

**AN ASSESSMENT OF LOW-COST HOUSING DELIVERY IN NAMIBIA: A CASE STUDY**

**ON AFFORDABLE HOUSING THROUGH 40/40 INITIATIVE PROJECT**

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## **DECLARATION**

I declare that this mini thesis was composed by myself, that the work contained herein is my own except where explicitly stated otherwise in the text, and that this work has not been submitted for any other degree or professional qualification.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

## **DEDICATION**

I dedicate this work to Cambridge Rome's Catholic and Aminius, Mokaleng Rome's Catholic centres, you made me who I am today, and I owe all of this to you. You gave me the freedom and keep me in prayer, and the all love and support I needed through my journey as son of that red sand, I hope I make you proud, and see the junior come through.

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## **Acronyms**

BTP	Build Together Programme
CBO	Community-Based Organizations
CHDG	Community Housing Development Groups
CHP	Clay House Project
DBTP	Decentralized Build Together Programme
DRC	Community Development Section
FNB	First National Bank
LA's	Local Authorities
MHDP	Mass Housing Development Programme
MGIs	McKinsey Global Institute
MURD	Ministry of Urban and Rural Development
NAHB	National Association of Homebuilders
NDP4	Fourth National Development Plan
NGOs	Non-Government Organisations
NHAG	The Namibia Housing Action Group
NHE	National Housing Enterprise
NSA	Namibia Statistics Agency
SDFN	Shack Dwellers Federation of Namibia
SPSS	Statistical Package for the Social Sciences
SSA	Sub-Saharan Africa

## **KEYWORDS:**

affordability	land	market	supply
housing	low-cost	demand	local authority

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## **ABSTRACT**

The paper will examine factors that have contributed to the shortage of affordable housing supply and why the bulk of the Namibian population which finding it difficult to buy or own their own homes. Due to a shortage of low-cost housing in Swakopmund, the Council with consent, guidance and financial assistance of the Ministry of Urban and Rural Development, have embarked upon the 40/40 Housing Initiative. Objectives of the study for the Swakopmund Council, 40/40 housing initiative housing project are: Identify variables that affect the participation and the outcome of the project during its implementation, based on opinion of the administrators, contractors, and owners of the houses. Analyse the project plan and performance during implementation, determine factors affecting the performance of the project; whether the targeted, the neediest or those that able to afford the housing if those needs are being met or not. Relationship between supply and demand in the housing market: The scarcity of services of land and financial constraints are the main contributing factors to the shortage of affordable housing for low-income groups. Analyse the project plan and performance during implementation, determine factors affecting the performance of the project; whether the targeted, the neediest or those that able to afford the housing if those needs are being met or not. Structured interviews were used help identify the main challenges and issues contributing to shortage of affordable housing and quantitative survey through data collection. A study by Torab (2018) states that usually, factors affecting units' supply in the markets are somewhat different from those affecting demand rate, new political area centred on land, mean this is a clear indication that, housing is of high concern. Public-Private Partnership (PPP) plans have generally been conveyed to develop or oversee public area framework offices and administrations

## **CHAPTER ONE: Introduction**

### **1.1 Background of the study**

It is a fundamental principle that every person has the right to shelter, safety, and a meal to survive. The shortage of affordable housing is not limited to individuals but the economy and development of the country. A major concern to affordable housing is that it affects mostly the less privileged population those who are in the low and middle-income groups. It is evident that due to high unemployment, this contributes to a lack of affordability. This research will focus on low-cost housing in Swakopmund, Namibia, being built with some being completed in the Matutura suburb, under the 40/40 housing initiative.

The provision of affordable housing remains mutually the country's fastest-growing and most pervasive housing challenge. In addition the paper will examine factors that have contributed to the shortage of affordable housing supply and why the bulk of the Namibian population is finding it difficult to buy or own their own homes. A deep investigate the challenges faced by the housing supply institutions what preventing them from increasing the availability of affordable houses. This research will focus, specifically on the 40/40 initiative by the Swakopmund Municipality Swakopmund, a town on the west coast of Namibia, in the Erongo region was founded in 1892 by Curt von François, the commissioner of Germany's imperial colonial army. According to the Namibia Statistic Agency 2011(2014), population stood at 45 000, it estimates that there could count to be more than 65 000 residents currently, as a result of the inflow of mining operations in the region. Today, Swakopmund is the number one tourist attraction town with the booming hospitality industry and supported by two significant nearby uranium mines the Rössing Uranium and Swakop Uranium. At the end of 1984, the Rossing mine had provided Swakopmund Rossing workers with built more than 500 company houses in two suburbs Krammersdorf and Vineta, mostly white workers, while 246 houses in Tamariskia mostly these houses where sub-divided in higher semi-skilled, skilled professional and managerial grades. On the other hand, the Mondesa suburb was built by the previous regime housing scheme mostly for domestic workers and government low salary group. Currently overtaken by NHE, which also administrate most Mass Housing Project, under the mandate of National Housing Enterprise, the Swakopmund Municipality Council under the guidance of the Ministry of Urban and Rural Development and its financial assistance and consent embarked upon the 40/40 Housing Initiative with credit linking housing and social housing scheme.

Due to a shortage of low-cost housing in Swakopmund, the Council with consent, guidance and financial assistance of the Ministry of Urban and Rural Development, have embarked upon the 40/40 Housing Initiative. The Council needs to create and offer serviced erven to qualifying beneficiaries; attempt to boost the erven with residential dwellings at their cost linked with organised time and subject to various conditions. The Council chose beneficiaries from a listing of candidates for affordable housing and has assigned unimproved maintained erven to beneficiaries meeting the required allocation criteria. The maintained erven units are given to the beneficiaries on a certain condition, to complete the erven to become improved with pre-approved residential units at the cost of the beneficiaries.

The Council assigns the property for donation to the beneficiary named in the agreement under the 40/40 development. The property is given to the beneficiary and his/her partner if they are married in community of property or to the beneficiary and his/her partner where the property was assigned to each spouse, as part of the Mass development Program. The donation agreement is made conditional upon all the next obligations, that the beneficiary hereby accepts and be follow. Firstly, the beneficiary be apply for and procure a loan from a registered bank with Namibia to finance the cost of transfer of the property to the beneficiary and for the payment of the development cost to a contractor to boost the property with a permanent residential habitation. Secondly, the beneficiary improves the property with a residential dwelling approved by the Council, to be completed within eighteen months from the date the property was transferred to the beneficiary. The beneficiary do pay the Council a nominal sum of N\$1000 (US\$60) and provide the Council with a replica of the approved building and Council have furthermore approved several contractors for the development of the residential dwellings on directions of the beneficiaries. The allocation is assigned for beneficiaries of properties under the 40/40 project of the MHDP, the parties record that the Council agrees to enter in an agreement with the beneficiary, on the premise of the data equipped in his/her application for reasonable housing, the declaration attached and additionally, the beneficiary does befit and meet the allocation criteria. The beneficiary must be compelled to be a Namibian national at the time of the conclusion of the agreement and can be twenty-one years old at the time of the agreement. For the construction of a residential habitation, the Council creates and propose the list of pre-approved building contractors from which the beneficiary may choose a contractor with whom he/she needs to agree to the development of a permanent residential habitation on the property. The Council, however, is not in any manner in charge of the actions or quality of the materials or craft used in constructing the habitation or for any latent or patent defect to that thus the habitation ought to be completed within twelve months from the date of the agreement, where the Council will issue a certificate of completion with

allow occupation of the structure, deemed ready to be occupied. With regards, to possession and occupation and use of the property, the beneficiary be entitled and obligated to take ownership of the property as from the date of registration of the deed coinciding with the registration of a bond as security for the loan granted to the beneficiary for the construction of the residential unit.

## **1.2 Statement of the problem**

One of the most important factors in housing development and investment in land services is the capital-intensive nature that demands proper funding to make it realizable. The way inhabitants feel about where they live has been known to be a contributing factor to their health and state of wellbeing. The available literature has not indicated ways in which low-income earners can be empowered to acquire decent housing in urban areas and also where financing can be sourced to enable low-income housing development. The scarcity of services of land and financial constraints are the main contributing factors to the shortage of affordable housing for low-income groups. The long-term planning strategy with political influences by the Central Government on local authorities in Namibia, plus its mismatching on supply and demand on housing is of great concern. The requirements and difficulties that face Namibia are not novel to slums or ghettos, so to state, but rather to practically all African nations with the monetary and the world of politics, cost of building material which constantly influence the expense inland, availability to land and absence of fund (Ayedun and Oluwatobi 2011)

In Namibia, the Government, Ministry of Local Authority and Housing is confronted with several demanding situations, support to planning, infrastructure and housing programs. These programs are designed to offer assistance to Regional Councils and Local Authorities to make sure effective and efficient provision of city and regional planning and municipal offerings are done to improve social and monetary residing situations of all citizens in general and of the low-profits businesses especially, inside the context of human settlements development. Whittaker, Boesak and Van Wyk (2020), supported by the 2015 Human Development Report states that 94 percent of Namibians cannot afford a decent house, these are by large the formerly colonized, who after 30 years of neo-colonialism, are still living in shacks, backyards and overcrowded housing. Some advance black class moved to some previously white suburbs, but there has been no huge change in the spatial isolation design. The monetary value remarkably increased through high house valuations, loan fees, bank charges, protection cost, and land theory while working low-incomers are a lot more regrettably off. Nonetheless, due to an increase in the costs of building materials resulting in government loan

amounts have become insufficient for housing construction and hence, the need to be revised upwards to reflect regular market conditions.

### **1.3 Objectives of the study**

This study's particular objective for the Swakopmund Council, 40/40 housing initiative housing project are: Identify variables that affect the participation and the outcome of the project during its implementation, based on opinion of the administrators, contractors, and beneficiaries being the owners of the houses, as to;

- I. Analyse the project plan and performance during implementation, determine factors affecting the performance of the project; whether the targeted, the neediest or those that able to afford the housing if those needs are being met or not.
- II. Compares the different housing unit cost, price, and size of structures of the 40/40 project, and the financial institution loan schemes, government policy and local authority housing schemes serving the same objective as low-cost housing needy group.

### **1.5 Significance of the study**

Namibia low-cost housing and market; in comparison to its supply and demand factors, shows it is clear that many factors can affect the prices of the housing units in the market. During the assessment of the 40/40 project, of Swakopmund, one could clearly state, the plan of the 1600 houses to be built, is likely not to be achieved unless professional project management strategies are added. A study by Torab (2018,) states that usually, factors affecting units' supply in the markets are somewhat different from those affecting demand rate for units even on the assumption that the land is available and the opportunity to build more units is suitable, to build and finish these units is a timeous activity, by the time of completion of the research about 100 credit link units that makes up 16 percent, of the 640 houses of the 1600 . The assessment of the sample used indicates that the prices of these units can be predicted by monitoring the housing market and by knowing supply and demand rates available in the market continuously.

According to Schwartz (2011), any successful community must have an adequate amount of affordable housing that is enough for the households' demand with their different incomes. The relationship between supply and demand is one of the most important factors that can affect housing prices in the market. With the limited amount of serviced land, the prices of units are increasing in the market,

which weakens the ability of low-income people to participate in the purchasing process in the residential markets. There are many factors that can affect the prices of housing units in the market. But when looking from another perspective, sometimes the unit's price is affected by a totally different factor. As stated by E.Torab, "This is because individuals' general concept in a society and people's perception of the value of something can greatly affect the value of this product" (2018). For example when the economic situation of the markets in a country is not free, it is not possible to notice any effect of supply and demand on the prices. In other words, when the government is responsible for controlling the prices of the residential units regardless the availability of these units in the markets, then supply and demand no longer has any effect at all. It is known that any efficient market has a balance between number of units offered in the market and demand rate for these units" (2018). According to the Knight Frank Global House Price Index (2013), Namibia is ranked the fourth (4th) highest in phrases of growth house prices, for this reason making it increasingly difficult for low and middle profits agencies to accumulate housing. The lack of excellent budgetary provision by the authorities for the housing programmes especially, to the Build Together Programme and the National Housing Enterprise similarly exacerbating housing shortages.

The Ministry of Local Authority and Housing is emphasising the importance and additionally improving on making pro-active plans concerning the town and nearby planning, assessment of rules and legislative framework. The low and the decrease middle income earners, incomes among N\$30,000.00 (US\$1,000) and less than N\$140,000.00 (US\$8,000) per annual, are the ones who are the hardest hit by way of housing shortages. Housing Sector, the housing quarter in Namibia can be segmented into three (3) broad categories, namely: Low income earners, Middle income earners and Upper class. Many of the smaller nearby authorities and in sometimes bigger LAs run into debt with service providers and as a result utilise funds allocated for other functions, for example, BTP which amount to maladministration and besides exacerbates housing crisis. To a certain extent, the high average house price in the country also substantiates the assertion that there is a dearth of housing units particularly for lower-income segments and that the formal market caters more for middle and high-income segments of Namibia's society.

Various academic studies value engineering and an industrial approach to home building (standardised design elements and using prefabricated component average manufactured off-site, for example), and by adopting efficient procurement methods and other process improvements, project delivery costs can be reduced by about 30 percent and completion schedules can be shortened by about 40 percent. Also, the current market situation leaves ample room for speculative, oligopolistic and corrupt practices to

maximise profits for various entities and individuals engaged in the housing market. It is undoubtedly true that poor economic conditions have negatively impacted housing delivery both from government initiatives and private developments. NHE official stated that the organisation had not conducted a housing construction project since August 2015 and that the organisation's new mandate restricted it to the allocation of houses, because of the changes in the market. Latest data from the FNB Namibia Housing Index, 2016 which collects and publishes information on house sale volumes and prices, indicates that the demand for housing decreased considerably in the year leading up to 2017. In this manner, the 2011 enumeration demonstrates that solitary 14.2 percent of family units in the nation involve their homes as proprietors with a home loan, besides this figure diminished to a little more than 12 percent in 2016. This decrease is even more pronounced in urban areas where owner-occupied households with mortgages dropped from 23.5 in 2011 to 18.55 in 2016. The loans provided by SDFN through saving schemes to members for land servicing and housing where feasible up to around N\$ 40,000 (US\$2500). It should be noted that the cost of an average small house mentioned above, constitutes only a rough estimate as house prices can vary considerably across the nation depending on land costs, location and so forth. However, the housing market in Namibia has become more and more susceptible to factors that it can be argued severely skew the market which results in fewer houses, houses that don't match needs and escalating land and house prices. According to most private sector informants - this situation is further aggravated by among others the high costs of construction materials, labour, high land surveying and bulk servicing costs and inadequate finance options. A research by Institution for Public Policy Research, on Housing in Namibia, (2018) contrary to this assertion, find that the rapid expansion of informal settlements is not just confined to already highly urbanised regions with large municipalities, specifically Khomas and Erongo with 95 and 92 percent respectively of the population living in urban areas, in 2016 five of the six largest regions where 50 percent or more of the population life in urban areas also had 30 percent or more of households living in shacks. In the same book, The MGI (McKinsey Global Institute) report states that in many places, residential housing is built in the same ways it was 50 years ago. Finally, the average house price as calculated by the Bank's housing index stands in extreme contrast with the modest loan amounts provided by SDFN and the estimated construction costs of a small low-income house.

For instance, there is a wide recognition in Namibia that designers and realtors exploit the restricted housing gracefully and appeal circumstance to expand costs, some Local Authorities (LAs) have been blamed for looking for unreasonable benefit from urban land deals by unloading restricted townlands. Normal housing costs in any event, for little properties, far surpass moderate expenses for most Namibians. Thirdly, lower-pay bunches have not many or, no housing choices and the flexibly of truly

reasonable minimal effort houses is very restricted. Normal housing costs in any event, for little properties, far surpass moderate expenses for most Namibians. Indeed, it has been stated that due to the current slow sales of properties, with houses remaining on the market an average of 24 weeks the residential property market has shifted from a seller's to a buyer's market. This assertion, however, needs to be seen in the context of the formal Namibian housing market. This is fundamental because of three components: right off the debt, as around 70 percent of Namibia's population cannot get to conventional, collateralised home advance offices since they don't have a title deed to the land they live on either because it is collective land in a country setting or the land is arranged in a urban casual settlement. One should include that most residents, regardless of whether beneficially employed just, do not have the budgetary means to enter the conventional property market. Thus, for example, it only captures formally registered housing bonds and excludes bonds that are worth less than N\$ 300,000 (US\$18,300). Given the recent housing price increase slowdown detailed above, the long-term trend of residential property on the formal market is a sobering demonstration of the rapidly increasing costs of housing across the nation. While increases in housing prices have slowed the average cost of a house on the market is still far beyond the means of most citizens. From 1991 to 2016, the average household size in the country dropped from 5.2percent to 3.9 percent, which further amplify the demand for housing. It is subsequently plausible that the requirement for housing units in Namibia far surpasses past moderate projections and that higher appraisals, for example, in the housing strategy are likely more reasonable. Strangely the activity expected to develop 185,000 houses by 2031 over the assessed need. Surely, the requirement for respectable housing has outperformed the 80,000 imprints as expressed in Vision 2030; an appraisal that is additionally shared by different spectators. Furthermore, likely, the build-up gauge of 100,000 houses is likewise moderate.

The information gain would help establish the demand and supply shortcoming of the strategic planning would assist the Government National Planning, the budget allocation of the Municipality and the community informative information about the plans of future housing provision for their family. Housing creates a standard of living for people, a better life through health and well-being of people in their community. According to other previous research findings, through the housing for the low-income group in Namibia, there is a chain reaction on education, health, environment, peace, and economic growth, resulting in poverty reduction. In the low-cost housing project, the aim is to increase the housing stock in the town, provide easy access to homeownership, translate the national housing policy objectives into reality, and enhance resource mobilization. For example, China became a Republic in 1949 and established a socialist market economy; whereby urban workers are guaranteed to house by their employers or work units. Housing allowance in China is the world's populous nation

and it has the fastest-growing economy that is the world's varied and vibrant economies, manufacturing everything such as clothing, toy cars, space satellites, and military weapons. The UK housing allowance benefit is administered by the Department of Works and Pensions and is regarded as social security. This implies that housing was regarded as an in-kind free of charge welfare benefit to employees in China. Cities like New York had to create and preserve 165,000 affordable housing units for 500,000 New Yorkers by the end of 2014 as part of its New Housing Marketplace Plan.

Governments alone can't tackle the issue; it is important to assemble the assets of all social public housing programs that completely sponsor housing gracefully demonstrated unequipped for accomplishing the scale required, generally because they didn't prepare the recipients' full ability to add to the arrangement of their housing issue. In Namibia, a national waiting list for the National Housing Enterprise (NHE) alone stood at just over 97,000 this figure was confirmed by NHE. Namibia's population is growing at a fair pace of 1.4 percent per annum according to the latest Census data from 2011. On record, it needs to be considered that the household numbers and population of Namibia are on the increase. Health condition and development of DRC have got economic benefits and strengthens the Namibian government. Also, by giving business visionaries admittance to specific administrations, for example, free network, telecommunication and electricity, interests in basic pieces of framework networks empower relating private speculation. Therefore, the nature of the link between infrastructure and transport costs need to be made explicit so that the government can estimate the impact of new investment, maintenance or upgrading of existing networks on these costs.

## **1.6 Limitation of the study**

The study is limited to Maturura suburb, in Swakopmund, leaving the other parts of Namibia where there might be a similar or related scenario. The size of the sample in this study will be inadequate for generalisation to population. Other limitations may include timing constraints whereby the researcher will be expected to complete within a specific timeframe. Not all individuals agreed to be interviewed, and others refused to disclose certain information. During the assessment and research, it found not all data would be explicit for the DRC, Mondesa and Matutura division as procedure being used to define as the limits or cut-off points of the assessment due to the demographic of population.

## **1.7 Delimitation of the study**

In order to limit the scope of the research and to define boundaries a few delimitations have been decided. The thesis focuses on residential houses and not commercial buildings.

- I. It addresses the 40/40 initiative project new only and affordable housing
- II. The geographical region covered in the research is Matutura suburb, in Swakopmund
- III. Due to time limitations only one finance mechanism for low-cost housing is examined cost per square meter and specific cost analysis in completion unit periods can't be demined at all times.
- IV. The choice of materials used in the construction of the 40/40 project is not investigated.
- V. Structural analysis and calculations are not made on the proposal.
- VI. The visualized design proposal covers site plan layouts and not the elevation.

## **CHAPTER TWO: Literature**

### **2.1.1 Literature Review**

Chapter provides review (2.1.1) theoretical framework and (2.1.2-2.1.4) review conceptual framework of the study, on the 40/40 initiative. The Swakopmund Municipality, under the Ministry of Local Authority derives its mandate from an Act of parliament (Act No 5 of 1993), which is to provide land, and to provide housing needs to Namibian inhabitants and through service land, in accomplishing it mandate, the NHE acquired land from Local Authorities to construct houses and sell its clients, with the same move, a concept replacement given to Swakopmund Municipality as the local authority donate land to beneficiaries through credit link and social housing, with establish financial institutes. For assessment this chapter will elaborate on low cost housing from other countries and findings. The literature wills this review theories applied in housing research and analyse theories that explain the housing affordability problem and solution in Swakopmund.

According to Kaira (2017), Namibia ranks second in the world as the most expensive country in which to own a house. (Ebekozien, Abdul-Aziz & Jaafar, 2019) defines low-cost housing generally is a residential building that is inhabitable for the low-income earners in society. In this case the suburb being, location. The low-cost housing is based on the average low-income group of a country, based on the selling price, for a group that cannot afford houses more than a half-million. Subject to various maximum limits households with incomes at basic social welfare levels are also entitled to housing benefit to meet 100 percent of their rental costs. The best-performing countries in Latin America have a diverse set of public programs that complement each other: up-front subsidies assisting low-middle and middle-income households to access mortgages supplied by access contracts provided by private banks; direct government arrangement of exceptionally sponsored fundamental expandable houses to low-salary family units that can't get to contract to finance for a completed house; miniature credit and specialized help for self-developers to steadily finish and improve essential homes; and urban

overhauling for unsatisfactory casual settlements. Finding by Ebekozien et al. (2019) continue reminder is for African countries that are housing in addressing that the problems or need to make policy adjustments to mitigate the negative urban consequences of their housing policies. Africa countries governments planned approaches and projects that tended to the market and economy is found disappointments that were keeping family units from all pay levels to get to quality housing. An overview of housing programs by Cuenin et.al (2012) shows that most nations have a blend of 'interest arranged' programs that help centre and lower-centre salary families in getting to housing provided and financed by the private area and 'gracefully situated' programs that emphasis on low-pay families that can't manage the cost of secretly delivered homes. This is the most plausible result of single-sided direct government new housing development programs as of now actualized in some SSA nations that are not at the same time tending to the arrangement of foundation, and lessening the expense of creation and financing new houses (World Bank, 2016). Notwithstanding, the urban effects of these arrangements are felt locally as most public projects depend on regional authorities to offer the extra metropolitan types of assistance required by the new people group put in their domains either direct to the focal government housing foundations or by private originators responding to focal government catalysts.

The active participation and resources of all factors including the capacity of low-income families to self-build their houses and the participation of private capital for financing mortgages for households capable of servicing the debt expand. Approaches that permit the current housing scale to be utilized most effectively can have far bigger impacts on gracefully and subsequently on reasonableness, just given the colossal distinction in scale among new and existing housing. In Latin America, there are a couple of enormous and rich districts with dynamic housing programs Buenos Aires, Sao Paulo, Medellin however in a large portion of the area, just the focal government is fit for instructing the volume of assets required by arrangements that move riches among various gatherings in the public eye and policies that transfer wealth among different groups in society. Argued by Govender T, (2010) that urbanization, in the form of the rural-urban drift, contributes to the housing backlog and posing major challenges in the aspect of economics, education, housing and public health. Low-cost housing initiatives, land available to be service: The fundamental factor adding to the housing deficiency is the insufficient housing flexibly which neglected to stay aware of developing interest throughout the long term. The housing shortage is additionally enhanced by the common high joblessness rates, rising house costs and the developing pattern of urbanization in the nation, among others. Anyway, ease housing as per Govender T,(2010) involved two gatherings of hindered individuals, those living in formal housing and those living in shacks. While research shows that a large number of the goals of

these tasks have been met, they miss the mark regarding any important long haul arrangement, either in the arrangement of housing at the rate imagined by the policymaker, or the work viewpoint from the viewpoint of manageability expressed Fitchett.

Public-Private Partnership (PPP) plans have generally been conveyed to develop or oversee public area framework offices and administrations (for example water and vitality gracefully, streets and media transmission), of late a few nations have embraced PPP plans in land overhauling and land advancements. Through PPP courses of action, focal and nearby governments in these nations have had the option to fund, develop, own, work and convey moderate housing to their kin by sharing dangers as indicated by foreordained authoritative arrangements. An examination done by Kalabamu and Lyamuya, (2017) for Gaborone, Botswana in land overhauling and housing conveyance found that Public-Private Partnerships are a device for lessening chances and operational expenses just as advancing proficiency and opportune conveyance of products and enterprises. Also recommended by (Kalabamu et al.) stated “Government to profit by undiscovered open doors intrinsic in open private organization plans in land adjusting, the administration ought to offer strategic help and assets for land overhauling rather than the current twofold expenses of buying and adjusting the land. Participating partners should also agree on the value of the land to be serviced, estimated costs, functions and duties to be undertaken by each party and how serviced plots or revenues from plot sales are to be shared” (2017). The entire methodology for one subdivision, therefore, takes a minimum of fifteen months.

**2.1.2 BUILDING COST:** According to Siboleka, Kavezua and Amadhila, (2018) an First Capital Research report highly acknowledges the varying building costs on a house due to size and specifications, hence, for comparison analysis views are using a standard 3 bedroomed residential house structure measuring 76 square metres, with 220cm double bricks external wall, 110cm single bricks internal wall, average wall plate height of 3 metres with ceiling height of 2.7 metres, corrugated/IBR pitched roof. Through this report analysis views provide more insight into previous trends of prices and the impact of price changes on the cost of building a house. Based on domestic experience, labour costs exceed 35 percent benchmark; hence this report adjusts labour to 40 percent of the total material costs inclusive of the profit margin for a building contractor. The Building Cost Index is derived from weighted prices of building materials and labour including the contractor's profit margin. The Methodology of This report estimates the building cost over time which includes cost of building materials and labour.

(Below) Figure 1: Floor Plan /40/40 low-cost housing



Overall, prices of building materials were 4.1 percent higher in August 2018 compared to August 2017 was that the price of land by town urban land in Namibia is sold either by local authorities or private developers depending on how the process of servicing or developing the land was done. Total cost of building a standard 3 bedroom house Using August 2018 prices, construction of a standard three-bedroom house will cost on average N\$ 432,900 (\$25,000) in Swakopmund, while in Keetmanshoop it will cost N\$330,950 (\$19,500) due to varying land

prices. Trend review and Outlook on Building Materials Cement prices Analysis: Most of the cement consumed in the country is manufactured domestically and its price is subject to domestic factors that have an impact on cement production. The First Capital House Building Cost Index, report. equally so, analysis views hold a view that there will be no price shock on electrical and metal building materials based on the outlook of a prolonged slow recovery in commodity metal prices like Aluminium, Copper, Steel and Zinc which are key inputs to the manufacturing of electrical and metal building materials. However, this research concludes that other than the mismatch between demand and supply of land, inefficiencies in servicing of land as well as speculative motives among private developers equally contributes to high urban land prices. Labour Cost Labour cost is traditionally charged based on the rate per time taken to complete a task.

Building materials remain the most significant cost component in the house construction value chain on average accounting for 65 percent of total cost in illustrated by Siboleka, Kavezua and Amadhila, (2018) in their report. As per the World Economic Reform report, best methodologies need to address both gracefuley and request side difficulties. The last section sets out proposals for the three principles related: The Swakopmund Council needs to characterize its drawn-out designs for expanding the gracefuley of moderate housing. The finding suggest that, addressing political contemplation that could keep down the advancement of new moderate housing in the low-income land donated, and guarantee that housing advancements have sufficient framework, investigate approaches to improve the circumstances of those living in casual housing and establish a solid administrative empowering climate. Private-division players need to stay informed concerning rising arrangements in development strategies and materials, work with governments to guarantee enough progression of talented workers, and think about new arrangements in financing and imaginative residency models. Public-private

partnership with non-benefit associations, for example, network land believes, housing cooperatives and microfinance organizations can assist the Council with basic function in overcoming any issues among governments and the private part to improve the moderateness of housing, just as working with people to assist them with understanding their alternatives and settle on educated choices. The quality issue in housing increases the price, thus to reduce construction time and improvement of construction operation, modular building methods in the world. Suggestion by Loh, V (2019), Malaysia, affordable housing solution some countries, for instance, have provided tax incentives for those building low-cost or affordable housing so that the private sector, with the experience and cost advantages, can build them.

From a political point it clear that Namibia, new political area centred on land, mean this is a clear indication that, housing is of high concern. If the central government count fast track decentralization and give governors, and local council more authority to resolve the housing issues, for many reason the process would be faster and concentrated. Additionally, the government has an important role to play that includes investing in infrastructure for the masses. Tam, V. W. (2011) carried out a study on cost-effective of using low-cost housing Technologies in construction; it observed that construction methods of foundation, walling, roofing and lintel are compared. Additionally Swakopmund can depend on mining and tourism industries, the model of technology changes, this industrializing and institutional development, could contribute to the high unemployment. A good example would be that independent of income for the low-cost housing, the base of subsistence, and continues service of land, government locate to local authorities are being able made available to access adequate housing in sustainably planned and developed areas reserved for habitation.

**2.1.3 SERVICE OF LAND:** These section will discuss, service of land In Ngwatjeue, from the Nambian newspaper (2018), report from Frist Capital House; state that, “the inefficiencies in the servicing of land, speculative motives among private developers, as well as the mismatch between the demand and supply of urban land contribute to high urban land prices. This is according to First Capital's house building cost report for 2019, which stated that if local authorities which have limited capacity due to financial constraints serviced land, the average prevailing cost of land could be reduced by at least 20 percent. Land developed and sold by local authorities is generally cheaper than land developed by private developers, largely because the former receives government subsidies. However, prices by private developers differ substantially, and are determined by the seller taking into consideration the cost of developing the land, which is also highly influenced by the landscape of the area being developed. In this report, land price is defined as the price sold if land was developed and

offered by local authorities. For example, Keetmanshoop, on average it will cost N\$14 300 (\$800) for land measuring 375 square metres, whereas the same land would cost N\$ 115 500 (\$7,000) in a middle-class location such as Swakopmund. Despite these gazetted prices, which should guide land pricing, the actual selling prices of land have surpassed the gazetted prices with a huge margin, especially in towns where demand for land is high," added the report.

**2.1.4 LAND COST INDEX:** Moreover, the report said land is a major component in the housing construction value chain, saying the standard area of land for price comparison among towns is 375 square metres. This means the cost of land measuring 375 square metres in Windhoek will be compared to that of Rundu, Katima Mulilo, Ondangwa, Keetmanshoop and to derive at the cost of land, a town-specific average price of land per square metre is multiplied by 375 square metres, it said. "However, land prices used in compilation of this index exclude prices from transactions by private developers, which vary with a significant margin to that of the prices charged by local authorities. Though on average the price increased by 5 percent, the rate of increase varies by town," said the First Capital reports, house building cost index originated from the cost of building a standard three-bedroomed house, with the cost index reaches 114,2 in August 2018, compared to a 109,7 index in August 2017. This represented an increase of 4,1 percent in the cost of building a house. Over a three-month period, between June and August 2018, the price index edged up by 1,2 percent. Using August 2018 prices, the construction of a standard three-bedroom house will cost on average N\$432 900 (\$25,500) in, Swakopmund while at Keetmanshoop, it will cost N\$330,950 (\$19,500) due to varying land prices," noted the report. According to First Capital report, Ohorongo Cement has been the only cement producer in Namibia, with cement production capacity of 1 million tonnes per annum, new entry to the market is Cheetah Cement. The new cement production plant, Whale Rock Cement, which started its production with an output capacity of 1,2 million tonnes per annum, increased the total domestic production capacity of cement to 2,2 million tonnes per annum.

## CHAPTER THREE: Methodology

### 3.1 Research Design

The researcher will use both qualitative and quantitate method in the design as 'the blueprint'. The collected data analysing, the researcher will use qualitative research to understand people's experience, logical explanation, rating, and expression while the quantitative research method will rely on primary and secondary data. The researcher would combination of qualitative and quantitative methods of data

collection. The quantitative section of research assesses how the low and middle-income groups are affected based on their income levels, social backgrounds and the challenges they face when acquiring affordable homes. Subjective segment established of top to bottom meetings with the housing providing organization, business bank chiefs and workers.

### **3.2 Population**

The focus group is the 40/40 housing project, using the current available number of beneficiaries as the population, of the master list of applicants. During the process, base line sampling references in size, price and number to make the comparison sing the housing units. The target population would be The National Housing Enterprise (NHE) for the Mass Housing Project Housing Section by Swakopmund Municipality for the 40/40 project and Ministry of Local Housing management, plus, 30 completed beneficiaries of the project (the combination of social houses and credit-linked beneficiaries), 30 waiting list (pending) and eight contractors on the 40/40 projects.

### **3.3 Sample for the research**

Under probability sampling research adopted stratified random sampling. Chosen region of study is Windhoek, which was further divided into two strata consisting of low and middle income areas. These strata are where a sample of 80 of the 40/40 beneficiaries respondents was drawn equally from the respective locations. Under the stratified sampling the locations were chosen based on the categorisation low and middle income locations. Low income location were represented by applicants for low income groups were represented master list from the Ministry of Local Authorities, NHE and the Swakopmund Municipality . Researcher used random sampling for the 80 respondents, which make up 30 percent of current completed house owners that were approached from the low income and middle income location. Visual Inspections and Observation a reconnaissance visit was conducted before the research began to scan familiarize with the area. This empowered the analyst to get an overall diagram of the investigation region and this contributed considerably in the difficult explanation picked. The units of perception included new and forthcoming family advancement. Perception will be later attempted during the investigation. Moreover, photos were taken to catch the real circumstance. Oral interviews: Face to face interviews to its flexibility in allowing for clarifications of questions asked. The key informers include the employees in Swakopmund municipality, mayor of Swakopmund and the Council as well. The residents in Swakopmund district, during the interview sessions, the researcher asked questions pertinent to the study.

Questionnaires: the research demand that some qualitative aspects of the stakeholder concerned are captured, which can only be adequately captured by the administration of questionnaires by the researchers. Observation will be later undertaken during the study. Also, photographs were taken to capture the actual situation. Oral interviews: Face to face interviews to its flexibility in allowing for clarifications of questions asked. The key informers include the employees in Swakopmund municipality, mayor of Swakopmund and the Council as well. The residents in Swakopmund district, during the interview sessions, the researcher asked questions pertinent to the study. Questionnaires: the research demand that some qualitative aspects of the stakeholder concerned are captured, which can only be adequately captured by the administration of questionnaires by the researchers.

### **3.4 Research Instruments**

Researcher collected data using qualitative and quantitative methods of research that were realized through structured questionnaires, interview guides, document review and interactions. Document review included review of official documents, personal documents and reports. Researcher used structured and unstructured questionnaires with both open ended and close ended questions. The aim of having open-ended questions is to enable respondents to express their views and ideas on the research topic. Structured interviews were used help identify the main challenges and issues contributing to shortage of affordable housing. All instruments were pilot tested to determine their appropriateness and relevance to research before the commencement of research. Questionnaire and interview guide used in survey are provided in the appendix. The research instruments would be interviews that are closed questionnaires and use statistic that is available with the various organizations. The researcher collected data using qualitative and quantitative methods of research that were realized through structured questionnaires, interview guides, document review and interactions. Document review included a review of official documents, personal documents and reports. The researcher used structured and unstructured questionnaires with both open-ended and close-ended questions. The aim of having open-ended questions is to enable respondents to express their views and ideas on the research topic. Structured interviews were used to help identify the main challenges and issues contributing to the shortage of affordable housing. All instruments will be pilot tested to determine their appropriateness and relevance to research before the commencement of research. Questionnaire and interview guide used in the survey as the outcome provided.

### **3.5 Procedure**

Primary data would be collected through interviews of the selected organizations. Secondary data would be collected through data from the Swakopmund Municipality, Ministry of Local Authority, National Housing Enterprise and National Development Plan of the Government. Other sources would journal articles and books that have been published that contain information on low-cost housing and affordability of housing by low-income groups. The Swakopmund Council, to fix the housing back lock, dealing with the 40/40 task, its uncovered housing a housing action that will see the advancement of 1590 straightforwardness similarly as commitment financed houses at the town. The venture, named the 40/40 housing activity, was dispatched behind the Democratic Informal Resettlement Community (DRC) for those with low-income wages.

### **3.6 Data analysis**

When the analysis of the information, making use quantitative strategies will be applied to guarantee that the outcomes are practically identical. The study embraced the two methodologies of information examination to use qualities of both exploration techniques. The information gathered from respondents investigated by using samples of eighty completed 40/40 houses, representing 30 percent, with segmentation, the house erven is sizes, prices, and making questionnaire for level of satisfaction from both the administrative perspective; with include the financial institution, municipality and government for assessment and evaluation. Measurable apparatuses used to examine information to plot information in Microsoft Excel. Results from reviewed questionnaire surveys will be entered in Excel and moved to SPSS for factual examination. Tables and graph are used to illustrate the data collected, through the period as primary sources and other data are collected from Namibia Statistics Agency website as a reliable secondary information. Also layout tables and engaging measurements are used to develop and results were introduced in tables and charts. All the subjective information gathered through inside and out meetings examined by summing up, depicting and deciphering and accommodating with quantitative information. The subjective technique will be utilized to give far-reaching subtlety and comprehension of the issue while quantitative strategy will give factual profundity of factors. By using Government documentation, NHE documentation and Swakopmund Municipality public information booklets, and the result from the open and closed questionnaire of specific interviews.

## 4. Research Ethics

For the research process there was voluntary participation where people were not forced into participating in this research. Research participants were fully informed about the procedures and gave their consent to participate. Research was conducted according to the availability of participants. The researcher ensured information was used solely for research purposes and all private documentations were. The researcher kept respondents identities unanimous, in relation to their responses during the research unless given permission to disclose. All sensitive information will be kept confidential. The information will be kept in a safe place for 5 years before being destroyed. The research will contain no false information and be as true as possible and in addition there was no deceit or misrepresentation during the research. The policies of the different organization and institution was adhered to and respected.

## CHAPTER FOUR: Analyses and discussion

### 4.1 Primary Data: 40/40 Credit Link Houses

As can be seen the lowest settlement, N\$630 871 (\$37,000) while the highest N\$2 898 106 (\$ 170,000) that five times difference, meaning that not all beneficiaries are from the low-income groups, as initially planned for. It confirms and found that from 2000 to 2020, the waiting list stands at about 15 000, the Swakopmund Council with, its 40/40 initiative, to build 1600 housing. N\$5 000 000 (\$ 300 000) has been set aside for low-cost budgeting of low-income houses. A list of 40 contractors each has to build 24 social housing and 16 credit link houses.

Table 1:40/40 PROJECT: TYPES OF SOCIAL HOUSING

(40/40 PROJECT) SOCIAL HOUSING: N\$ (US\$)							
TYPE A	Price	N\$75 000	(\$ 4 412)	TYPE C	Price	N\$38 000	(\$ 2 235)
	Monthly instalment	N\$581	(\$ 34)		Monthly instalment	N\$299	(\$ 18)
	Erf Size	344			Erf Square	344	
TYPE B	Price	N\$65 000	(\$3 824)				
	Monthly instalment	N\$491	(\$ 29)				
	Erf Square	344					

From the 60 percent of the total make-up, there are social 960 houses, consisting of type A; N\$75 000 (N\$581.00 monthly instalment), type B; N\$6300 (N\$491.00 monthly instalment) and type C; N\$38000 (N\$299.00 monthly instalment). The 640 credit link houses are for those that qualify through the

financial institutions, with pre-approval letters than final approval from banks, such as FNB Namibia, Standard Bank, Bank Windhoek and NetBank. For the Credit link houses, the average erf size is 464.6 square, most are 375 square, with a house on 71.08 square giving 1 kitchen, 1 toilet and two rooms, with most contractors charging N\$4500 per square meter giving the house price N\$320 000 (\$19,000) compare to NHE Houses: Purchase price for the property is the amount of N\$442 875.00, which can be paid cash or should the property be financed by a financial institution other than the seller which price includes all transfer fees, on the date of transfer by the seller payable free of exchange upon registration of the said property into the name of the purchaser. Where the property sold is financed by the NHE, the purchaser is subjected to a mortgage bond in favour of the seller which mortgage bond is simultaneously registered with the transfer of the erf to the purchaser through a deed of donation. Parties agree that where seller finances the property, NHE includes into the monthly instalments, interest applicable on the loans and premiums for insurance purposes. Where applicable, instalments payable are adjusted from time to time concerning changing interest rates or inflation. Any market-related adjustments may automatically be applied without prior communication to the purchaser.

#### **4.2 Secondary Data Social Houses**

Secondary data collected from Swakopmund Municipality grant contacted builder to houses, for DRC residents, which total up 960, on Extention 7, Matutura, ro relocate DRC residents; The social 960 houses, consisting of Type A N\$75 000 (US\$4581.55) with N\$581.00 (US\$35.49) monthly instalment, Type B – N\$6300 (US\$384.85) with N\$491.00 (US\$29.99) monthly instalment and Type C- N\$38000 (N\$299.00 monthly instalment). The 640 credit link houses are for those that qualify through the financial institutions, with pre-approval letter than final approval from banks.

Table: 1 below represents eighty completed houses under the 40/40 project with the estimate municipality values, line with the square size on the houses.

Table 2 : EIGHTY CRIDIT LINK SAMPLE HOUSES  
CONSTRUCTED: 40/40

ERF	EST. Mun. VAL.	Sqm.2
MT-1033	243 600.00	58.00
MT-1062	392 700.00	93.50
MT-1063	189 000.00	45.00
MT-1066	189 000.00	45.00
MT-1069	224 700.00	53.50
MT-1079	189 000.00	45.00
MT-1080	187 110.00	53.46

ERF	EST. VAL.	Mun.	Sqm.2
MT-1318	521 304.00		124.00
MT-1324	275 772.00		65.66
MT-1325	227 976.00		54.28
MT-1326	275 856.00		65.68
MT-1327	227 976.00		68.25
MT-1365	199 500.00		47.50
MT-1366	199 500.00		47.50

<b>MT-1081</b>	<b>157 500.00</b>	45.00
<b>MT-1082</b>	<b>157 500.00</b>	45.00
<b>MT-1084</b>	<b>224 700.00</b>	53.50
<b>MT-1085</b>	<b>224 700.00</b>	53.50
<b>MT-1086</b>	<b>224 700.00</b>	53.50
<b>MT-1087</b>	<b>189 000.00</b>	45.00
<b>MT-1088</b>	<b>224 700.00</b>	53.50
<b>MT-1095</b>	<b>257 460.00</b>	61.30
<b>MT-1096</b>	<b>257 460.00</b>	61.30
<b>MT-1097</b>	<b>229 698.00</b>	54.69
<b>MT-1102</b>	<b>242 466.00</b>	57.73
<b>MT-1105</b>	<b>245 772.00</b>	60.66
<b>MT-1107</b>	<b>273 126.00</b>	65.03
<b>MT-1112</b>	<b>241 542.00</b>	57.51
<b>MT-1113</b>	<b>241 542.00</b>	57.51
<b>MT-1116</b>	<b>241 542.00</b>	57.51
<b>MT-1117</b>	<b>241 542.00</b>	57.51
<b>MT-1118</b>	<b>447 888.00</b>	106.64
<b>MT-1119</b>	<b>241 542.00</b>	57.51
<b>MT-1120</b>	<b>345 492.00</b>	82.26
<b>MT-1121</b>	<b>241 542.00</b>	57.51
<b>MT-1122</b>	<b>333 774.00</b>	79.47
<b>MT-1123</b>	<b>241 542.00</b>	57.51
<b>MT-1124</b>	<b>273 210.00</b>	65.05
<b>MT-1125</b>	<b>273 210.00</b>	65.05
<b>MT-1125</b>	<b>273 210.00</b>	65.05
<b>MT-1126</b>	<b>333 774.00</b>	79.47
<b>MT-1127</b>	<b>381 528.00</b>	90.84
<b>MT-1142</b>	<b>333 774.00</b>	78.62
<b>MT-1314</b>	<b>394 800.00</b>	94.00
<b>MT-1315</b>	<b>333 774.00</b>	79.47
<b>MT-1316</b>	<b>333 774.00</b>	79.47
<b>MT-1317</b>	<b>310 800.00</b>	74.00

<b>MT-1368</b>	<b>199 500.00</b>	47.50
<b>MT-1369</b>	<b>315 000.00</b>	75.00
<b>MT-1372</b>	<b>477 876.00</b>	113.78
<b>MT-1374</b>	<b>484 512.00</b>	115.00
<b>MT-1377</b>	<b>315 000.00</b>	75.00
<b>MT-1378</b>	<b>315 000.00</b>	75.00
<b>MT-1379</b>	<b>229 698.00</b>	54.69
<b>MT-1380</b>	<b>257 460.00</b>	61.30
<b>MT-1381</b>	<b>229 698.00</b>	54.69
<b>MT-1382</b>	<b>257 460.00</b>	61.30
<b>MT-1384</b>	<b>237 846.00</b>	56.63
<b>MT-1386</b>	<b>237 846.00</b>	56.63
<b>MT-1387</b>	<b>237 846.00</b>	56.63
<b>MT-1393</b>	<b>287 028.00</b>	68.34
<b>MT-1401</b>	<b>237 846.00</b>	78.25
<b>MT-1404</b>	<b>227 976.00</b>	54.28
<b>MT-1405</b>	<b>227 976.00</b>	54.28
<b>MT-1407</b>	<b>191 772.00</b>	45.66
<b>MT-1409</b>	<b>310 800.00</b>	74.00
<b>MT-1411</b>	<b>333 774.00</b>	79.47
<b>MT-1413</b>	<b>435 582.00</b>	103.71
<b>MT-1415</b>	<b>272 160.00</b>	64.80
<b>MT-1416</b>	<b>245 280.00</b>	58.40
<b>MT-1420</b>	<b>308 280.00</b>	73.40
<b>MT-1421</b>	<b>691 320.00</b>	164.60
<b>MT-1423</b>	<b>265 146.00</b>	63.13
<b>MT-1425</b>	<b>210 000.00</b>	50.00
<b>MT-1426</b>	<b>308 280.00</b>	68.00
<b>MT-1427</b>	<b>308 280.00</b>	50.00
<b>MT-1431</b>	<b>265 146.00</b>	63.00
<b>MT-1432</b>	<b>273 210.00</b>	64.12
<b>MT-1433</b>	<b>273 210.00</b>	65.05
<b>MT-1434</b>	<b>273 210.00</b>	65.05

As per Nandago, FNB Group Economist and author of the FNB Residential property report delivered 2020, the file arrived at a noteworthy low of - 5.1 percent y/y contrasted with - 2.0 percent recorded over a similar period a year ago. As per the report, the Coastal area indeed recorded the least fortunate value development, with costs in this locale shrinking by 5.4 percent y/y contrasted with a withdrawal of 1.9 percent y/y over a similar period a year ago. The normal house cost in the Coastal area is currently N\$1 041 000. Swakopmund had the most noteworthy normal house cost at N\$889K in front of Walvis Bay at N\$832K and Henties Bay at N\$572K. Research further indicates that the average

price for a house at the end of September 2020 was N\$1 120 805. As tabled below from NHE type's houses size and prices build through the Mass housing project in 2013. By end of 2020, Namibia government administration has brought down the cost of houses worked under its mass housing program by 75 percent to give the poor reasonable housing. This would cost legislature N\$234 174 (\$13 500) of a Core 5 house, which means 75 percent of the absolute cost. It's said the administration financed Core 5, 6, 7 and 8 houses, however has discounted the cost of Credit Link houses worked under the mass housing program by 50 percent. Government plea with beneficiaries to honour their mortgage obligations, as these funds would be used to finance houses for others in need and not to use their houses for extra income by renting them out, and reminded that the houses handed over cannot change ownership within the first 10 years of acquisition., according to reported,

Table 3: **SAMPLE: NHE HOUSES TYPES**

Erf Size	Squares	Type of house	Purchase Price N\$	Monthly Instalment	Insurance	Total monthly Instalment	Interest	Per Square
375	37	Core 5	N\$90 000	N\$ 594	N\$ 113.20	N\$707	5%	N\$2 466
375	44	Core 6	N\$225 000	N\$ 1 485	N\$ 319.44	N\$1 804	5%	N\$5 096
375	52	Core 7	N\$225 000	N\$ 1 612	N\$ 240.08	N\$1 852	6%	N\$4 305
375	47	Core 7 (M)	N\$225 000	N\$ 1 706	N\$ 273.00	N\$1 979	6%	N\$4 813
<b>375</b>	<b>42</b>	<b>Core 6 (M)</b>	<b>N\$264 600</b>	<b>N\$ 2 477</b>	<b>N\$ 403.40</b>	<b>N\$2 880</b>	<b>9%</b>	<b>N\$6 300</b>
<b>375</b>	<b>64</b>	<b>Core 7 En-</b>	<b>N\$396 800</b>	<b>N\$ 2 606</b>	<b>N\$ 437.39</b>	<b>N\$3 043</b>	<b>9%</b>	<b>N\$6 176</b>
375	69	Onduli	N\$421 848	N\$ 3 797	N\$ 483.03	N\$4 280	9%	N\$6 110
375	52	Core 8	N\$442 875	N\$ 3 928	N\$ 499.52	N\$4 428	10%	N\$8 575
375	78	Core 9	N\$510 350	N\$ 4 757	N\$ 600.31	N\$5 357	10%	N\$6 526
<b>375</b>	<b>54</b>	<b>CORE</b>	<b>N\$311 275</b>	<b>N\$ 2 551</b>	<b>N\$ 374.37</b>	<b>N\$2 926</b>	<b>7%</b>	<b>N\$5 596</b>

Erf Size	Squares	Type of house	Purchase Price \$	Monthly Instalment	Insurance	Total monthly Instalment	Interest	Per Square
375	37	Core 5	\$5 294	\$ 34.94	\$ 6.66	\$42	5%	\$145.04
375	44	Core 6	\$13 235	\$ 87.35	\$ 18.79	\$106	5%	\$299.78
375	52	Core 7	\$13 235	\$ 94.82	\$ 14.12	\$109	6%	\$253.26
375	47	Core 7 (M)	\$13 235	\$ 100.35	\$ 16.06	\$116	6%	\$283.11
375	42	Core 6 (M)	\$15 565	\$ 145.69	\$ 23.73	\$169	9%	\$370.59
<b>375</b>	<b>64</b>	<b>Core 7 En-</b>	<b>\$23 341</b>	<b>\$ 153.29</b>	<b>\$ 25.73</b>	<b>\$179</b>	<b>9%</b>	<b>\$363.29</b>
<b>375</b>	<b>69</b>	<b>Onduli</b>	<b>\$24 815</b>	<b>\$ 223.33</b>	<b>\$ 28.41</b>	<b>\$252</b>	<b>9%</b>	<b>\$359.42</b>
375	52	Core 8	\$26 051	\$ 231.09	\$ 29.38	\$260	10%	\$504.38
375	78	Core 9	\$30 021	\$ 279.83	\$ 35.31	\$315	10%	\$383.89
<b>375</b>	<b>54</b>	<b>CORE</b>	<b>\$18 310</b>	<b>\$ 150.08</b>	<b>\$ 22.02</b>	<b>\$172</b>	<b>7%</b>	<b>\$329.20</b>

**Table: 4 ESTIMATE SETTLEMENT :40/40****PROJECT: CREDIT LINK SAMPLE 2020**

ERF Num.	Size of Erf (sqm )	Size of House (sqm)	Size of Garage (sqm)	Total Square (sqm)	Total Cover	#r	Cost per sqm	ESTIMATED COST (N\$)	N\$ MONTNLY PAYMENT (5 % interest)	N\$ SETTLEMENT
MT-1024	375	57.51	0	58	15 percent	2	N\$5 500	N\$316 305	N\$2 042	N\$806 321
MT-1029	375	73	0	73	19%	2	N\$5 500	N\$401 500	N\$2 592	N\$1 023 564
MT-1030	375	73	0	73	19%	2	N\$5 500	N\$401 500	N\$2 592	N\$1 023 564
MT-1031	375	51.74	0	52	14%	2	N\$5 500	N\$284 570	N\$1 837	N\$725 398
MT-1056	625	75	0	75	12%	2	N\$5 500	N\$412 500	N\$2 663	N\$1 051 613
MT-1062	505	75.5	18	94	19%	2	N\$5 500	N\$514 250	N\$3 320	N\$1 311 070
MT-1085	375	45	0	45	12%	2	N\$5 500	N\$247 500	N\$1 597	N\$630 872
MT-1102	363	57.73	0	58	16%	2	N\$5 500	N\$317 515	N\$2 050	N\$809 406
MT-1104	375	74.75	18	93	25%	3	N\$5 500	N\$510 125	N\$3 293	N\$1 300 552
MT-1111	375	58	0	58	15%	2	N\$5 500	N\$319 000	N\$2 059	N\$813 193
MT-1128	363	58.97	0	59	16%	2	N\$5 500	N\$324 335	N\$2 094	N\$826 797
MT-1142	440	58.97	21	80	18%	2	N\$5 500	N\$441 337	N\$2 849	N\$1 125 145
MT-1273	462	67.65	0	68	15%	2	N\$5 500	N\$372 075	N\$2 402	N\$948 531
MT-1284	427	57	0	57	13%	2	N\$5 500	N\$313 500	N\$2 024	N\$799 168
MT-1315	427	57.32	22	79	19%	2	N\$5 500	N\$437 085	N\$2 822	N\$1 114 303
MT-1321	375	115.51	23	139	37%	2	N\$5 500	N\$762 080	N\$4 921	N\$1 943 023
MT-1327	375	65.66	21	87	23%	2	N\$5 500	N\$478 720	N\$3 091	N\$1 220 470
MT-1347	533	66.9	0	67	13%	2	N\$5 500	N\$367 950	N\$2 375	N\$938 013
MT-1351	531	66	0	66	12%	2	N\$5 500	N\$363 000	N\$2 343	N\$925 391
MT-1352	518	72	41	113	22%	2	N\$5 500	N\$619 850	N\$4 002	N\$1 580 344
MT-1363	510	62.78	0	63	12%	2	N\$5 500	N\$345 290	N\$2 229	N\$880 231
MT-1369	600	75	0	75	13%	2	N\$5 500	N\$412 500	N\$2 663	N\$1 051 613
MT-1370	375	51.74	0	52	14%	2	N\$5 500	N\$284 570	N\$1 837	N\$725 398
MT-1391	315	83.14	28	111	35%	2	N\$5 500	N\$609 510	N\$3 935	N\$1 553 978
MT-1392	379	68.34	0	68	18%	2	N\$5 500	N\$375 870	N\$2 426	N\$958 208
MT-1409	592	74	0	74	13%	2	N\$5 500	N\$407 000	N\$2 627	N\$1 037 588
MT-1410	525	74	0	74	14%	2	N\$5 500	N\$407 000	N\$2 627	N\$1 037 588
MT-1412	540	165.96	41	207	38%	3	N\$5 500	N\$1 136 630	N\$7 339	N\$2 898 106
MT-1430	594	57	0	57	35%	2	N\$5 500	N\$313 500	N\$2 024	N\$799 168
MT-1431	622	48.5	0	49	8%	2	N\$5 500	N\$266 750	N\$1 722	N\$679 958
MIN	315	45	0	45	8%	2	5500	N\$247 500	N\$1 597.38	N\$630 871
MEDIAN	427	66	0	68	15%	2	5500	N\$375 870	N\$2 426.41	N\$958 208
MODE	375	73	0	73	19%	2	5500	N\$401 500	N\$2 591.93	N\$1 023 563
MAX	625	165.96	41	207	38%	3	5500	N\$1 136 630	N\$7 339	N\$2 898 106
STAND.DIV A.	9.E+01	2.25E+01	13	32	8.02E-		0	1.76E+05	1.14E+03	4.48E+05

The tables above (table 4) clearly shows that there is a pricing difference between the 40/40 credit link houses, the NHE housing and the social housing, the benefit would be for to the credit link houses as the price of structures are excluding plan price. The settlement amount is equal to up to three times the amount on the loan. It yet can't be established if indeed the credit link concept would be accepted with financial institution interest rate that could keep increasing. The tables shows that standard loan with low increase rate would have to be introduced to manage the market of housing. If housing is declared a social right, Namibians will get rid of many predatory practices such as the illegal occupation of land, inadequate houses with lack of sanitation and running water. The DRC overcrowded problem, would not be solved by decongestion, as the Swakopmund Municipality, research finds that it is a long process, waste of planning, with a possible result in failure.

The best option would be getting back to the drawing board and service more land, on a short period, being cost-effective and control market price base on the population growth of the town. Table 5: The

Table 5: NSA: Urban population by Census year (2001 and 2011)

AREA	2011	2001	Difference	Percentage change
Windhoek	325 858	233 529	92 329	39.5
Henties Bay	4 720	3 285	1 435	43.7
Swakopmund	44 725	23 808	20 917	87.9
Walvis Bay	62 096	43 611	18 485	42.4

Namibia Statistic Agency 2011 report (2014) indicate that Swakopmund population growth was 87.9 percent from the year 2001 to 2011, the town with the highest growth in Namibia. This

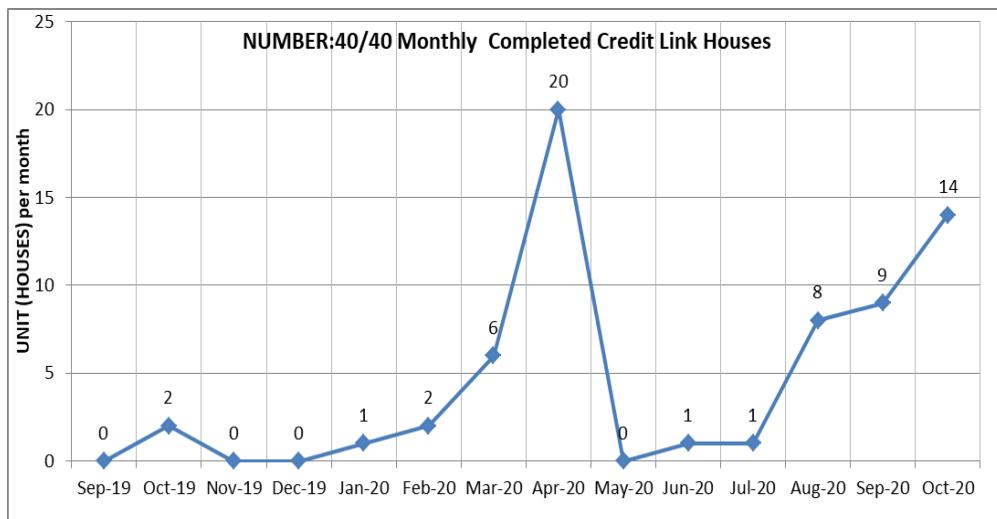
is a clear indication that a minimum of 60 percent growth rate that would bring the population of Swakopmund to 71560, of which more than 55 000 are from the low income groups. The research find that a drastic strategic planning, would have to be set by the Council to manage the housing crises by 2021.

During the research the question is it possible, the answers are yes, only if greed, selfishness, stealing, in-enrichment are put aside, by land service cost, financial institution maximising provide, politicizing wants and needs, building material price inflators, land bidding as an income with no alternatives, central government prioritize people's needs, and Council having the willingness and understanding. In summary, my research findings are there is no doubt; land-use regulation is the cause of growing housing affordability problems. Swakopmund Municipality can break the everlasting cry of its largest community. This is a crucial observation, in my finding and those who fail to understand it are almost certain to misdiagnose the cause and propose the wrong remedies. Next at 4.3 the research would layout the summary data as figures of research findings.

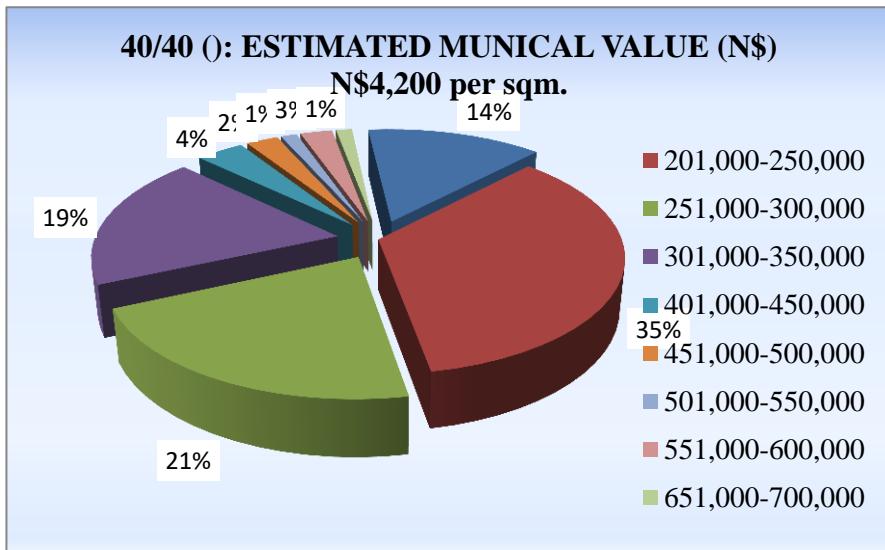
#### 4.3 Summary: Data analysis

Data collection for period of a year: 40/40 credit link housing (September 2019 to October 2020);

Figure 1 to Figure 6:

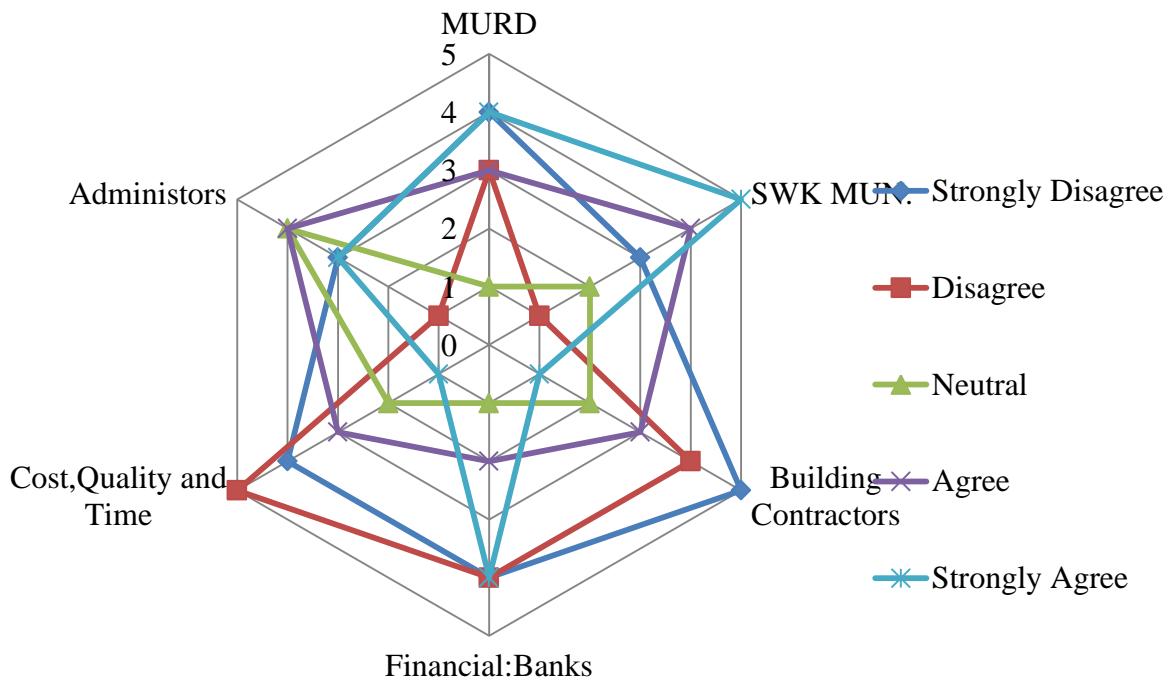


(ABOVE)Figure 2: Monthly Completed 40/40 Credit Link Houses



(Above) Figure 3: 40/40 Estimate municipality value (N\$)

**Perception:Likert scale data: 40/40 (15 Beneficiaries )RATING (1-5 scale)**



**Figure 4: Likert scale data 40/40**

**TABLE 6 (below)Likert scale data 2020: Perception of Low-cost housing by 15 beneficiaries**

RATING (1-5)	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree	TOTAL
ORGANISATION	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
MURD	4	3	1	3	4	15
SWK MUN.	3	1	2	4	5	15
Building Contractors	5	5	2	2	1	15
Financial: Banks	4	4	1	2	4	15
Cost, Quality & Time	5	5	2	3	0	15
Administration	3	1	4	4	3	15
<b>SCORE</b>	<b>27%</b>	<b>21%</b>	<b>13%</b>	<b>20%</b>	<b>19%</b>	<b>90</b>

24      19      12      18      17      100%

The Likert scale, shows that there a strongly disagreement, by beneficiaries, especially for the building contractors and cost, quality and time on the 40/40 houses. This could be as a result of over charges and cheap material included, the research can't establish since the contractors have no quality requirement delivery standard to be use as comparison. In general there a score card of extremely to negative, the most dissatisfactory are the building contractors this could be as a result of material and additional cost on the construction as there are no limitation on what is to be added as standard. These research found that there is a great inconsistency with in the selection, of short listing even though it done with good faith. The perception that some applicants are late applicants, manage to secure then self in the top. Many applicants claim to have same income, apply on the same day, with both pre-approved letter from the bank, inconsistency them separated on the waiting list. In the assessment of the 40/40 initiative it found that some building contractors charges start from N\$5000 (\$295) to N\$7000 (\$412), a house with 75 square meter can have a difference of N\$150 000 (\$9000), some contractors claims that the cost of addition make the difference, while the bank acceptance of N\$5500 (327) per square meter, this in balances would have to be studied, among the party part takers in the 40/40 project.

## **CHAPTER FIVE: Conclusion and Recommendation**

### **5.1 Conclusion:**

The finding of the reach for the 40/40 initiative project, find of an analyse data collected for the project plan and performance during implementation finding are: There is a score card of extremely to negative, the most dissatisfactory are the building contractors this could be as a result of material and additional cost on the construction as there are no limitation on what is to be added as standard. These research found that there is a great inconsistency with in the selection, of short listing even though it done with good faith. The perception that some applicants are late applicants, manage to secure then self in the top. Two employees working at the same company, same income, apply on the same day, with both pre-approved letter from the bank, find them separated on the waiting list. In the assessment of the 40/40 initiative it found that some building contractors charges start from N\$5000 (\$295) to N\$7000 (\$412), a house with 75 square meter can have a difference of N\$150 000 (\$9000), some contractors claims that the cost of addition make the difference, while the bank acceptance of N\$5500 (327) per square meter, this in balances would have to be studied, among the party part takers in the 40/40 project

Conclusions related to the second objective research of the research; Compares the different housing unit cost, price, and size of structures of the 40/40 initiative project. In some cases, applicants building housing exceeding one million, question the purpose of the project objectives, the financial institutes claim that, clients demand the maximum amount qualified, on the other hand the evaluators' state that, through such practices the market value become expensive, when high income applicants build such structure. Taking the input from successful applicants, building contractors, financial institution and evaluators, it can be agreed that macro factors of material cost can't be controlled, but the demand and supply of housing comes down to one centre point, service land.

Since 2000 to 2020, the waiting list stands at about 13 000, the Swakopmund Municipality with the 40/40 initiative, to build 1600 housing. A list of 40 contractors each has to build 24 social housing and 16 credit link houses. There is a clear finding that the 40/40 number to be build would not change the waiting list back lock. As the relationship between supply and demand in the housing market: During the assessment of the 40/40 project, of Swakopmund, one could clearly state, the plan of the 1600 houses to be built, is likely not to be achieved unless professional project management strategies are added. A study by E.Torab, (2018) states that usually, factors affecting units' supply in the markets are somewhat different from those affecting demand rate for units even on the assumption that the land is available and the opportunity to build more units is suitable, to build and finish these units is a timeous activity, by the time of completion of the research about 300 units that makes up 20 percent over a year. The assessment of the sample used indicates that the prices of these units can be predicted by monitoring the housing market and by knowing supply and demand rates available in the market continuously.

In conclusion this research assessment for proofs that not a single concentrated strategy can resolve housing shortages, but a multi-version strategy of industrialization, institutional development, technological, private partnership, government decentralization, project administration concept and competent management. The Law of Scarcity simply states: If what these desire "appears" to be in limited supply, the perception of its value increases significantly. Most observers and housing experts believe that this market failure is caused primarily by the limited availability of serviced land, thus severely constraining the ability of developers and others to construct houses. The research suggested that the current approach and funding priorities will not lead to the normalisation of the market and the stabilisation of housing prices. Monetary arrangement and financial provision for housing from the private division is generally restricted to the high and centre pay segments. Likewise, that the current methodology and subsidizing needs will not prompt the standardization of the market and adjustment

of housing costs budgetary arrangement for housing from the private segment is generally restricted to the high and centre salary parts.

## 5.2 Recommendation

The Strategy for low-cost housing: Develop programs which will ensure easy access to planned, serviced and affordable land especially for low and middle income groups. The promote public private partnerships at local levels to provide serviced land for housing development. Furthermore promote an effective and innovative land administration system which, provides for squatters to buy the land they occupy and involvement of communities in development of plans amongst others.

Public-Private Partnership (PPP) plans have generally been conveyed to develop or oversee public area framework offices and administrations (for example water and vitality gracefully, streets and media transmission), of late a few nations have embraced PPP plans in land overhauling and land advancements. As per (Vivan W.Y.Tam, 2011) examined the savvy of utilizing minimal effort housing Technologies in development; it is seen that development techniques for the establishment, walling, material and lintel are looked at. Quality and toughness, wellbeing and mental fulfilment are factors that accept first concern during cost decrease. It is discovered that about 26.11 percent and 22.68 percent of the structure cost can be spared by devouring minimal effort housing advances in evaluation with the customary development techniques. In support, John M.Hutcheson (2011) completed an examination on the venture the board of ease housing in creating nations; it is seen that the investigation of their paper incorporates plans, cost control frameworks, interchanges, contract law and arranging. A valuation for the proof intensified from the issues depicted all through the paper prompts choices of the requirement for improvements of plans, the effect of lacking neighbourhood uphold and henceforth the requirement for itemized and complete timely arrangement.

Besides, the conclusions stress the need for the careful collection of self-supportive teams of multi-disciplined professionals and sub professionals. A completed an investigation on Low-Cost Housing: The need for today's world it is seen that development cost in India is expanding at around 50 percent over the normal expansion levels. As a result, the cost of building employing conventional construction materials and construction is becoming beyond the affordable limits particularly for low-income groups of the population as well as a big cross-section of middle - income groups. Along these lines, there is basic to embrace savvy development techniques either by up-degree of conventional advances utilizing neighbourhood assets or applying current development materials and strategies with efficient sources of info prompting financial arrangements. By utilizing Low-Cost Housing

Technologies, one can decrease approx. 25 percent of the complete expense of housing. Rwanda's National Housing Policy Rwanda's National Housing Policy (2015) recognises housing as a basic human right and states as its vision that everyone independent of income, the base of subsistence, and location be able to access adequate housing in sustainably planned and developed areas reserved for habitation in Rwanda.: Collaborative finance and investment; Promotion of saving for housing; Collaborative development and land pooling; Strengthening the local construction industry by emphasising professionalism, skills development and increased local material production and SMEs; and Optimum use of land. Housing administrative executive must improve the working of the whole housing market including the private, public and casual parts so family units in all levels of income discover a housing arrangement and can add to the creation and financing of their homes as per their ability to pay.

### **5.3 Limitations of Findings**

The perception that the Government use, provision housing as a political score card and not a social responsibilities need to be managed. The results of these deficiencies are obvious and can be seen, in all town in Namibia, as a result of insufficiency to manage metropolitan advancement as indicated by social and economic states of the community life styles. The research can establish if and ecological needs and whose drawn-out outcomes are likewise as urban ghetto multiplication, is so normal for the people, municipalities and government in enormous urban areas, and probably going to turn into a considerably more far and wide marvel under current urban improvement directions, particularly given the proceeding and huge shortages in metropolitan institutional limits.

### **5.4 Areas for further Research**

During the research and assessment most applicants question the waiting list and the period of waiting, a more project management skilled administration board is needed, as housing is a continuous demand. With the limited amount of land, the prices of units are increasing in the markets, which weaken the ability of low income people to participate in the purchasing process in the residential markets, are the control administration tool by utilization of the land to the maximum in accordance of its town population.

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# **AN ASSESSMENT OF LOW-COST HOUSING DELIVERY IN NAMIBIA: A CASE STUDY ON AFFORDABLE HOUSING THROUGH 40/40 INITIATIVE PROJECT**

## **Questionnaire Cover Letter: 40/40 Initiative**

My name is Dionysius Sechogele a student on the Postgraduate Diploma in Business Administration at Namibia Business School. The school is academically an integral part of the University of Namibia and is a department within the Faculty of Economics and Management Science.

As part of the requirement to complete the Postgraduate Diploma successfully, I required to conduct a research project, on the topic, AN ASSESSMENT OF LOW-COST HOUSING DELIVERY IN NAMIBIA: A CASE STUDY ON AFFORDABLE HOUSING THROUGH 40/40 INITIATIVE PROJECT. To enable me to progress the research I require the participation of Ministry of Local Authority, National Housing Enterprise and the Swakopmund Municipality ideally, the participants will be the middle management/Director/Owner

The participants will remain anonymous and thus, I would very much appreciate your assistance in completing this research and look forward to receive your response. Please do not hesitate to contact me if you require any further information.

Kind regards

Don-don Sechogele

RESEARCH QUESTIONNAIRE 40/40 Credit link and Social Housing applicants:

**PLEASE NOTE: (ONLY IF YOU DON'T OWN A HOUSE AND ATLEAST 21 YEARS OF AGE, MAY YOU COMPLETE THE FORM)**

1. What is the name of the location/suburb are you live in Swakopmund?

DRC	MONDESA	JABULANI	TAMARISKIA
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2. In a:

GHETTO	ROOM	FLAT	HOUSE
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3. Number of people living with you:

Am alone	2 (two) family	Less than five (5)	More than five (5)
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4. How long have you lived at your current address? (in years) \_\_\_\_\_

LESS than 2 years	More than 2 years	Less than 5 years	More than 5 years
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5. Did you apply for housing and through with institute

NHE	Swakop Municipality	Build Together	SDFN(Shark Dwellers)
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6. What size (room) of house you would want to build?

1 bedroom	2 bedroom	3 bedroom
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7. You are employed with:

Government	Parastatal	Private Sector	Self-employed
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8. If you are paying rent, what is your current monthly payment?

Less than N\$2500	Less than N\$4500	Less than N\$6500	More than N\$6500
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9. What is your monthly income:

Below N\$4500	More than N\$4500	Below N\$15000	More than N\$15000
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10. Do you qualify for financial loan from you bank:

YES	NO
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11. How do you rate 40/40 initiative project:

POOR	AVERAGE	GOOD	VERY GOOD
12. How do you rate criteria of selection 40/40 Project compare to NHE Mass Housing project:			

POOR	CAN'T TELL	GOOD	VERY GOOD
13. What comment have you received or observed from previous beneficiaries, regarding their constructors 'building' contractors, completed houses?			

Not at all satisfied	Very Satisfied	Extremely Satisfied
What is your overall 40/40 scale rate for the on low-cost housing, financial loans and land service?		

**TABLE 6 (below) Likert scale data 2020: Perception of Low-cost housing by beneficiaries**

RATING (1-5)	1	2	3	4	5	
ORGANISATION	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	TOTAL
MURD	4	3	1	3	4	<b>15</b>
SWK MUN.	3	1	2	4	5	<b>15</b>
Building Contractors	5	5	2	2	1	<b>15</b>
Financial: Banks	4	4	1	2	4	<b>15</b>
Cost, Quality & Time	5	5	2	3	0	<b>15</b>
Administration	3	1	4	4	3	<b>15</b>
<b>SCORE</b>	<b>27%</b>	<b>21%</b>	<b>13%</b>	<b>20%</b>	<b>19%</b>	<b>90</b>
	24	19	12	18	17	100%

**ORGANISATION QUESTIONNAIRE: 40/40 LOW-COST HOUSING INITIATIVE  
PROJECT**Kindly answer the following question below:

1. How do you perceive the current housing scheme for Swakopmund low income groups below affordable, reasonable or unaffordable? Support your answer:

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2. Service of land is an expensive process and building material prices keep increasing what other method could be one to decrease cost?

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3. Suggest: (about 13 000 on the waiting list) an option how you think is the best way to address issues about inadequate in Swakopmund?

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4. How is the corporation from financial institutes (example FNB and Standard bank) to toward the housing project:

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5. According to the DRC committee a major point of concern is what is going to happen with people who cannot afford housing. This directly leads to the question whom are these house build for? According to the DRC committee it is frustrating that issues raised by the poor become a measure to provide subsidized houses for rather rich people: (any comment)

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6. Building contractors have complain bout, delay of being issued with applicants that are not successful with bank approval, which delay the process longer: (any comment):

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7. Applicants on the waiting list have complain bout, the long waiting process, and contractors giving them house design layout not of their choose (any comment):

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8. Successful applicants question how well are the prices offered by the contractors, some terms and condition attached in their contract and for low cost housing being regulated (any comments):

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9. How many (percent) unit is the expected to be completed by end 2020, and when is the estimated project to it completion for the 40/40 houses.

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10. How effective is the housing policy, and strategic plan in place addressing the thousands of residents needs for low cost housing? *Mark X] Argument: Choose one of the four arguments that you agree most (in your strategic plan):*

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