



UPDATE

HOUSING FOR ALL

PROGRAMME FOR THE PROVISION OF LOW-COST LAND FOR HOUSING



A new home built by a family in 2025 in the Keetmanshoop project area

DW DEVELOPMENT WORKSHOP

HOUSING

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SETTING PRIORITIES

More than 50% of Namibia’s urban population, over 700,000 people, now live in informal settlements, and the number is growing every year. Residents cannot own the land they occupy, invest in it, or pass it on to the next generation.

Children born and raised in informal settlements are automatically disadvantaged, reinforcing a vicious cycle of poverty. Informal settlements therefore pose a major obstacle to national development.

Rather than allowing informal settlements to grow and attempting to upgrade them later, the focus should be on preventing their growth in the first place. Prevention is far cheaper and more effective than later upgrading. As many towns have shown, the key to successful prevention is land servicing: developing greenfield land into mixed-use and residential plots, and providing plots with minimal services, secure tenure, and prices that are genuinely affordable for low-income residents.

With more than eight years of experience in the field, Development Workshop Namibia (DWN) supports local authorities in servicing land through the Housing for All programme. This update provides an overview of the achievements made in 2025.

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.

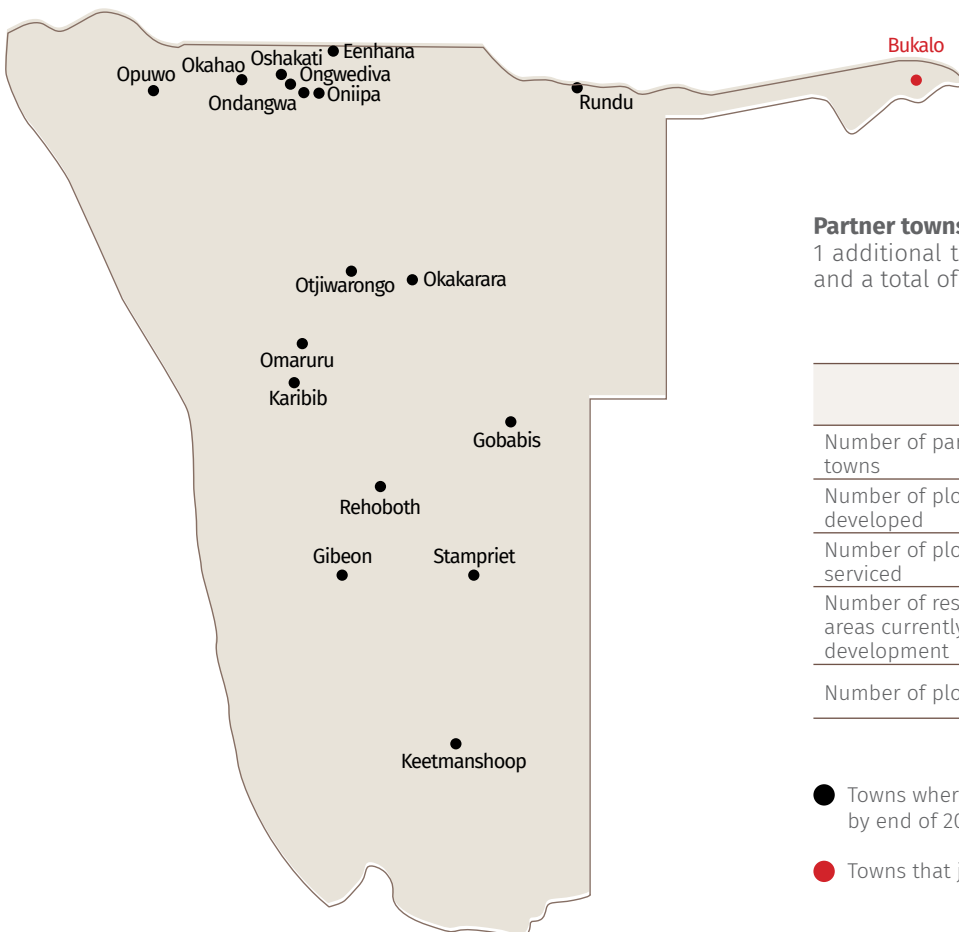
It is implemented by local authorities and Development Workshop Namibia (DWN), with support from the Namibian Chamber of Environment (NCE).

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 program are KfW, FirstRand Foundation, MTC, B2Gold, and Twin Hills Trust. The Ministry of Urban and Rural Development (MURD) provides essential support by endorsing the program 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:

1 additional town joined ‘Housing for All’ during 2025, and a total of 7,170 plots are now under development:

	Added during 2025	Current Total
Number of partner towns	1	19
Number of plots being developed	1,325	7,170
Number of plots being serviced	1,287	3,493
Number of residential areas currently under development	3	32
Number of plots sold	535	3117

- Towns where ‘Housing for All’ was implemented by end of 2024
- Towns that joined during 2025

HIGHLIGHTS – LAND SERVICING

KEETMANSHOOP – incremental upgrading of services

Through the Keetmanshoop project, the Municipal Council and DWN are selling a total of 349 plots at NAD 16,900 each. The price includes 300 m² plots with a title deed, access roads, and a water connection point on each plot.

In 2025, MURD provided funding to upgrade services with sewer and electricity. Sewer construction is expected to be completed early 2026, and for the electrical works a contractor has been appointed, with construction scheduled to begin in early 2026.

This is another example of how new residential areas can be developed with partial services to keep costs affordable, followed by the phased upgrading of infrastructure.



Above: More and more houses are being built in the project area.

Left: Opening of trenches for the sewer lines in the Keetmanshoop project area.



Surveyors from Strydom and Associates pegging the two new project neighbourhoods of Sikanduko Proper and Sikanduko Ext.1 in Rundu

REHOBOTH – construction of water services

Clients who purchase plots through the programme make their payments into a local FNB project account. As funds accumulate in the account, they are used to pay for the construction of services such as water and access roads.

During 2025, the project has been servicing the following new residential areas with a total of 1,287 plots: Rehoboth 106 plots (phase 1, water), Otjiwarongo 210 plots (water), Keetmanshoop 349 plots (sewer), Okakarara 102 plots (water), and for the NHE with full services, 530 plots in Katima Mulilo and 22 plots in Kalkfeld.



Construction of the water reticulation network in the Rehoboth project area.

ONIIPA / ONDANGWA / RUNDU – pegging of new layouts

Once a local authority has approved the plan for a new residential area, the next step is to survey the land and place pegs marking the boundaries of plots and roads. This work is carried out by the programme's land surveying partner.

During 2025, the programme surveyed five new areas with a total of 1526 plots: 231 plots in Oniipa, 280 plots in Ondangwa, 162 plots in Ongwediva, and two areas in Rundu with 528 plots and 325 plots respectively.

BUKALO – project launch with Minister of MURD

On 07 May 2025 Bukalo Village Council signed an MoU with DWN to participate with the Housing for All programme. The collaboration aims to initiate with the planning and servicing of a new residential area with 256 affordable and partially serviced plots. The project was inaugurated on 25 July by Hon. Sankwasa James Sankwasa, Minister of Urban and Rural Development.

Since initiation, Housing for All was intended as a programme to support government housing priorities and acknowledges the support it has received from MURD over the years.

OTHER HIGHLIGHTS

RUNDU – town planning assistance for lowest income residential areas

While partially serviced erven are affordable for many informal settlement residents, they remain out of reach for others. For individuals or families with little to no income, it is impossible to pay for a plot costing, for example, N\$16,000. Yet the housing market must also cater to these households.

In the absence of large-scale housing subsidies, one of the few viable options is to allocate planned and surveyed plots at very low cost, or even free of charge, to those most in need. Initially, services may be limited to a public water point, but because the area is formally planned and surveyed, the local authority can upgrade services over time.

Towns such as Otjiwarongo have shown how successful this approach can be. DWN has supported Rundu Town Council with planning for a first such area, consisting of 325 plots, aimed at containing informal urban sprawl to the south of the town.

KARIBIB – mine employee housing project

The opening of a new mine often triggers an influx of workers and service providers into nearby towns. For this reason, Osino Resources has partnered with DWN to provide 100 low-cost housing units for lower-salary workers expected to take up employment at Osino’s new mine that is located between Karibib and Omaruru. The project is currently in the design phase.

KATIMA MULILO – servicing of a residential area for the National Housing Enterprise (NHE)

Following the signing of an MoU between the NHE and DWN in late 2024, DWN initiated its support to the NHE in servicing land to enable the implementation of the NHE housing initiatives. DWN is currently servicing 530 plots for the NHE in Katima Mulilo and an initial 22 plots in Kalkfeld.



Construction of a sewer pump station in the Katima Mulilo project area.

IMPRESSIONS



Most beneficiaries build their homes incrementally over time, often with support from members of their extended families. They may begin with a one-bedroom unit, move in once it is habitable, and then add additional rooms as resources become available. The above example is from the Oshakati project area.



Beneficiaries in the Oshakati project area that have been allocated their plots.

KARIBIB / OKAHAO / RUNDU / OPUWO – construction of bulk infrastructure

KfW is one of DWN’s main donors and also supports the construction of bulk infrastructure in four towns: Karibib, Okahao, Rundu, and Opuwo. These are substantial investments in water, sewer, electricity, and road infrastructure. The tender evaluation process for the construction of these services was successfully completed at the end of December 2025. Contractors are expected to be appointed in early January 2026, with construction scheduled to begin in early 2026.

This programme has been designed to support local authorities in providing affordable land for housing. 18 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.



For more information visit:



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