot project where urban design planning approaches are being applied in collaboration with the Switzerland-based ISD Foundation and its partners. The urban design approach includes the design of public spaces, heat-resilient housing typologies, a community center, and nature-based infrastructure solutions. Lessons learned from this pilot will be integrated into the 'Housing for All' programme.



## CLIENT PARTICIPATION – EXAMPLE OTJIWARONGO

DWN remains in close contact with all clients throughout a project. Communication is maintained through client WhatsApp groups and bulk SMSs, where local DWN staff reach out to clients and engage with them. Regular meetings are also held, such as this one in Otjiwarongo in August 2024, which served to provide an update on project progress and addressed suggestions and concerns from clients.

### GET IN TOUCH!

This programme has been designed to support local authorities in providing affordable land for housing. 20 out of the 56 local authorities in Namibia are already benefitting from the programme, and DWN encourages others to join. DWN can provide technical assistance and additional manpower to accelerate the planning and servicing of residential land. For additional information do not hesitate to get in touch, or contact any of the programme’s partner towns.

## MOU WITH MINISTRY OF URBAN AND RURAL DEVELOPMENT (MURD)

On 25 November 2024, DWN and MURD signed an MoU aimed at strengthening their existing collaboration. The objective of the MoU is to support the implementation of the National Housing Policy and its Implementation Action Plan to promote affordable housing for urban low-income residents.

## FNB HOME LOAN SCHEME

FNB has developed a special home ownership scheme for clients of ‘Housing for All’, enabling them to access loans of up to N\$50,000 at fixed interest rates for a period of up to five years. Once a client has repaid one-third of the loan, they can request a top-up to the original loan amount. Clients with both informal and formal employment are eligible.



House built by a client in Okahao with an FNB loan

## SERVICING OF PLOTS

During 2024, ‘Housing for All’ serviced a total of 1,102 plots, all with title deeds:

Town	No. of plots serviced	No. of plots serviced	Cost
Okahao	201	<ul style="list-style-type: none"> <li>• Compacted roads</li> <li>• Household water connections</li> </ul>	N\$ 17,361
Eenhana	304	<ul style="list-style-type: none"> <li>• Graded roads</li> <li>• Household water connections</li> <li>• Household sewer connections</li> </ul>	N\$ 30,373
Okakarara	376	<ul style="list-style-type: none"> <li>• Graded roads</li> <li>• Household water connections</li> </ul>	N\$ 14,602
Karibib	32	<ul style="list-style-type: none"> <li>• Graded roads</li> <li>• Household water connections</li> <li>• Household sewer connection</li> </ul>	N\$ 30,000
Oshakati	189	<ul style="list-style-type: none"> <li>• Graded roads</li> <li>• Household water connections</li> </ul>	N\$ 14,330



Construction of sewer lines in Karibib Extension 6, and first houses being built

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