

WINDHOEK LOW-INCOME HOUSING PROGRAMME

INCEPTION REPORT

ANNEXURES

Submitted by:

**THE NATIONAL HOUSING ENTERPRISE (NHE)
NAMIBIA**

to

**THE KREDITANSTALT FUR WIEDERAUFBAU (KfW)
FRANKFURT - GERMANY**

PREPARED WITH THE ASSISTANCE OF S.U.M.-McNAMARA CONSULTANTS

DECEMBER 4th 1992
WINDHOEK
NAMIBIA



ANNEXURES

- 1/A Participatory planning workshop results

- 2/A comments. on costs included in NHE loans
/B Comments on the implementation of the National Housing Policy

- 3/A The socio-economic survey
/B Case studies-life histories

- 4/A Housing survey
/B cost comparison of three housing processes
/C Alternative construction technologies

- 5/A Level of services in resettlement areas
/B Information campaign and video outline
/C cost of upgrading services in resettlement areas
/D Loan Guarantee Fund proposal
/E Letter from SWABOU
/F Job descriptions for Cty.&technical assts.
/G Report on establishment and functions of committees in resettlement areas

ANNEXURE I/A

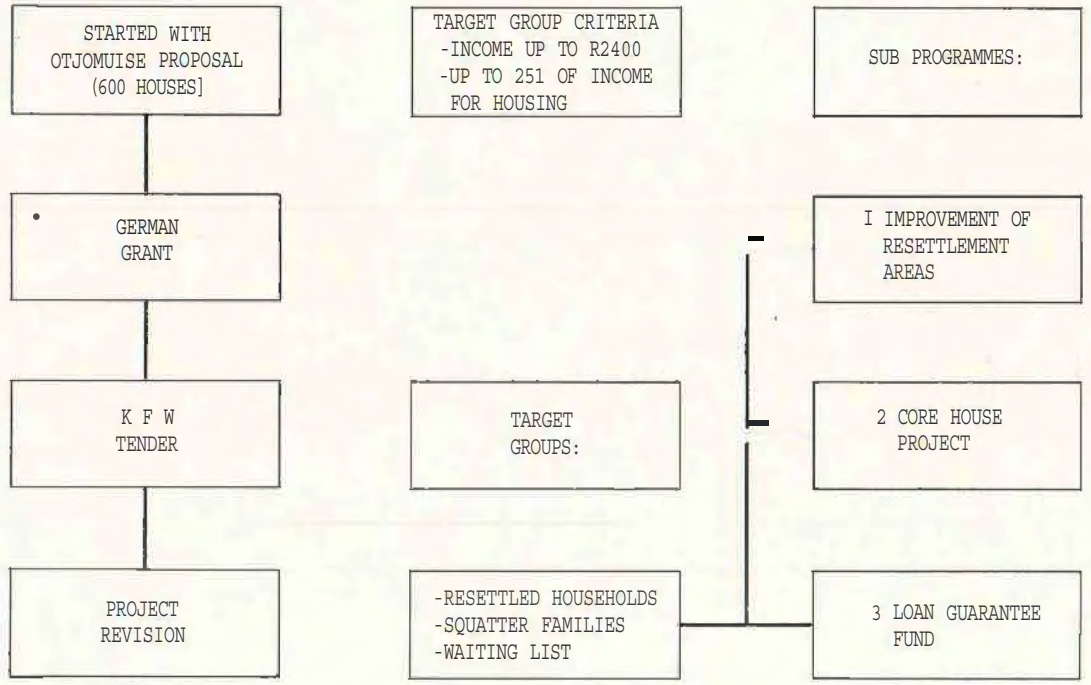
**PARTICIPATORY
PLANNING WORKSHOP
RESULTS**

NHE WINDHOEK LOW-INCOME HOUSING PROGRAMME:
 PLANNING WORKSHOP - LIST OF PARTICIPANTS: .

NAME	INSTITUTION	CONTRIBUTION TO THE PROGRAM.IS
Erastus Keendjele	Onyeka Location	Contribute Problems from the people
A.be Louw	SWABOU	Establish loan guarantee fund
Louis Fick	NHE	Loan guarantee fund. Financial Aspects of the project.
John Allison	Ministry of Local Governm. & Housing	Ensure project goes ahead and benefits the low income target groups.
Anna Muller	NHE	Co-ordinate and support the. community involvement.
Barrie Watson	Windhoek Municipality	Land and Bulk services
Sophy Shaningwa	SUM-McNamara Consultants	Advise on programme Formulation and Implementation (Community Development)
Paulus Nd. Lot	Committee Leader Epandule	To serve the community problems., in the programme.
Salmi Kaulinge	SUM-McNamara Consultants	Planning and design of community Development aspects of the programme.
Roland Ziss	SUM-McNamara Consultants	Professional Assistance to planning and Implementation.
Juan Crispo (Panchi)	Sum-McNamara Consultants	Assistance to programme design and Implementation.
Tom Alweendo	NHE	Lan Acquisition Project Management.
Chris Lewin	SUM-McNamara Consultants	Project Planning and Support
Dawid Joubert	Windhoek Municipality	Observer
Turipi Kauahita	Ministry Local Governm. & Housing	Planning for affordable housing for low income group.
Ferdie Brinkman	Windhoek Municipality	Planning for Sustainable Development.

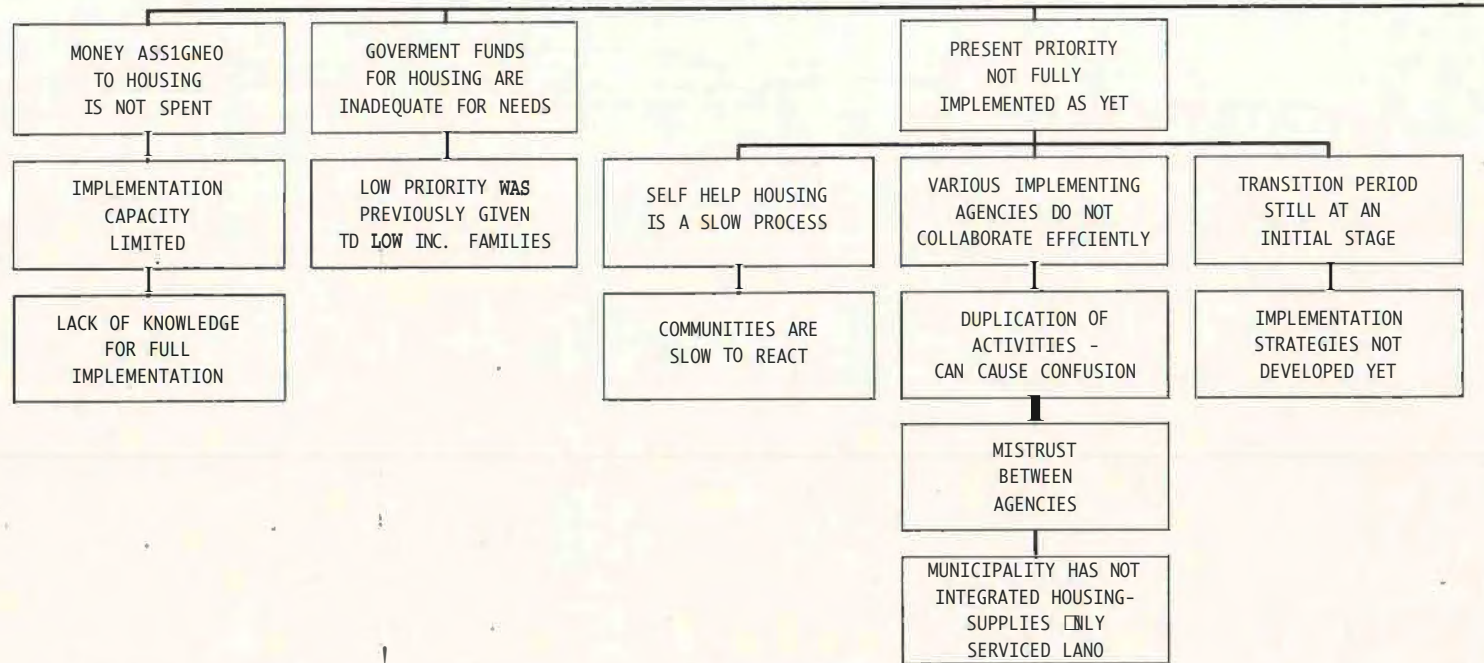
Andrew Walton	SUM-McNamara Consultants	Assisting with design and research of technical aspects of the programme.
Kerry McNamara	SUM-McNamara Consultants	Assist in design and :implemen- tation of programme.
Louis Wessels	NHE	Assistance by providing background of previou projects and directing future development of the programme.
Immanuel Ithete	Ministry Local Governm. & Housing	Facilitate Community Mobilization.
Njoki Ndungu	SUM-McNamara Consultants	Advise on programme Formulation and Implementation (Community Development).
Sam Hangari	Saamstaan	Planning and Implementation through shared experiences ..

WINDHOEK LOW-INCOME HOUSING PROGRAMME	SO FAR (INTRODUCTION)
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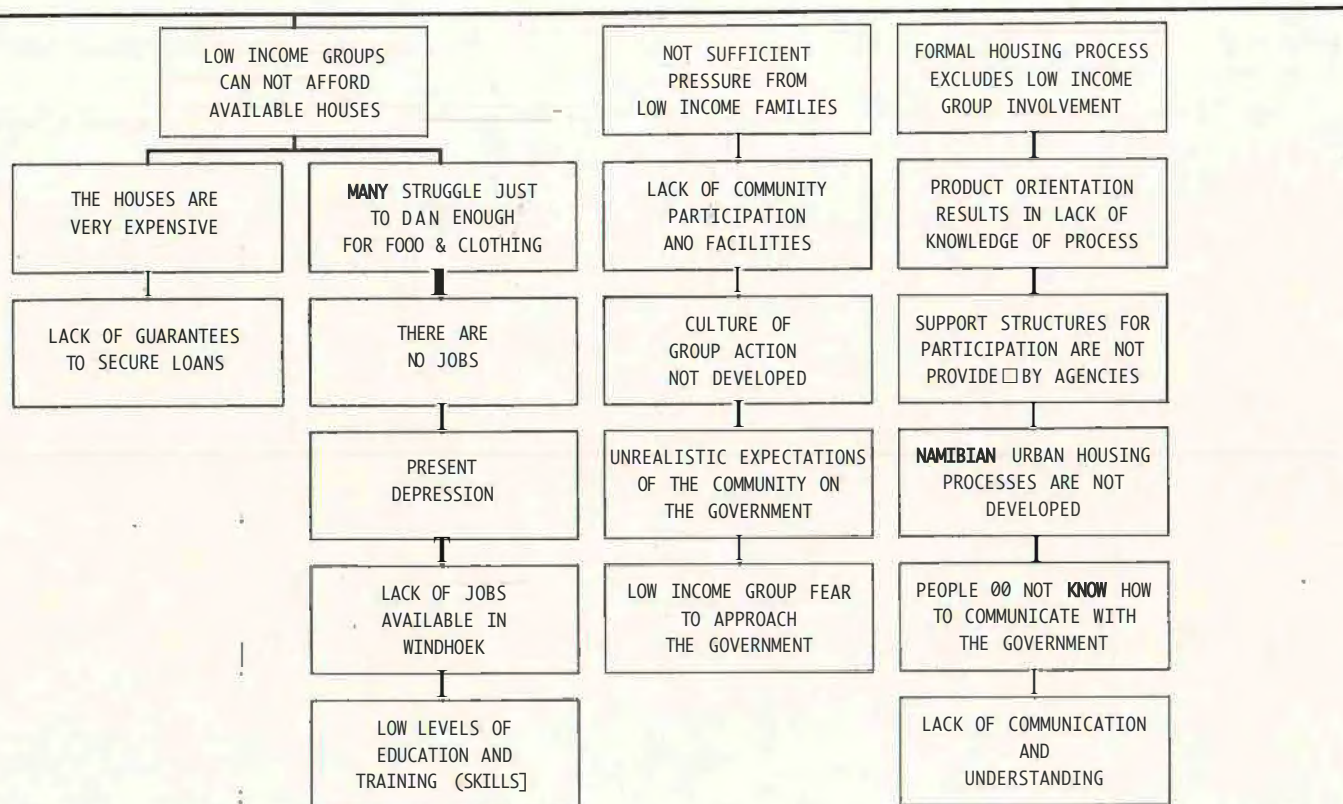
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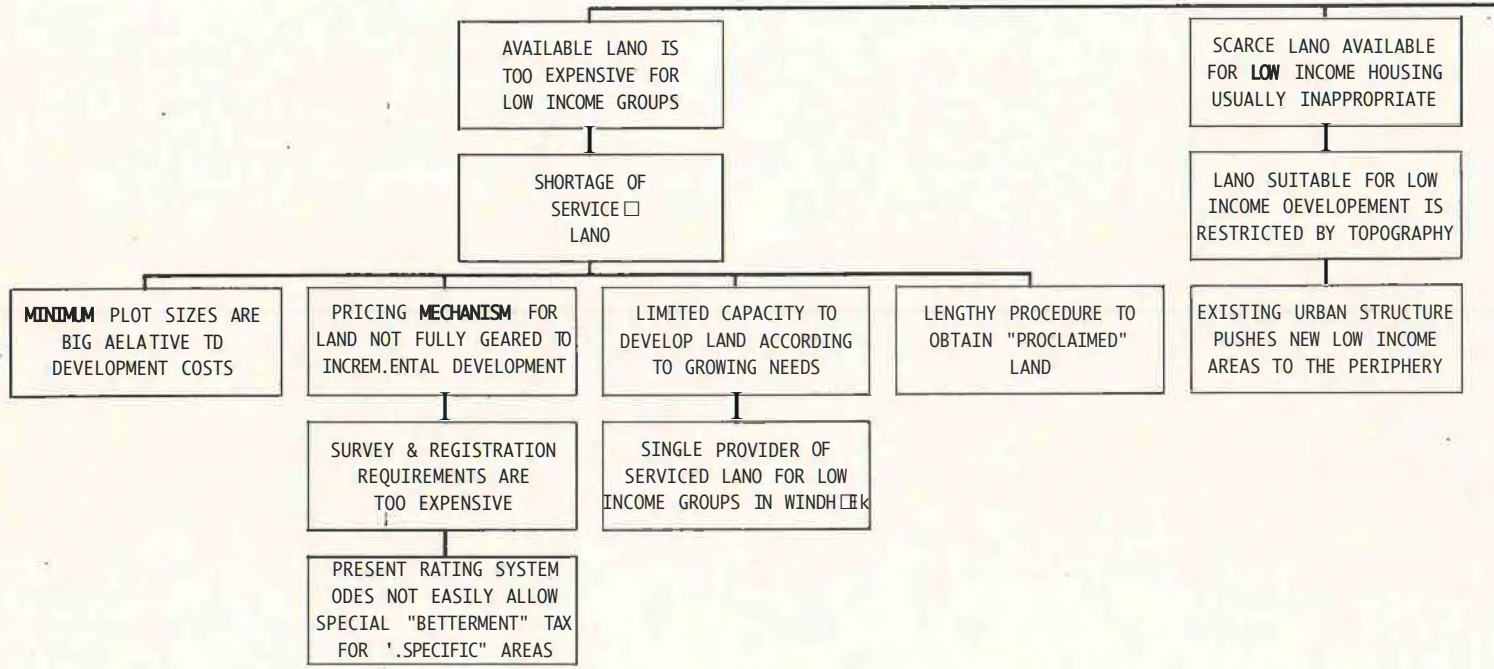
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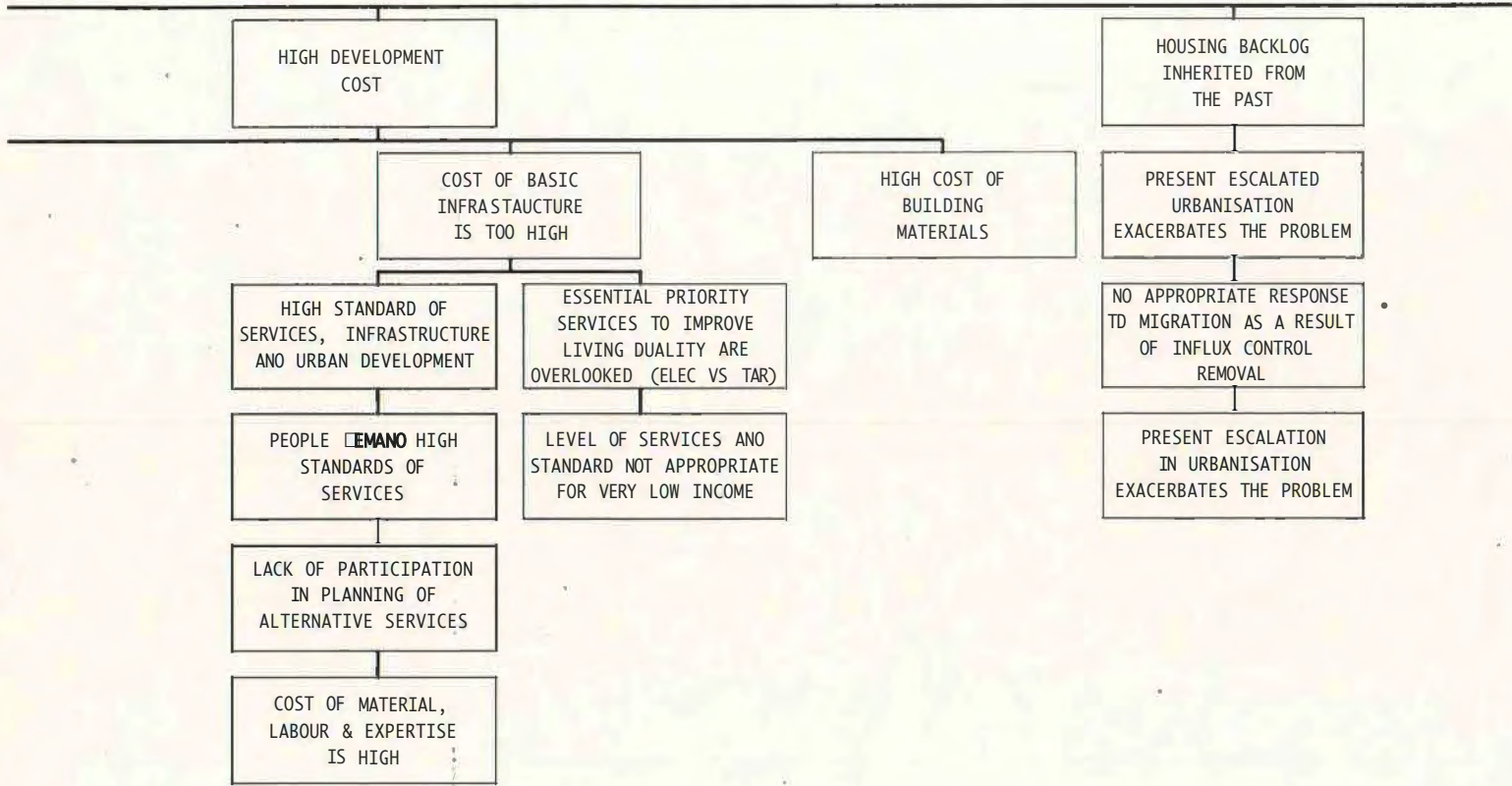
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HOUSING NEEDS OF LOW
INCOME FAMILIES ARE NOT
SUFFICIENTLY MET BY
LOCAL MARKET

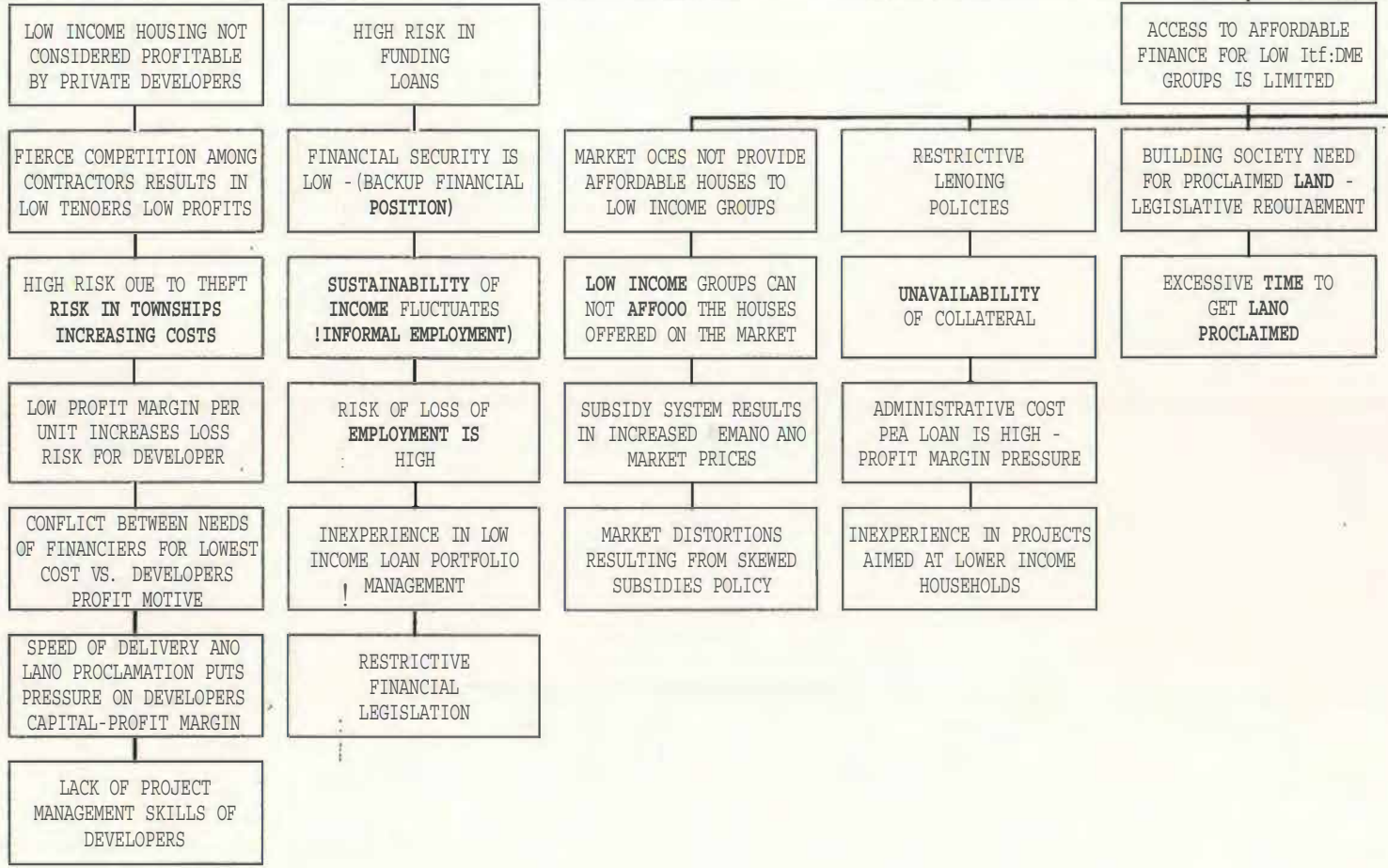


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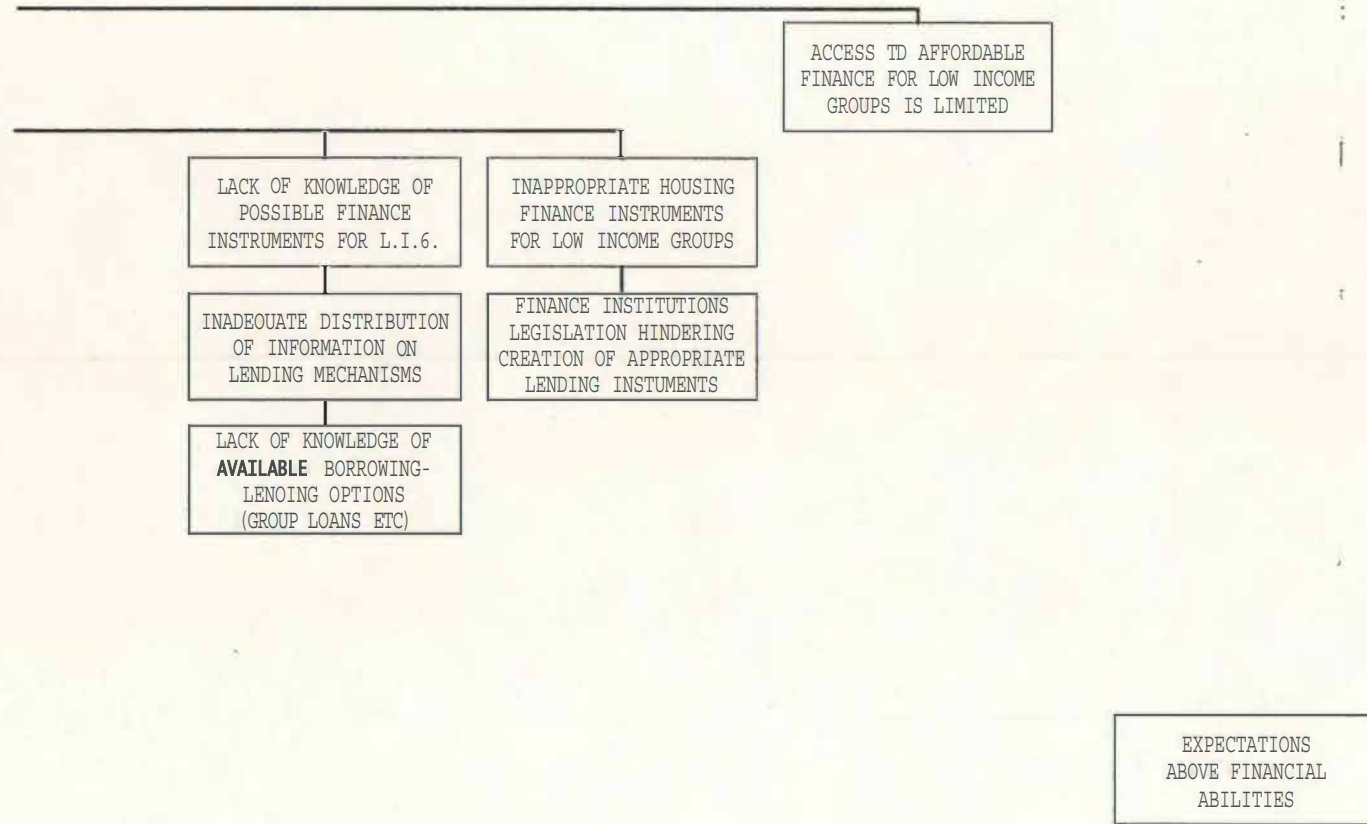


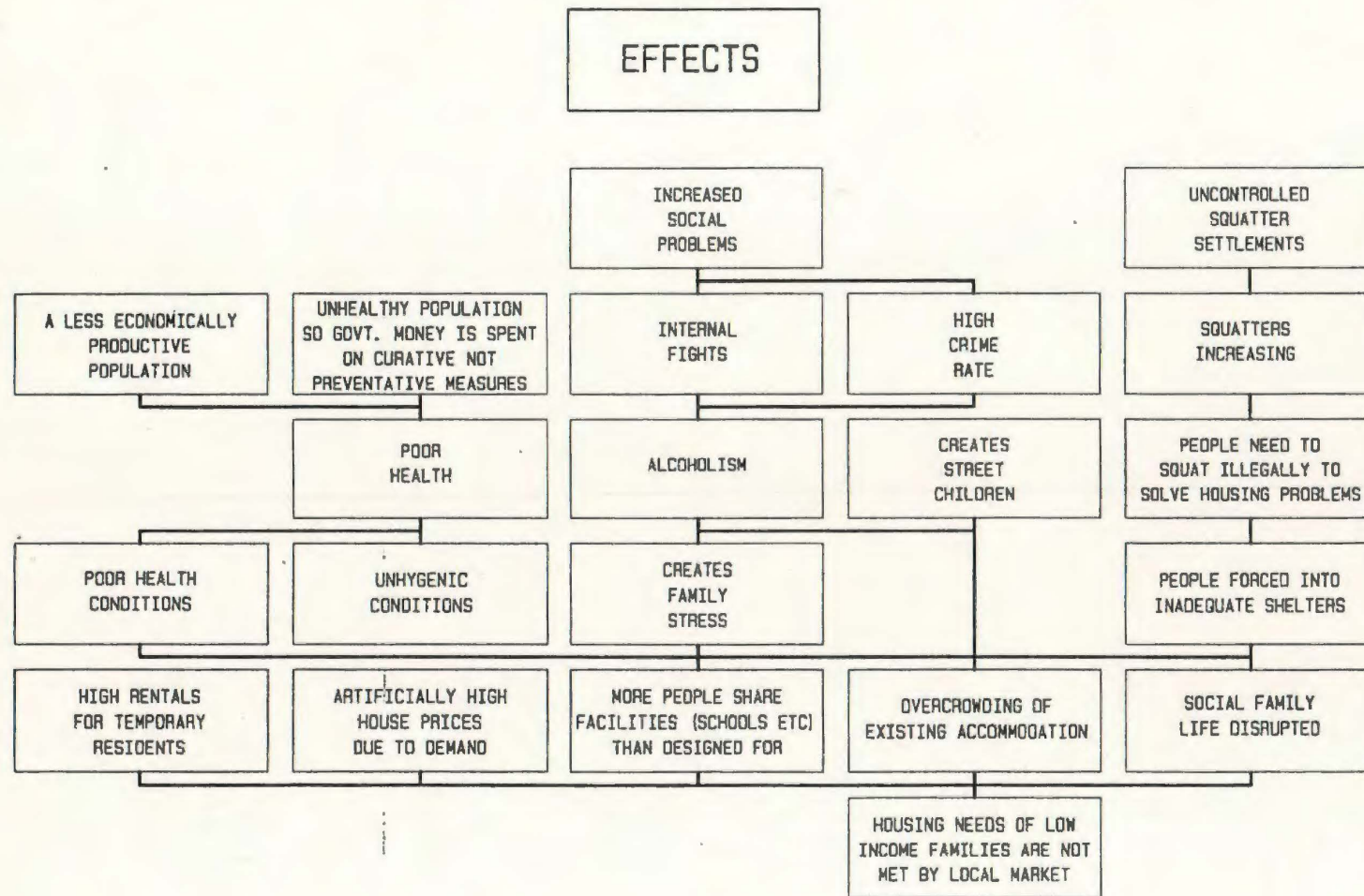
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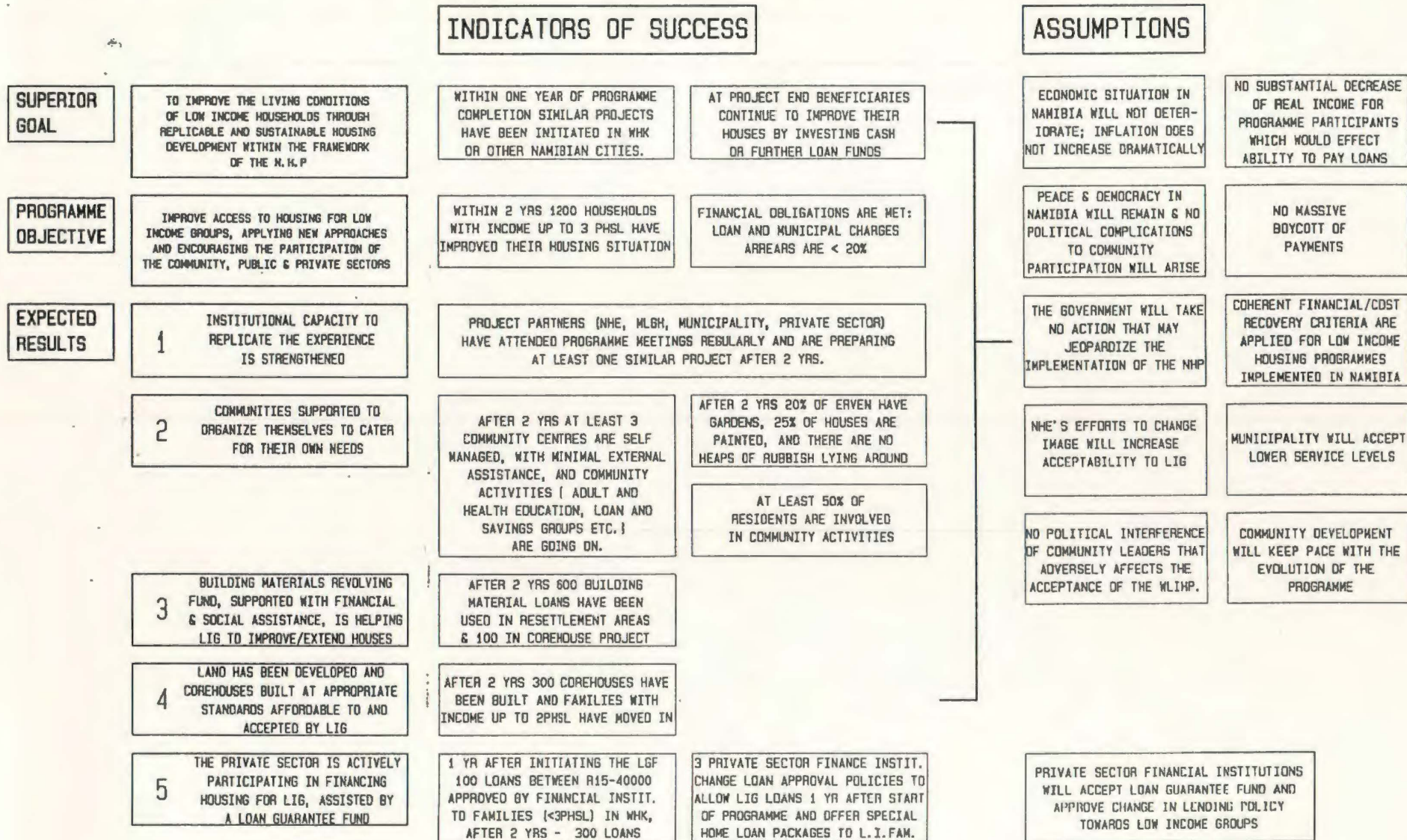
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LOGICAL FRAMEWORK : NHE - WINDHOEK LOW INCOME HOUSING PROGRAMME 5/11/92



EXPECTED RESULTS AND ACTIVITIES

1 INSTITUTIONAL CAPACITY TO REPLICATE THE EXPERIENCE IS STRENGTHENED	2 COMMUNITIES SUPPORTED TO ORGANIZE THEMSELVES TO CATER FOR THEIR OWN NEEDS	3 BUILDING MATERIALS REVOLVING FUND, SUPPORTED WITH FINANCIAL & SOCIAL ASSISTANCE, IS HELPING LIG TO IMPROVE/EXTEND HOUSES	4 LAND HAS BEEN DEVELOPED AND COREHOUSES BUILT AT APPROPRIATE STANDARDS AFFORDABLE TO AND ACCEPTED BY LIG	5 THE PRIVATE SECTOR IS ACTIVELY PARTICIPATING IN FINANCING HOUSING FOR LIG, ASSISTED BY A LOAN GUARANTEE FUND
1.1 ESTABLISH INTER-INSTITUTIONAL STEERING COMMITTEE	2.1 TRAIN AND EMPLOY COMMUNITY DEVELOPMENT WORKERS	3.1 PREPARE LOAN ADMINISTRATION WITHIN THE NHE.	4.1 PURCHASE LAND FROM MUNICIPALITY IN ACCEPTABLE LOCATIONS	5.1 ESTABLISH JOINT COMMITTEE: NHE, BANKS AND BUILDING SOCIETIES
1.2 DEFINE ROLES OF PARTICIPATING AGENTS	2.2 INFORM COMMUNITIES ABOUT WINDHOEK LOW INCOME HOUSING PROGRAMME AND DISCUSS SOLUTIONS	3.2 PREPARE LOAN CONTRACT WITH CONDITIONS, TERMS OF PAYMENT & SECURITIES ETC.	4.2 INTRODUCE INFRASTRUCTURE AND SERVICES AT AFFORDABLE STANDARDS	5.2 ELABORATE RULES OF LOAN GUARANTEE FUND
1.3 ASCERTAIN DISPOSITION OF AGENCIES TO SECOND PERSONNEL TO PROGRAMME TEAM	2.3 VERIFY WHETHER LEADERS ARE REPRESENTING COMMUNITIES	3.3 IDENTIFY AND TRAIN CONSTRUCTION ADVISORS AND COMMUNITY WORKERS	4.3 INFORMATION CAMPAIGN	5.3 PREPARE MANUAL OF OPERATIONS, WITH TERMS AND CONDITIONS, INFORMATION DUTIES AND CONTROL MECHANISMS
1.4 IDENTIFY OTHER POTENTIAL PROJECT PARTNERS (NGOs)	2.4 FACILITATE ELECTION OF AREA REPRESENTATIVES	3.4 INFORMATION CAMPAIGN WITH LEAFLET AND COMMUNITY MEETINGS	4.4 SCREEN AND SELECT APPLICANTS, ASSIGN INDIVIDUAL PLOTS	5.4 PREPARE AGREEMENT OF BETWEEN NHE AND INDIVIDUAL PRIVATE SECTOR INSITUION.
1.5 HOLD REGULAR BRIEFING MEETINGS TO EXCHANGE INFORMATION ON PROGRESS, PROBLEMS, CONSTRAINTS	2.5 PROMOTE PARTICIPATION IN CONSTRUCTION, MANAGEMENT AND MAINTENANCE OF INFRASTRUCTURE AND COMMUNITY FACILITIES	3.5 ORGANISE INITIAL SAVINGS (INDIVIDUAL OR GROUP DEPOSITS)	4.5 ORGANIZE INITIAL SAVINGS	5.5 AFTER SIGNING THE FIRST AGREEMENT ESTABLISH FUND IN TRUST IN A FINANCIAL INSTITUTION OF NHE CHOICE
1.6 ORGANIZE WORKSHOPS TO REVISE PROGRAMME WITH PARTICIPATION OF OTHER INSTITUTIONS	2.6 MAKE SITES AVAILABLE AND BUILD COMMUNITY FACILITIES WITH COMMUNITY PARTICIPATION	3.6 PREPARE FLEXIBLE SYSTEM OF MATERIAL SUPPLY, INCL. DELIVERIES AND SECURITY MEASURES.	4.6 PREPARE DETAIL PLANS OF CORE HOUSES AND DISCUSS OPTIONS OF EXTENSIONS WITH SELECTED APPLICANTS	5.6 INFORMATION CAMPAIGN THROUGH LEAFLET AND MEDIA
1.7 TRAIN PERSONNEL OF NHE TO ENSURE IMPLEMENTATION CAPACITY AND CONTINUATION	2.7 SUPPORT GROUP ACTIONS, EG: COMMUNITY CENTRES, COMMUNITY SERVICES, CLEANING UP CAMPAIGNS	3.7 START MATERIAL LOANS CONCENTRATED IN ONE AREA.	4.7 TENDER, ASSIGN CONTRACTS AND SUPERVISE CONSTRUCTION	5.7 BANKS AND BUILDING SOCIETIES START GIVING RISK REDUCED LOANS
1.8 INVITE OTHER INSTITUTIONS TO PARTICIPATE IN THE TRAINING ACTIVITIES OF THE PROGRAMME	2.8 ENCOURAGE ENVIRONMENTAL UPGRADING ACTIVITIES (TREE PLANTING ETC.)	3.8 EVALUATE EXPERIENCE AFTER ONE MONTH AND INTRODUCE MODIFICATIONS IF NECESSARY.	4.8 ORGANIZE AND SUPPORT RELOCATION OF BENEFICIARIES TO PROJECT AREAS	5.8 COMMITTEE MEETS PERIODICALLY TO EVALUATE EXPERIENCES AND ADJUST PROCEDURES
	2.9 SUPPORT THE MOBILIZATION OF HOUSEHOLDS TO IMPROVE THEIR HOMES	3.9 START LOAN DISBURSEMENT IN OTHER AREAS.	4.9 FACILITATE COMMUNITY DEVELOPMENT	5.9 AFTER 1 YR: EVALUATE PERFORMANCE AND INTRODUCE MODIFICATIONS IF NECESSARY.
	2.10 ORGANIZE PARTICIPATORY WORKSHOPS WITH COMMUNITY REPRESENTATIVES TO SHARE EXPERIENCE AND MAKE DECISIONS	3.10 FOLLOW UP LOAN REPAYMENT	4.10 OFFER BUILDING MATERIAL LOANS FOR HOUSE IMPROVEMENT AND EXTENSIONS	
	2.11 ENABLE NETWORKING AND PROVIDE INFORMATION ABOUT POSSIBILITIES OF SUPPORT	3.11 EVALUATE PERFORMANCE AFTER 1 YR: BENEFICIARIES, USES, ARREARS, ASSISTANCE, ETC AND INTRODUCE MODIFICATIONS IF NECESSARY.	4.11 IDENTIFY NEEDS FOR COMMUNITY FACILITIES AND SETTLEMENT IMPROVEMENT.	

CONTRIBUTIONS

EXPECTED RESULTS	N. H. E.	K. F. W.	CONSULTANTS	COMMUNITY
INSTITUTIONAL CAPACITY TO REPLICATE THE EXPERIENCE IS STRENGTHENED	PERSONNEL TECHNICAL/ COMMUNITY DEVELOPMENT MANAGER/CO-ORDINATOR STEERING COMMITTEE	FUNDS FOR WORKSHOPS AND TRAINING	TRAINERS	AREA REPRESENTATIVE (COMMUNITY) FOR STEERING COMMITTEE
COMMUNITIES SUPPORTED TO ORGANIZE THEMSELVES TO CATER FOR THEIR OWN NEEDS	FACILITATE COMM DEV ACTIYATORS AS PART OF PROGRAMME. INFORMATION/COMMUNICATION	FUNDS FOR CONSTRUCTION OF COMMUNITY CENTRES	ADVICE AND PERSONNEL	MANAGEMENT OF THE CENTRES, LABOUR AND LEADERSHIP
BUILDING MATERIALS REVOLVING FUND, SUPPORTED WITH FINANCIAL & SOCIAL ASSISTANCE, IS HELPING LIG TO IMPROVE/EXTEND HOUSES	FINANCIAL MANAGEMENT TECHNICAL ASSISTANCE & MANAGEMENT	FUNDS	ASSISTANCE IN DESIGNING SYSTEM AND MONITORING OPERATION	SAVING AND REPAYMENT MANAGEMENT OF HOUSING PROCESS
LAND HAS BEEN DEVELOPED AND COREHOUSES BUILT AT APPROPRIATE STANDARDS AFFORDABLE TO AND ACCEPTED BY LIG	PROJECT STAFF DESIGN, TENDER AND SUPERVISION OF CORE UNIT	FUNDS	ASSIST THE MLGH/NHE/ MUNICIPALITY TO FORMULATE POLICY TO LOWER STANDARDS & HENCE COST OF LAND/ERF	ASSIST IN DESIGN
THE PRIVATE SECTOR IS ACTIVELY PARTICIPATING IN FINANCING HOUSING FOR LIG, ASSISTED BY A LOAN GUARANTEE FUND	FINANCIAL STAFF LEGAL STAFF CLIENTS INFORMATION	FUNDS	TECHNICAL ADVICE AND SUPPORT MONITORING	CLIENTS DISSEMINATION

CONTRIBUTIONS (CONT.)

EXPECTED RESULTS	M.L.G.H	MUNICIPALITY	NGO' s	PRIVATE SECTOR	OTHERS
INSTITUTIONAL CAPACITY TO REPLICATE THE EXPERIENCE IS STRENGTHENED	ENCOURAGEMENT OF THE IMPLEMENTATION OF THE N.H.P.	PROVIDE PERSONNEL FOR TRAINING/STEEERG. COMM. INFORMATION & TRAINING FOR SPECIAL PURPOSES	PROVIDE TRAINEES	REPRESENTATIVE TO ATTEND AND CONTRIBUTE TO STEERING COMMITTEE	
COMMUNITIES SUPPORTED TO ORGANIZE THEMSELVES TO CATER FOR THEIR OWN NEEDS	PERSONNEL AVAILABLE FOR PROGRESS MEETINGS, WORKSHOPS & TRAINING	INSTRUCTORS AND LAND FOR COMMUNITY PURPOSES	SHARING EXPERIENCES WITH OTHERS HELP ORGANISING AND TRAINING		SCHOOLS, DAY-CARE CENTRES CHURCHES, SHOPS, CLINICS MANPOWER OFFICE POLICE STATION
BUILDING MATERIALS REVOLVING FUND, SUPPORTED WITH FINANCIAL & SOCIAL ASSISTANCE, IS HELPING LG TO IMPROVE/EXTEND HOUSES	PROVIDE COMM. DEV. ACTIVATORS TO HELP ORGANISE, INFORM AND IDENTIFY PEOPLE & NEEDS	PROVIDE TECHNICAL INFORMATION, COLLECTION POINT FOR LOAN REPAYMENT	SHARING AND DISSEMINATING EXPERIENCES	SAVINGS SCHEMES AND BUILDING MATERIALS	
LAND HAS BEEN DEVELOPED AND COREHOUSES BUILT AT APPROPRIATE STANDARDS AFFORDABLE TO AND ACCEPTED BY LG	POSSIBLE DONOR AID (RODF SHEETS) TO INCOME GROUP (< R800 p.m) & TECHNICAL ASSISTANCE ON CONSTRUCT.	ASSIST WITH ALTERNATIVE STANDARDS OF CONSTRUCTION & SERVICES. CO-ORDINATE WITH MUNIC. AND COMMUN.	LAND FOR DEVELOPMENT INFO ALT/APPROP STANDARDS INTRO ALT/AFFORD SERVICES INTRO INCREM DEV SERVICES	SAVING SCHEMES BUILDING MATERIALS BUILOERS & CONTRACTORS	
THE PRIVATE SECTOR ACTIVELY PARTICIPATES IN FINANCING HOUSING FOR LG, ASSISTED BY A LOAN GUARANTEE FUND	INFORM THE COMMUNITY OF FACILITY AND SEND CUSTOMERS FOR LOANS	MAKE LAND AVAILABLE FOR DEVELOPMENT		RE-INSURE RISK ADMINISTRATE LGF FINANCING	

ANNEXURE 2\A

**COMMENTS ON
VARIOUS COST ITEMS
THAT ARE NORMALLY
RECOVERED BY THE
NHE ON THEIR
HOUSING LOANS**

COMMENTS ON VARIOUS COST ITEMS THAT ARE NORMALLY RECOVERED BY THE NHE ON THEIR HOUSING LOANS :

The purpose of this report is to analyse the various cost elements of a typical NHE loan amount and relate the findings to the cost structures offered by S.U.M - McNamara Consultants as recoverable cost on the W.L.I.H.P The analysis is also offered as a basis for discussion amongst the various implementing agencies concerning cost recovery policy for future LIH projects, in order to ensure consistency of recovery strategies which in turn will ensure the replicability of future low income housing projects.

Attached, on page 14, is a list of 3 cost structures, showing:-

- Column 1 ---The existing NHE costing structure.
- Column 2 - The original proposed Otjimwise costing structure.
- Column 3 - A proposed W.L.I.H.P costing structure.

The costing structure is divided up into 4 cost groups, generally following current NHE practice.

1. Construction Cost
2. Technical Costs
3. Land Costs
4. Development Costs

1. CONSTRUCTION COST:

Construction cost is broken up into two elements:

- 1.1 Basic House Costs, which has three components:
 - * Cost of materials.
 - * Cost of labour.
 - * Cost of P & G.
- 1.2 Other Costs, which consist of five components:
 - * Cost of options, depending on what the house-owner can afford.
 - * Contingencies.
 - * Escalation.
 - * Site works.
 - * Electrical - also as an option on the basic house.

Comments on the Basic House Costs:

These are all real costs which constitute the basic cost of a house. Depending on the delivery system the price would either be obtained by a competitive tender, in which case the 3 elements articulated above would be tabled as a "tender price". However, if an aided self-help delivery system was employed, the labour and materials and the P & G's would be considered as separate cost items.

Builders profit is not considered as an element in the analysis, as such an item is very much part of the conventional delivery systems of building contracts and not generally part of the housing delivery systems that are appropriate to solving the

problems of people earning less than two to three times the PHSL.

Proposal: That all three items above are accepted as being considered as legitimate elements of the Basic House Cost in the W.L.I.H.P cost recovery structures.

Comments on each of the "other costs" components:

1.2.1 Cost of options:

These normally include items such as a burglar proofing, ceilings, roof insulation and external paint.

Our suggestion is that these options are seen as part of the conventional house package. The low income person should be encouraged to lower the initial cost of his house and consequently the amount of his loan and rather add on options using his own resources of labour, skills and funds.

Proposal: That extra option items not be included in the cost of the house for which a loan is being taken. If participants express a strong wish for such options, then the project support team should assist the participants in negotiating access to such items with private subcontractors.

1.2.2 Contingencies:

This item should be retained in the budget but, if not used, removed from the loan amount. The value of keeping retaining it, is that it can be used as a fund to cater for increases in costs, should there be a undue lapse of time between the costing of the project and implementation thereof, and a consequent increase in the cost of a house.

Proposal: That we include a contingency sum of 3% in the W.L.I.H.P costing structure, on the condition that should it be proved not to be necessary, it be removed for the purpose of calculating the house loan.

1.2.3 Escalation:

We do not feel that a provision for escalation is appropriate for such a project. The rule commonly used in the building industry in Namibia, is that "projects over R 500,000.00 must allow for escalation." LIH projects are basically simple construction projects even through sometimes large sums of money are spent.

Contractors are willing to tender on a lump sum basis for such contracts and advantage should be taken of this fact. To provide for escalation is therefore, in our opinion, unnecessary.

The other problem with "building-in" an escalation provision, is that there is a temptation to use the provision as a contingency, covering the rise in the cost of a project from the time of original conception until the time of implementation eg. the Otjimuisie project where a 2 year delay occurred. This practice removes any urgency from project implementation and in fact builds in an escalation factor which then does, in effect, possibly take place - but which, with good management, could be avoided, and costs reduced.

However, the fact is that the costs that make up the house cost and influence the loan amount, are arrived at when the final delivery system is implemented. Any tenders called for at that stage can be invited on a "lump sum" basis, which would then preclude escalation as a cost factor when the "loan" amount is finalised.

Proposal: That no allowance for escalation in the W.L.I.H.P pricing/loan structure be made.

1.2.4 Site Works:

The normal "site works" that would be required on a LIH project would consist of shaping the site into platforms to ensure economic building. Should the construction of the houses be put out to tender, then the cost of shaping the site becomes part of the tendered price and is included in the house construction cost and is not a separately identified "option". If the intended delivery system is aided self-build or self-help, then the cost of shaping the site would either be part of the cost of the erf or be done by the participant on a sweat-equity basis.

We suggest that whichever way that the platforms are created, the work can be done more economically when it is integrated into the erf preparation or the house preparation. It is uneconomic to do such work as a separate item, with separate site establishment costs etc.

Any other site works such as the creation of terraces are also options that LIH participants should do themselves, after they have taken possession of the site.

It must also be stated that when site shaping is done by means of large earth moving equipment, the economy of doing so dictates that large level areas are created. When dealing with erf sizes of 200 to 300 square meters, the general practice is to level the entire site. This causes extreme changes of level situations at plot edges, which in turn causes problems when fencing the plots is undertaken and also in the controlling of storm water. Smaller changes of level and smaller platforms could often be more easily undertaken by hand, with less disturbance of the soil; the creation of better site edge conditions and better storm water control achieved. The cost of this item is covered by the work of the participant, or possibly a labour group under the control

of the project team, in which latter case, the costs could be added onto the cost of the house.

It must be noted that the original Otjimuisé costing structure did not include for any site works. The question remains as to who would have done the work as most of the sites in Otjimuisé are on sloping ground.

Proposal: The cost item should not be included in the cost estimates in calculating loan repayments.

1.2.5 Electrical Costs:

After water supply, electricity supply is probably the most desired service in the Windhoek area.

It is the first option exercised when, in an attempt to lower the costs, implementing agencies remove the electrical supply provision and make it an "option", which each individual exercises. The service also has to do with many perceived benefits, eg. as a form of energy to cook, lights to read and study by, lights for security etc.

Proposal: That electrical supply is as a rule, included in the W.L.I.H.P.

2. TECHNICAL COSTS:

2.1 Connection fees - these consist of:

- 2.1.1 Water connection fees
- 2.1.2 Sewerage Connection fees
- 2.1.3 Electrical Connection fees

The above are all real costs, the benefit of which accrues directly to the house owner and should be included in the cost of the houses and the loan amount.

The current alternative practice of providing an overhead electricity supply on poles along a mid-block route feeding into core-houses situated on the back of plots should be applied, in order to lower the cost of the electrical connection fee, and electrical costs generally.

Proposal: That the service connection fees be a cost item included in the recoverable cost of the house.

2.2 Plan approval fees:

We suggest that such fees are not applicable to the low cost housing delivery systems.

The drawing up of and applying to sites of plans of houses, whether new designs or repeat plans of previously utilised designs, are done by fully trained, appropriately qualified and responsible persons in the

NHE. It is superfluous to have the plans scrutinised by the Municipality at a fee. The checking for concurrence of plans to building line restrictions and building regulations in NHE schemes is also unnecessary, as the drawings are done under the supervision and control of professional people in the NHE, operating in accordance with all existing regulations, and in any case, the activities of the NHE and the Municipality should be handled on an integrated basis at the inception phase of any LIH project.

In private sector driven LIH schemes, the issue could be approached differently, because the Municipality should exercise a checking and approval role.

Proposal: That plan approval fees do not form part of the costing structure of the W.L.I.H.P or any schemes initiated and executed through the NHE.

2.3 Contract Insurance:

The stated reason for such insurance is that the insurance should ensure the timeous and successful outcome of contracts. We do not believe that such a provision is necessary in the case of NHE executed LIH projects.

If a section of the building work is put out to formal contract, then the contractor provides his own performance guarantees and these will be reflected in the basic cost of the house as "the tender cost".

LIH projects that concern the NHE would normally be done as an aided self-build, self-help delivery system which of their nature are highly supported by the NHE staff. There is very little or no "risk" at all accruing to the NHE for lack of performance. Also one questions whether there has ever been a claim, or there could be, under such an insurance.

Proposal: That the costs of such insurance does not form part of the house cost structure of the W.L.I.H.P or other NHE projects.

3. COSTS OF LAND:

3.1 Erf Costs:

The Municipality has a policy of recovering all the costs of township development in proposed new townships.

The cost of all non-remunerative services are recovered as part of the upset price of an erf. The costs of providing remunerative services such as sewerage, water and electricity are normally recovered from basic monthly charges levied with service consumption costs.

The following is an analysis of the manner in which costs

are arrived at on a typical erf supplied by the Municipality. The example is taken from Okuryangava Extension 5 and reflects costs as at June 1992.

	Cost	%
		of cost
TOWN PLANNING COSTS	25,385.00	0.70
The costs of producing:		
* Need & desirability reports.		
* Zoning scheme layouts.		
* CAD survey data & plans.		
* Sales support advise.		
SURVEY COSTS	42,308.00	1.16
Each erf is surveyed, pegged & a title deed is prepared.		
TRAFFIC & STREET NAMES	13,150.00	0.36
STREET LIGHTS - main routes only	197,250.00	5.41
BASIC EARTHWORKS	605,218.00	16.61
To bring roads up to levels to allow access to plots and to provide nominal storm water control.		
TARRING - main routes only	1,606,533.00	44.10
MAJOR ACCESS ROADS	628,685.00	17.26
Proportn of constructn costs.		
LAND COSTS	499,244.00	13.70
Normally not applied in this case, as private land was expropriated by the Municip.		
ADMINISTRATIVE COSTS	24,898.00	0.68
1% charge on certain costs to cover administration and legal costs involved in the selling of erven.		

All the above costs are then recovered from sales of the various types of land on a factoring basis, which reflect a certain amount of cross subsidisation.

	Factor	Cost/m2
Residential	1.0	R 17.97
Residential blocks	0.5	R 8.99
Business	1.5	R 26.96
Institutional	0.5	R 8.99
Undetermined	0.5	R 8.99

Comments on the above :

As can be seen, the standards of roads and services provision are very high. The lowering of standards of road widths and paved surfaces would reduce costs.

The system of charging the poor for the provision of major access roads, is also questionable. The benefit of proper major urban access roads accrue to many institutions at many levels eg health - dust hazards; public transport facilities; increased productivity; access to CBD for shopping by commuters, etc. Consideration could be given to allowing some form of

cross subsidy from CBD rates and taxes, as the dormitory areas contribute to the viability of the CBD.

Some of the planning, survey and administration costs could also be reduced by being handled by the NHE as part of their development costs. This could also cut out a certain amount of duplication of activities. Block surveys and five year Certificate of Rights form of tenure, could also lower initial land access costs.

The cost of 200m² residential erven on the above example would be R 3,594.00, and a 300m² erf would cost R 5,391.00. If residential blocks were bought by the NHE at R 8.99/m² and subdivided into erven for LIH programmes by their own staff, then 200m² plots could be sold at R 1,978.00 and 300m² plots at R 2,697.00. These prices could be also be further lowered if rationalisation of the Municipal cost structure could take place.

A recent development is that, the Municipality recovers the cost of providing remunerative services, from the erf sale price and not from monthly basic charges. This proposal would lower the monthly costs to the low income group, but currently raises the erf costs to unaffordable levels.

Should the cost of land be lowered by rationalisation of current erf costs, then it would become economic to recover all erf production costs, both remunerative as well as non-remunerative, from the plot sales.

3.2 Interim Rates and Taxes:

3.2.1 These are the costs, in the form of rates and taxes paid to the Municipality by the NHE, incurred from the time the NHE buys the property from the Municipality until the property is sold to the new owner.

3.2.2 These are costs that arise very much from the monopolistic situation of land provision in Windhoek and from the lack of integration of the planning, policy application and project execution of the various agencies that are concerned with the provision of LIH in Windhoek.

3.2.3 The question, in principle, is why should the low income urban dweller be held responsible for costs that are incurred through the plot delivery inefficiencies which result from the disintegrated forms of land delivery in Windhoek?

3.2.4 It is suggested that land intended to be used for LIH projects, should be developed as an integral process of the design of each project, to meet stated objectives and affordability levels; to cater for the needs of clearly defined target groups or communities. If that were done then items of cost such as interim rates and taxes should not occur. Fully serviced plots would not,

and should not, remain unused for long periods of time, as has been the case in the past.

3.2.5 It is also so that the very practice of recovering such taxes from future house owners will promote the practices that cause the existence of such costs, whereas if it was not possible to recover such costs, then more time-efficient and project dedicated forms of land delivery would be developed in order to avoid such costs.

Proposal: That cost of interim rates and taxes not be made part of the cost recoverable parties of the W.L.I.H.P loan amount.

3.3 Erf Transfer costs:

This is a cost directly related to a benefit accruing to the house owner. This is a benefit perceived by all as something worth paying for a real benefit gained.

The cost currently charged for the legal process by the NHE seems appropriately low. It is to be noted that, in the private sector housing projects currently being implemented in Khomasdal and Katutura, a sum of R 1,200.00 is included in the cost of the house for this service. The normal process of arriving at this cost is to calculate the cost as a percentage fee of the value of the house. We suggest that this system is irrelevant to the LIH process. The work involved is a highly repetitive and standardised process. If the NHE has its own legal staff then the process could be done on an in-house basis and the cost of the standard time-frame for the work be costed to each transfer transaction and calculated on the basis of a programmed number of transactions per annum in order to arrive at a unit cost per transaction. All vital information could be provided by the NHE staff, which will also reduce the cost of "legal" time.

A system of a Certificate of Rights giving effective security of tenure to the participant for the first five years and then the transfer and its associated costs, only taking place after the occupant has met his loan obligations for 5 years, could save on initial costs.

Proposal: That this cost be included in the cost of the house and be recovered either as a part of the deposit or as part of the loan.

3.4 Other plot costs:

The stated reason for such a cost is that the costs for extra subdivisions or consolidations of plots, intended to make them more suitable for a particular project, should be included in the cost of an individual house, or, if done on a large scale, spread over the cost of all the plots, and recovered in the sale of the plot.

This cost had a nil value in the original Otjimuiise project.

We suggest that there are two stages where such a cost could be incurred. Firstly, before the plots are sold to an individual and secondly, after the plots are sold to the owner.

In the first instance changes would more than likely be as a result of poorly directed project planning, and changes of plot sizes and shapes occur due to major changes of project objectives. In such a case, the costs should be borne by the implementing agencies, as the costs are not the responsibility of the future owners and cannot thus be recovered from them.

In the case where individual participant(s) voluntarily require changes to plot dimensions and shape to suit their particular needs, then they must bear the costs of consolidation or subdivision.

Proposal: That such costs do not form part of the house cost in the W.L.I.H.P.

3.5 Financial Costs before the project:

These are costs, in terms of loss of interest on money paid to the Municipality for erven, from the date of purchase by the NHE, until the date of commencement of a project.

This is a cost similar to interim rates and taxes. Efficient target group oriented planning should make the delivery of land more efficient and cost effective in terms of the use of money. The existing land delivery system as it operates in Windhoek, where land is used sometimes 2 years after development, does result in money being used inefficiently or unproductively. However, the losses due to such inefficiencies should not be recovered from the low income group. It should be accepted that such losses should be borne by the people or institutions that are able to control and reduce such losses and consequently should be highly motivated to reduce such losses. This is not the case at present, where the funding of financial inefficiencies is achieved by adding them onto the loan amounts paid by the poor, which simply promotes profligacy.

Proposal: That such financial costs are not considered as part of the recoverable cost of a house.

4. DEVELOPMENT COSTS:

4.0 General note:

The suggestion is that all the costs under this group are seen as support, assistance and education for unresourced people entering the urban area and be seen as a form of hidden subsidy for the following reasons:

The existing process of the provision of houses for the LIH is very much in a period of change and transition. The process of handling this transition from the pre-independence practices through independence and the few years after independence, until the various instruments and their respective roles as defined by the National Housing Policy are in place and operational, is a dedicated task.

The NHE as the agency empowered by the National Housing Policy to be directly involved in executing of LIH projects, will need to direct enormous effort and to employ all the resources it has, to orchestrate this transition phase, guided by the Ministry of Local Government and Housing. The cost of this effort is largely undetermined and will continuously vary in intensity and direction and will be applied to many aspects of Research and Development, only some of which will be directed at, and could be associated with, individual projects.

The current practice of attempting to recover the entire amounts of all the NHE development costs from individual low income house owners through their house loans, is a distortion of many realities.

It is suggested that the cost of the efforts of the NHE incurred in development costs on their existing cost recovery programme (NB: 17.36% of the costs of the proposed Otjimuise House!) be funded from the Central Government for a period of time to be decided by the Ministry, and thereafter continually re-assessed in order to reduce the hidden subsidies where and when necessary, and to rationalise the cost of such development aspects in order to reduce them over time. This hidden subsidy could be applied in full only to participants earning less than 1 x PHSL and then recovered at (say) 2% from individuals earning below 2 x PHSL and 4% for individuals earning below 3 x PHSL.

With the above general note in mind, the following is an analysis of all the items that are included on the NHE cost recovery list under Development costs:

- 4.1 Architectural fees:
- 4.2 Special architectural fees:

Architectural services are normally "product" orientated in that the main concern is the "building", and not "process" orientated as they are in LIH projects. The normal manner of involving architects in LIH housing projects, and the cost of their involvement, has little to do with the value of the product, but more to do with the time spent on the various functions that the architect would perform. The architect's role could then be rationalised to reduce costs. One can identify three distinct functions which would make up the architect's traditional responsibilities.

- * The design and planning function.
- * The draughting function : the drawing up of the house types, and the layout of houses on the plots.
- * The supervision of construction on site

Design and planning of the house in the LIH context is very much integrated with the various data gathering and participation processes that guide planning eg affordability studies; application of low technology; participation with and acceptance of design by the beneficiaries. This is a supportive and educational process and, depending on the resources and level of experience of the beneficiaries, can be an extremely time consuming process. It also has less to do with aesthetics than building economy and political acceptance. The development of appropriate house prototypes might initially take time but as experience and knowledge of local conditions and choices increase, the design and planning process becomes less time consuming and can be done more economically.

The draughting involved is minimal once a final design has been established. Also to alter drawings of prototypes is very quickly done.

Supervision of the construction of such houses is done by a Clerk of Works on site on a more intensive basis than an architect is normally required to do. A suitably qualified person employed by the NHE would control the work of the Clerk of Works. Such a person need not be an architect. It is more important that such a person is thoroughly acquainted with the technical support requirements of assisting the LIH.

What is most important to accept is that all the above services could be done by people on the NHE staff, and such work would essentially be a minor part of their major task of developing and guiding the NHE low income strategies, and therefore the "costs" that are attributable to the house beneficiary are actually minimal.

The above comments refer to the following cost aspects as well :

- 4.3 Supervision fees, and
- 4.4 Cost of non NHE professional agents.

The following example reflects the difference between the cost recovery of the architectural services on the current 80 House Rehoboth Project and the 150 House Okuryangava Extension 4 Project, as compared with the costs that should be paid to a private architect, if employed for the same service.

Both the examples below indicate that the beneficiaries in existing housing schemes being the poor, are paying a premium for architectural services in the NHE cost recovery procedures, which should not be the case.

NHE proposals for cost recovery of their architectural service:

1. 80 House Rehoboth Project, at an average recovery of architectural fees of R 650.00 per house, equals R 52,000.00.
2. 150 House Okuryangava Extension 4 Project, at an average recovery of architectural fees of R 450.00 per house, equals R 67,500.00.

Normal architect fees should an outside consultant be appointed:

Rehoboth Project :

1. 8 prototypes at an average cost of R 22,000.00 each.
R 22,000.00 @ 3% = R 660.00 per prototype.
8 prototypes @ R 660.00 each : 5,280.00
2. Placing on site :
1% of R 22,000.00 = R 220.00
72 houses @ R 220.00 each. 15,840.00
3. Allow 40 hours for briefing :
40 hrs @ R 160.00/hr. 6,400.00

R 27,520.00

Okuryangava Project:

1. 8 prototypes at an average cost of R 22,000.00 each.
R 22,000.00 @ 3% = R 660.00 per prototype.
8 prototypes @ R 660.00 each : 5,280.00
2. Placing on site :
1% of R 22,000.00 = R 220.00
142 houses @ R 220.00 per house. 31,240.00
3. Allow 40 hours for briefing :
40 hrs @ R 160.00/hr. 6,400.00

R 42,920.00

4.5 **Other technical costs: material testing etc:**

In the private sector, one requires that the supplier of bricks submits a regular, dated brick test affidavit from a credited materials testing facility. The costs of such tests are borne by the brick manufactures. Spot checks, done at the request of the NHE staff can also be handled this way, if done within reason.

4.6 R & D allocation:

This is covered by General Note 4.0. This activity, particularly, is done mainly in the interest of the housing provision institutions to guide their future housing objectives, policies and strategies. In the transition period this also covers the cost of NHE and MLGH staff initiating and attending seminars and workshops etc as part their own "training" imperatives. Such costs cannot be recovered from the LIG.

4.7 Project identification costs:

4.8 Sales and documentations costs:

Both the above costs would possibly apply to a middle income speculative housing project, where risk management avoidance measures and promotion initiatives could be generated by such a project, but certainly cannot be part of the LIH strategy implementation where there are waiting lists that number in the thousands and where money is in short supply which ensures there is always a market. Proper and orderly LIH policy application would also facilitate the quick, and therefore economic identification and execution, of projects.

4.9 Interim Interest Costs:

These costs are a consequence of the practices noted in 3.2.2 and 3.2.3 above. Integrated consistent project implementation strategies would reduce the cost of money tied up in financial institutions and not used or sold efficiently.

Money being "held" by the developers during the contract period should also be drawing interest and therefore losses are reduced.

THE TYPICAL MAKE-UP OF THE PRICE OF AN N.H.E HOUSE - OCT 1992 :	
1.	Construction Cost :
1.1	Basic house cost
1.1.1	Cost of materials
1.1.2	Cost of labour
1.1.3	P & G costs
1.2	Other costs
1.2.1	Costs of options
1.2.2	Contingencies
1.2.3	Escalation
1.2.4	Site works
1.2.5	Electrical
2.	Technical Costs :
2.1	Connection Fees :
2.1.1	Water
2.1.2	Sewerage
2.1.3	Electrical
2.2	Plan approval fees
2.3	Contract Insurance
3.	Costs of Land :
3.1	Erf costs
3.2	Interim Rates & Taxes
3.3	Erf transfer costs
3.4	Other plot costs eg subdivision
3.5	Financial costs before project
4.	Development Costs :
4.1	Architectural fees
4.2	Special Architectural fees
4.3	Supervision fees
4.4	Other technical costs * Materials testing etc
4.5	Cost of non-NHE professional agents - QS, Eng & others
4.6	R & D allocation
4.7	Project identification costs
4.8	Sales & Document costs
4.9	Interim interest costs * cost of uninvested capital during construction period.
4.10	Future admin costs
4.11	Maintenance prov costs

THE ORIGINAL PROPOSED DTJIMUISE PRICE STRUCTURE :			
		Option 7 Costs	% of cost
1.1	Basic house cost	19,100.00	
1.1.1	Tender Price	19,100.00	51.99%
1.2.2	Contingencies	615.19	1.67%
1.2.3	Escalation	1,759.01	4.79%
1.2.5	Electrical	1,900.00	5.17%
SUBTOTAL		42,474.20	63.62%
2.1.1	Water	300.00	0.82%
2.1.3	Electrical	200.00	0.54%
2.2	Plan approval fees	51.00	0.14%
2.3	Contract Insurance	50.80	0.14%
SUBTOTAL		601.80	1.64%
3.1	Erf costs	6,000.00	16.33%
3.2	Interim Rates & Taxes	242.00	0.66%
3.3	Erf transfer costs	145.00	0.39%
SUBTOTAL		6,387.00	17.38%
4.1	Architectural fees	619.58	1.69%
4.2	Special Arch fees	716.46	1.95%
4.3	Supervision fees	923.88	2.51%
4.5	Other fees	39.59	0.11%
4.6	R & D Allocation	98.15	0.27%
4.7	Project I.D costs	491.41	1.34%
4.8	Sales & Document costs	1,310.41	3.57%
4.9	Interim interest costs	447.74	1.22%
4.10	Future admin costs	1,209.68	3.29%
4.11	Maintenance prov costs	518.43	1.41%
SUBTOTAL		6,375.33	17.36%
FINAL TOTAL		55,838.33	100%

PROPOSED COST STRUCTURE OF WIND-DEK L.I.H PROJECT :	
1.1.1	Cost of materials
1.1.2	Cost of labour
1.1.3	P & G costs
1.2.2	Contingencies
1.2.5	Electrical
2.1.1	Water
2.1.2	Sewerage
2.1.3	Electrical
3.1	Erf costs
3.3	Erf transfer costs

ANNEXURE 2\B

**COMMENTS ON THE
IMPLEMENTATION OF
THE NATIONAL
HOUSING POLICY**

EXTRACTS FROM, AND COMMENT ON, THE NATIONAL HOUSING POLICY :

The following is a series of extracts from the Namibia National Housing Policy that are relevant. The page and clause numbers that appear after the titles refer to the Namibia National Housing Policy document.

FUNCTIONS AND ROLES OF INSTITUTIONS :

1. **MINISTRY OF LOCAL GOVERNMENT AND HOUSING** [Page 35-B (a), (b), (c), (d), (e), (f) and (g)]

1.1 **Preparation of National Housing Policy, National Housing Strategy and National Housing Implementation Plan.**

Comment: The National Housing Strategy and National Implementation Plan as required by the Policy, have not yet been prepared.

1.2 **Monitoring, evaluating and reviewing, the National Housing Policy, Strategy and Plan on an annual basis.**

1.3 **Evaluating the success of individual housing projects.**

Comment: This has not been done on a formal basis by any government authorized body. It has however been done to some degree, by NGO's such as NISER and by CRIAA.

1.4 **National housing research oriented towards understanding the nature and extent of housing need and demand.**

1.5 **Facilitating the smooth operation of the implementing agents (including the private sector) through direct intervention, problem solving and programme co-ordination.**

1.6 **Funding the public sector programme from its national budget allocation and directing these funds to programmes and agents in terms of the policy, strategy and plan.**

1.7 **Responsibility for the co-ordination of housing executive agents (including NHE, NGO's and other appropriate agents) for all public sector funded housing programmes and projects.**

Comment: The Policy therefore does not cater for the MLHG actually implementing LIH schemes.

2. **LOCAL AUTHORITIES** [Page 37-7 (a), (b), (c), (d), (e), (f) and (g)]

2.1 **To ensure the adequate provision of land to be zoned and prepared for use for housing development within its area of jurisdiction.**

2.2 **To provide utility services (water, electricity and**

sewerage disposal) and residential land on an individual or bulk basis to developers.

- 2.3 To sell utility services and residential land to developers on an individual or bulk basis.
- 2.4 To provide and retain bulk services (water, electricity and sewerage disposal) to housing project sites and, where such sites are not developed by the private sector, to plan, survey, service and sell individual building plots to developers and individuals.
- 2.5 To inform, motivate, consult and involve the recipient community in all aspects of housing project planning and implementation.
- 2.6 To set up and manage site-and-service schemes involving self-help and self-build processes, and to administer, on behalf of the MLGH all financial matters concerned with the leasing of building plots and the supply of municipal services.

Comment: This clause is in conflict with clauses 3.1, 3.5 and 3.8 which cover the activities of the NHE and which should be resolved and clarified.

- 2.7 To promote and retain the use and amenity of all buildings, spaces and equipment constructed and installed in residential areas for the general use of the community.
- 2.8 To undertake the local authority functions expected of it in terms of its enabling legislation, but with particular reference to development control, maintenance of roads, drains and reticulated services, and service to the community it represents.

3. THE NATIONAL HOUSING ENTERPRISE [Page 38-9 (a), (b), (c), (d), (e), (f), (g), (h) and (i)]

- 3.1 To act as the executing agency of the central government (under the aegis of the MLGH) in all aspects of low income housing and related development.
- 3.2 Upon the instruction of the Minister of Local Government and Housing, or at the request of local authorities, to undertake or assist in the undertaking of the responsibilities and functions of local authorities, regional authorities or the private sector, where such authorities are unable or unwilling to fulfil their prescribed functions and roles.
- 3.3 Upon the instruction of the Minister of Local Government and Housing, or at the request of local authorities, to undertake training aimed at improving the implementation ability of the local authorities which do not possess the necessary skills to implement projects. The main

training responsibilities are in project management, community development and the design and construction of infrastructural services.

Comment: This allows development programmes to be initiated and the associated costs to be recovered from the state. This is supportive educational provision and is a necessary hidden subsidy.

- 3.4 Where expedient and in order to promote the principles set out in this document, to enter into joint ventures with private sector developers and financiers if this is in the national interest and if the same objectives cannot be achieved without the participation of the NHE.
- 3.5 Where requested by the Minister of Local Government and Housing, to take responsibility for building work related to public sector driven housing projects, especially concerning buildings related to settlement upgrading, "starter" buildings and "wet cores" related to site-and-service schemes, and other public buildings of a community nature.
- 3.6 To directly initiate, finance, construct and sell completed houses currently costing less than maximum cost still rating for state subsidies and aimed to meet the affordability of low income families in the market segment where the private sector does not operate.
- 3.7 To provide loan finance to all home owners wishing to purchase NHE completed houses or to those desirous of participating in the local authority sponsored self-build schemes set up in terms of the Strategy or Implementation Plan. Before providing such loans, however, the NHE must be satisfied that private sector financial institutions are not prepared to provide the necessary bond finance.

Comment: The current practice of providing loans at below market interest rates effectively cuts private sector financing institutions out of the LIH sector.

- 3.8 To undertake any housing related function requested of it by the Minister of Local Government and Housing, especially concerning policy advice, research and programme co-ordination.

Comment: This allows the government to fund research and development initiatives of the NHE.

- 3.9 Where requested by the Minister of Local Government and Housing, to award appropriate small contracts suitable for small builders and, at the same time, support these small contractors with technical, financial and management training.

Comment: Here again, is the basis for the financing of support educational costs from state resources in order to promote development. This would constitute a legitimate subsidy.

4. REFERENCE TO SUBSIDIES AND SUBSIDISATION [Page 21-6 (c), (d), (e) and (f)]

4.1 The phasing in of economic interest rates in respect of all existing NHE and other public sector housing loans should be considered by the Minister of Finance in consultation with the Minister of Local Government and Housing.

4.2 The Government intends to subsidise only those income earners whose monthly income is less than a predetermined amount set by the Minister from time to time. This subsidy will be in the form of a one-time up-front cash payment to the local authority or developer on behalf of the purchaser upon sale of the plot of land with or without improvements. The value of the cash payment will be determined by Government in accordance with national priorities.

Comment: This clause acknowledges the fact that some costs of orchestrating the transition from the past practices to the new policies cannot be recovered from the beneficiaries and need to be subsidised.

4.3 It is recognised that the cost of projects related to the upgrading of infrastructure in areas which were neglected under the colonial regime may not always be fully recoverable from the benefiting community. The irrecoverable capital costs from such projects should therefore be paid directly from state revenue in accordance with national priorities.

Comment: This clause acknowledges that research and development costs can be subsidised by funds from the central government.

4.4 To the extent that funds are available, the Central Government will continue to contribute towards general project management, community development and research related to housing policy formulation and housing project identification and implementation. In this respect the community development, project management and research functions of the NHE or any other organisation involved in these activities, will be rationalised so as to ensure that overlapping and duplication of effort are eliminated.

5. SQUATTING AND SETTLEMENT UPGRADING [Page 23-8 (a) and (e)]

5.1 Since formal reception areas providing site-and-service facilities are to be provided in all urban areas, spontaneous and uncontrolled squatting by new urban migrants will not be permitted.

Comment: Reception areas (see 7 below) have to date not been provided on an organised basis and uncontrolled squatting is being permitted. Urgent measures, in compliance with the National Housing

Policy should be implemented.

5.2 In principle, settlement upgrading programmes will concentrate on providing basic utility services (water and sewerage disposal) as well as ensuring other minimum health and safety standards. Wherever possible, such programmes will incorporate self-help activities by residents aimed at improvements to individual dwellings.

6. PUBLIC PARTICIPATION [Page 24-9 (a), (b) and (c)]

6.1 Community participation will be institutionalised into the planning and implementation process of all low income housing projects based upon the proposition that such participation draws on untapped resources, ingenuities and skills, it builds self-reliance and a co-operative spirit; it also introduces a learning process and it generally enhances the chances of successful project implementation.

6.2 All local authorities shall aim to develop a capacity for promoting community participation and providing social and technical assistance to low income communities.

6.3 A "Central Resource Centre" for community participation in housing development will be established in co-operation with the Minister's Community Development Division, to assist the local authorities in their task of promoting community participation. The existing community development department of the NHE will be rationalised and reorientated to enable it to assist in this task, especially as far as the design and co-ordination of training of local authorities is concerned. The centre will be INSTRUCTED TO DEVELOP A COMMUNITY PARTICIPATION STRATEGY AND TO PRODUCE TRAINING MATERIAL SUITABLE FOR THE TRAINING OF LOCAL AUTHORITY STAFF.

Comment: At present little meaningful attention is being paid to this policy. Projects are being driven from the top, mostly as a matter of urgency, particularly when dealing with the needs of the very poor.

7. REFERENCE TO RECEPTION AREAS [Page 20-4 (e)]

7.1 Squatters and other low income families who are recent migrants to urban areas will be settled in reception areas on site-and-service plots pending their eventual entry into home ownership schemes. Such plots will be leased until such time as tenants have carried out activities to upgrade their houses and plots and have affirmed their willingness and ability to be permanent urban residents.

Comment: This policy principle which should have been translated into a strategy, has not been implemented. The purpose of the strategy would be to create an area, or areas, where informal house

activity (squatting) can take place on a rental basis.

The plots for settlement could be small. Examples in other parts of Africa are 11,5 x 11,5m, with a very low level of services e.g stand pipes serving (say) 20 plots, and communal ablutions. This would allow the landowner, preferably the NHE, to provide access to shelter for very low income families at an affordable price.

Larger plots, of (say) up to 200m², could be provided for informal settlement and gradual improvements with the purpose of obtaining ownership.

ANNEXURE 3A

**SOCIO-ECONOMIC
SURVEY**

WINDHOEK LOW-INCOME HOUSING PROGRAMME

**SOCIO ECONOMIC SURVEY OF RESETTLED SQUATTERS, SQUATTERS AND
NHE HOUSING APPLICANTS**

October-November 1992

A. SURVEY METHODOLOGY

1 Scope and objective

In order to identify project's target groups, their socio-economic characteristics, needs and priorities as well as community development potential, a random sample socio-economic survey was carried out in October 1992.

The survey involved elaboration and discussion of survey questionnaire, recruitment and training of interviewers, survey implementation, coding, processing, evaluation and cross-checking with other information available.

2. Target groups

Corresponding to project's agreement between NHE and KfW, the Windhoek Low Income Housing Project is intended to benefit households with a monthly earnings of no more than three times Primary Household Subsistence Level (PHSL), equivalent to Rs. 2490 at present.

Within this income category, the NHE assigned priority to three groups of potential beneficiaries, establishing initially probable distribution of programme funds:

- a. Housing applicants registered on the NHE waiting list of more than 1 700 households (25% of the funds).
- b. 860 squatter households which have been resettled from the Single Quarters area during June-September 1992 (approximately 50% of the funds).
- c. More than 200 illegal but registered squatters (25% of the funds).

3. Sampling procedures

Corresponding to survey objective, it was planned to conduct approximately 320 interviews, proportionally to project funds assigned for each of the target groups. During survey preparation it proved essential to slightly modify this concept, in order to avoid over-representation of the squatters.

- 176 (55%) in the squatter resettlement areas
- 45 (14%) among the illegal squatters
- 100 (31%) interviews of housing applicants on NHE Waiting List

In fact, 307 valid interviews were conducted, of which 212 (69%) in the squatters and resettlement areas and 95 (31%) among the housing applicants.

4. Identification of the random sample survey

Different sampling approaches were applied for the two main groups of the NHE housing applicants on the one hand and the squatters and resettled households on the other hand.

a. NHE housing applicants

Of the 1.713 registered households, 145 were rejected because their income exceeded R 2300 per month. Out of the remaining 1568 applicants, every ninth person was to be contacted and approximately 100 interviewed. Given the fact that applicants had to be informed and cited by telephone (at home or working place), selection was necessarily flexible. In case that the applicant was not available, the next one on the list was contacted. Altogether, 106 out of the 180 selected applicants could be reached. The others have either left their jobs, were on leave or could not be reached.

The interviews took place in community and other centers close to applicants residence or working place. Eleven questionnaires had to be rejected, because the applicants household income exceeded three times the PHSL. Altogether 95 interviews (6% of the qualified applicants) were carried out and analyzed.

b. Resettled households and squatters

The squatter households who occupied the land adjacent to the Single Quarters, were relocated to 8 resettlement areas in Okuryangava and Goreangab (see map). Two illegal squatter settlements have occupied the terrain of Ombili and Shipena (approximately 200 families) also in Okuryangava.

In order to determine the random sample, maps showing plot numbers in the resettlement areas were obtained and the number of households per settlement identified, based on NHE lists. Plot numbers and number sequence were used to select the sample using a random numbers table (rows and columns). Plans indicating the plots to be surveyed and alternatives in case that households could not be reached or refused to be interviewed were prepared for each of the settlements (see attached map).

In the case of the two illegal squatters settlements (Ombili and Shipena) another sampling method had to be used, because maps and plot numbers are not available for these areas. Furthermore, the residents are suspicious of interviewers, fearing that they will be displaced. For this reason, the chairpersons of the committees were contacted and asked to prepare a list of the households of their community, suggesting those who could be interviewed. These

persons were than located and landmarks noted. Where two or more shelters were located in close vicinity to each other, the chairperson was asked to recommend the name of another household to substitute the one rejected.

Attempts were made to secure a representative sample as shown in the following table:

Location	Total HHs	% HHs	No.Interv.	% interv.
a. Resettled areas				
OKURYANGAVA				
-Onheleiwa	157	14.6	32	15.5
-Onguoyepongo	61	5.7	8	3.9
-Onyeka	64	6.0	13	6.3
-Nangolo/Onduduluka	60	5.6	12	5.8
-Joseph Nepando	121	11.3	23	11.2
-Ebandulo	30	2.8	6	2.9
-Freedom land	81	7.5	11	5.3
GOREANGAB				
-Greenwell Matongo	286	26.6	57	27.7
b. Squatter settlements				
-Ombili	133	12.4	26	12.6
-Shipena	80	7.5	18	8.8
Total	1073	100.0	209	100.0

(three questionnaires of the 209 had to be disqualified).

5. Survey Implementation

The questionnaire was elaborated by the entire project team in cooperation with NHE counterparts, taking in account similar experiences from other Third World countries (see annex). The survey questionnaire comprised both pre-coded and open-end questions which were coded prior to processing. It included six sections identifying: demographic, shelter and socio-economic characteristics, settlement improvement and housing priorities as well as payment propensity and capacity for housing loans.

Seven interviewers were engaged for a one week period and trained on the job. Criteria for the selection of interviewers included: knowledge of English, experience and previous participation in socio-economic surveys, knowledge of the norms and traditions of the target group and knowledge of Oshiwambo and other ethnic languages as well as Afrikaans. To acquaint the interviewers with

questionnaire, a training session was held and guidelines for conducting the interviews were handed.

The questionnaires were corrected and processed by means of SPSS programme.

B. THE SOCIO-ECONOMIC SURVEY OF SQUATTERS, RESETTLED HOUSEHOLDS AND APPLICANTS ON THE NHE WAITING LIST

THE SQUATTERS AND THE RESETTLED AREAS

(Averages)

Subject	Average
1. Age	35 years
2. Education	4.3 years
3. Period living in Windhoek	10.5 years
4. Period living in settlement	0.6 years
5. Relatives/friends living with HH	1.2 persons
6. Persons per HH	4.1
7. No. family members living elsewhere	5.4 persons
8. Income head of household	R 480.9
9. Income spouse	R 22
10. Income others living with HH	R 148.4
11. Total household's income	R 626.3
12. Expenditures	
- Municipal charges	R 6.8 (water only)
- Transport	R 48.4
- Food	R 133.4
- Help to family	R 112.7
- Total HH expenditures	R 303.1
13. Available savings	R 1028.1 (median 229)
14. Money required for construction	R 3547.7
15. Monthly installments	

1. General survey data

Altogether, 212 valid cases were interviewed in the squatter areas, of which, 68% (144 n) in the resettlement areas and 32% (68 n.) in the illegally occupied zones. 32% were interviewed in Greenwell Matongo and the rest in the other 8 settlements (see map).

2. No. of households per Erf

80% of the ervens comprise only one household and 20% 2 or more households. Household is conceived as the nuclear family, relatives and friends who cook and eat together.

The number of persons per primary household:

Persons	Percent	Cum. percent
- 1	24.6	24.6
- 2	19.4	44.1
- 3-4	39.4	83.4
- 5-6	14.7	98.1
- 7 or more	1.9	100.0

Number of relatives staying with the household:

Number	Percent	Cum. percent
- 1	36.5	36.5
- 2	41.3	77.9
- 3-4	22.1	100.0

In 50.9% of the cases no relatives were staying with the household.

The total number of occupants per plot is shown in the following table:

Occupants	Percent	Cum. percent
- 1	6.2	6.2
- 2	14.2	20.2
- 3-4	42.2	62.6
- 5-6	27.5	90.0
- 7-9	9.5	99.5
- 10 or more	0.5	100.0

3. No. of family members living elsewhere

The data on number of family members living in the place of origin, probably have a limited reliability, as the concept of nuclear household was not clear to the respondents. In addition, most interviewees do not have a clear concept of family size, children and wives, which may be living at home place or in Windhoek. Important is the rural-urban linkages.

No. of members	Percent	Cum. percent
- None	12.7	12.7
- 1	9.0	21.7
- 2	12.3	34.0
- 3-4	25.5	59.4
- 5-6	14.6	74.1
- 7-9	11.8	85.8
- 10 or more	14.2	100.0

4. Respondent's gender

77.6% male and 22.4% are female HH.

5. Age structure

The reliability of data on age structure may be questionable, given the fact that persons without formal education do not always know their ages.

Age group	Percent
- Less than 20	0.9
- 21-30	33.6
- 31-40	45.0
- 41-50	14.7
- 51 or more	5.7

59.3% of the interviewed households have children younger than 16. The age distribution is shown as follows:

Age group	Percent	Cum. percent
- 1 or less	33.3	33.3
- 2-5	36.0	69.3
- 6-10	18.0	87.3
- 11-15	9.0	96.3
- 16 or more	2.9	100.0

6. Place of birth and length of stay in Windhoek

95.3% were born outside Windhoek, where only 4.7% were born.

Length of residence in Windhoek is shown in the following table:

Period(years)	Percent	Cum. percent
- 1 or less	1.9	1.9
- 2-3	18.8	20.8
- 4-6	19.8	40.6
- 7-9	17.9	58.5
- 10-15	21.7	80.2
- 16-20	6.3	86.5
- 21 or more	13.5	100.0

7. Previous accommodations

The majority of respondents (82.4%) were resettled from the area adjacent to the Single Quarters by the MLGH/Municipality, during the period July/Sept 1992. 6.1% stated that they came from outside Windhoek and 11% from other places to the resettlement areas. It may be assumed that this last group comprises the illegal occupiers.

8. Marital status

Responses on marital status, reflect complex social customs and traditions. Many of the respondents have a "main" wife in the rural areas or place of origin and a second wife in Windhoek. With both of them may have children. On the other hand, 19,3% of the respondents indicated living with children but without a spouse (men 51,2%; women 48,8%). In the case of female heads, they may have several children from different men with whom they lived together for a certain period.

Altogether, 60.4% are married, 32.5% living together or widows and 38.7% are unmarried, though they may have children living with them.

9. Education

38.8% have no formal education (illiterate) and 61.2% have some formal education.

10. Language spoken

Mother tongue of the great majority (93%) is Owambo, which indicates the main thrust of migration to Windhoek. This probably reflects the migrant labour conditions and movement in the pre-independence period.

11. Tenure status

87.3% of the respondents consider themselves as owners of the plots, 8.5% as tenants and 2.8% as occupiers. In fact, however, none of them is an owner in the proper sense of the word. The resettled squatters (68%) will become owners only after the registration of titles. The illegal squatters (32%) will have to be resettled elsewhere. It may be assumed that some of the tenants who were staying with the households in the Single Quarters, have moved to the resettlement areas. It is unlikely, though, that they are paying rents.

12. Residential aspirations

79.7% of the respondents would like to stay in their present locations. The rest intend to either move to another settlement or back to their home place. Considering the promised security of tenure, it is not surprising that the majority would prefer to stay.

13. Settlement improvement priorities

13.1 First priority

Regarding improvement priorities, there was some misunderstanding among the respondents and the interviewers. While asked about settlement improvement priorities of the settlement 28.3% considered housing as their main priority. Excluding these (n.=137), the following improvement priorities can be identified:

Priority	Percent
- Water taps	29.2
- Electricity	27.7
- Sanitation	24.8
- Water and sanitation	6.6
- Roads and transport	4.4
- Refuse collection/cleaning	2.9
- Communal facilities	2.9
- Fencing/ security	1.5

13.2 Second settlement improvement priority

89.1% (n.= 189) of the interviewed responded to the question on secondary priority in settlement. For 84.1% water supply, sanitation and refuse collection are the main issues as shown in the following table:

Second priority	Percent
- Electricity (communal)	39.2
- Sanitation	28.0
- Water taps	16.9
- Refuse collection/cleaning	7.4
- Markets	4.2
- Roads and transport	2.6
- Communal facilities	1.1
- Fencing/security	0.5

14. Knowledge of and participation in community organizations

Only 19.8% know of the existence of some NGOs or CBOs. 15.4% declared their membership in such organizations. It may be assumed that some included the committees. The committees are not considered as community organizations by the majority. It is probable that the majority did not understand the question since they are not familiar with the concept of community organization.

15. Contributions to settlement improvement

Of the 85.3% valid responses, 35.9% have indicated their disposition to participate in cleaning campaigns while 28.2% are prepared to participate in any communal activity. The rest are prepared to contribute funds, participate in the construction of communal sanitary facilities, installation of electricity, gardening and other activities.

16. Occupation

Employment status is shown in the following table:

Status	Percent
- Public sector	18.2
- Private sector	47.1
- Self employed	25.0
- Unemployed	8.2
- Pensioners	1.4

This data need to be verified. It seems that there is overlapping between "private sector" employees and the self-employed. The share of private sector employees seems rather high, though it might be assumed, that these are mainly low-paid wage earners.

17. Household's income

17.1 No. of contributors to household's income

In 55.3% of the cases, only one person contribute to family's income and 34.5% two persons. Only in 10.1% of the cases, 3 persons or more participate in the income generation. The data can be considered relative only. It may be assumed that mostly cash income has been considered by the respondents, whereas occasional relative's and friend's contribution (normally foodstuff) as well as transfer from the rural areas, were only partially taken into account.

17.2 Total household income

Household's stated income distribution is revealed by the following tables:

Value R	Percent	Cum.Percent
- 200 or less	13.0	13.0
- 201-400	21.6	34.6
- 401-600	23.6	58.2
- 601-800	17.8	76.0
- 801-1000	11.5	87.5
- 1001-1200	4.3	91.8
- 1201-1400	2.9	94.7
- 1401-1600	0.5	95.2
- 1601 or more	4.8	100.0

In terms of minimal wages paid by the formal sector (approximately R 400 per month), the following distribution can be identified:

<u>Minimum wage</u>	<u>Percent</u>	<u>Cumm.Percent</u>
- Less than 1	34.6	34.6
- 1-2	41.4	76.0
- 2-3	15.8	91.8
- 3-4	3.4	95.2
- 4 or more	4.8	100.0

The above assumption probably applies to formal sector employees rather than informal sector's ones, where wages are likely to be lower.

As in most other Third World countries, it is obvious that income data can be considered as relative and indicative rather than absolute. Many if not the majority of respondents are reluctant to disclose their real income. Their response usually depend on their expectations. On the other hand, the majority of self-employed and informal sector operators, have a daily fluctuating income and it is impossible to compute their monthly income.

17.3 Income - Head of household

The monthly income of the head of household is shown in the following table:

Income (R)	Percent	Cum. percent
- 200 or less	19.0	19.0
- 201-400	28.0	47.0
- 401-600	26.5	73.5
- 601-800	20.0	93.5
- 801-1000	3.0	96.5
- 1001-1400	1.0	97.5
- 1401 or more	2.5	100.0

17.4 Income spouse

The spouse's monthly income is shown in the following table:

Income (R)	Percent	Cum. percent
- 200 or less	7.5	7.5
- 201 - 400	3.5	11.0
- 401 - 600	.5	11.5
- NA	88.5	100.00

17.5 Income others

The income of others in household is indicated by the following table:

Income (R)	Percent	Cum. percent
- 200 or less	27.4	27.4
- 201 - 400	10.4	37.8
- 401 - 600	6.0	43.8
- 601 - 800	2.0	45.8
- 801 - 1000	1.0	46.8
- 1001- 1200	1.0	47.8
- 1201 or more	1.5	49.3
- NA	50.7	100.00

It can be assumed that the 50.7% without income are probably those relatives and friends who are unemployed or looking for employment.

18. Expenditures**18.1 Validity of data**

The data on household's expenditure pattern is relative rather than absolute. Several factors affect validity:

- In most cases, expenditures are determined by available and fluctuating income.
- Share of income spent on individual items will depend on special expenditures, emergencies, etc.
- Considering rural-urban linkages, it is difficult to estimate the real expenditures on food, as many households obtain foodstuff from their home villages on a regular or occasional basis.

18.2 Rents

Only 19.8% of the respondents in the resettlement maintained that they are paying rent of up to R 50. However, based on other interviews, it seems that since the resettled and more so the illegal squatters have not yet obtained tenure security, it is rather difficult or even

impossible to charge rent to subtenants. In most cases, it is relatives and friends who stay with the household.

The 19.8% who pay rent, might include the 61 households in Onghuwoyepongo who have signed land purchase agreement with the NHE and are now paying R 47 per month.

18.3 Municipal charges

44.3% of the respondents pay for water charges collected by the Committee members. The others have organized themselves but have not started paying as yet.

18.4 Transport

Expenditures on transport vary considerably, according to the occupation and working location of respondent. As no municipal buses enter the squatter and resettlement areas as yet, residents depend on expensive taxis and per trip costs may amount to R 5.0-10.0. Transport expenditures are shown in the following table:

<u>Expenditures</u> <u>(Rand)</u>	<u>Percent of</u> <u>Households</u>
- 50 or less	40.1
- 51-100	49.6
- 101 or more	10.2

18.5 Food

Data on food expenditures are indicative only considering occasional rural-urban transfers and relatives or friends food contributions.

<u>Expenditures</u> <u>(Rand)</u>	<u>Percent of</u> <u>Households</u>	<u>Cum.percent</u>
- 50 or less	17.2	17.2
- 51-100	32.0	49.3
- 101-150	18.2	67.5
- 151-200	16.7	84.2
- 201-250	5.9	90.1
- 251 or more	9.9	100.0

It may be assumed that single or smaller households as well as those receiving foodstuff from home place are likely to spend up to R 100 (59.4%) on nourishment. The rest are probably larger households with less rural-urban linkages.

18.6 Assistance to family

Most respondents stated that they send money to family, as monthly contributions. However, in the majority of cases contributions are either occasional or at certain periods (e.g. Christmas). The data is therefore indicative rather than absolute.

Amount (R)	Percent	Cum. percent
- 50 or less	30.0	30.0
- 51-100	29.4	59.4
- 101-150	8.8	68.2
- 151-200	16.5	84.7
- 201-250	3.5	88.2
- 251 or more	11.8	100.0

18.7 Total household monthly expenses

Amount (R)	Percent	Cum. percent
- 50 or less	2.4	2.4
- 51-100	8.1	10.5
- 101-150	11.4	21.9
- 151-200	12.4	34.3
- 201-250	11.8	46.2
- 251 or more	53.8	100.0

The share of individual expenditure items in total income is summarized in the following table:

Expenditure (Rand)	Percent
- Rent	4.3
- Mun. charges	3.7
- Transport	15.3
- Food	28.7
- Assistance to family	26.6

The share of monthly household expenditures in total income is shown in the following table:

Expenditures (%)	Percent of income	Cum. percent
- 20 or less	7.7	7.7
- 21-40	27.2	34.9
- 41-60	28.2	63.1
- 61-80	23.1	86.2
- 81 or	13.8	100.0

The share of individual in total expenditures is shown in the following table:

Item	Percent of expenditures	
- Rent	11.0	
- Mun. charges	7.3	
- Transport	24.4	
- Food	51.8	
- assistance to family	43.7	????

19. Loans taken

Only a small minority of the respondents (8.1%) have taken loans, either from employer, relative or a friend. However these figures do not include on account purchases of clothing, furniture or electric goods. The amount of loan is usually R 250 or more.

20. Savings

59% of the respondents have accumulated some savings while 41% have not. Of those who with savings, 69.6% have a bank account, while 30.4% prefer traditional savings which are kept at home or with relatives and friends.

The volume of savings vary considerably as shown by the following table:

Amount (R)	Percent	Cum. percent
- 100 or less	10.5	10.5
- 101-500	27.3	37.8
- 501-750	5.6	43.4
- 750-1000	19.6	62.9
- 1001-1500	9.1	72.0
- 1501-2000	13.3	85.3
- 2001-3000	3.5	88.8
- 3001 or more	11.2	100.0

It is interesting to note that savings tradition are quite common among the respondents and that formal sector savings (banks) are widely spread. This can partly be attributed to the fact that employers in some branches pay monthly wages with cheques rather than cash (this does not apply, for example, to the construction sector).

21. Current shelter situation

Practically all the respondents are either resettled or illegal squatters who have used temporary materials for the construction or reconstruction of temporary shelter.

21.1 **Wall:** 50.5% are built of C.I. sheets; 22.2% of cardboard and 10.8% of canvas.

21.2 **Roof:** 49.5% C.I. sheets; 26.4% plastic; 18.4% canvas;

21.3 **Floor:** 89.2% earth.

21.4 **Windows:** 93.4% have none.

22. Infrastructure services

22.1 **Water supply:** 94% obtain water from public taps.

22.2 **Sanitation:** 57% use the few public toilets and 40.7% go to the bush. Some of the settlements do not have public toilets operating as yet. There is an unanimous rejection of the bucket system which is considered unhygienic.

22.3 Electricity: There is no electricity yet in the squatter and resettlement areas.

23. Home improvement and construction priorities

There was a certain misunderstanding among the respondents, who did not always understand the difference between public (infrastructure) services and housing. Major priorities are revealed by the following table:

Priority 1	Percent
- Brick house	47.1
- Sanitation	23.8
- Water/electricity	15.9
- Cement floor	6.3
- Water/elect/sanitation/house	3.7
- Roofing materials	3.2

Priority 2	Percent
- Fence	47.1
- Electricity	21.9
- Brick house	16.8
- Sanitation	7.1
- Garden	4.5
- Water	2.6

24. Who will do the improvement/construction

17% of the respondents stated that they do not know who can perform the construction works. The others have indicated following options:

Construction by	Percent
- Private (informal) builders	38.1
- Self-help/family/friends	37.5
- Building co./government	13.6

25. Loan requirements

59.1% of the respondents have expressed desire to obtain housing loans, while 40.9 declined, fearing mostly that they cannot afford repayment. The validity of this answers is partial only, as respondents were not always clear about source and conditions of loans as well as on their use.

26. Costs of construction or improvement

The impression is that most respondents are not familiar with materials and construction costs, as shown by the following table:

Required Funds (R)	Percent	Cum. Percent
- 1000 or less	37.9	37.9
- 1001-2000	7.1	45.0
- 2001-4000	17.1	62.1
- 4001-6000	12.9	75.0
- 6001-10000	13.6	88.6
- 10001-15000	2.8	91.4
- 15001 or more	8.6	100.0

27. Loan requirement and affordability

59.1% of the interviewed have expressed their interest in taking loans for house improvement or construction. Since the concept is not yet clear to the target group, it may be assumed that the number of interested or applicants shall increase substantially once the first credits have been disbursed.

As a possible source of credits, respondents mentioned banks and building societies (26.2%), family (26.2%) and "anyone" (21.4%).

Regarding stated affordability for loan repayment, the following pattern emerges:

Monthly installments	Percent	Cum. percent
- 20 or less	8.4	8.4
- 21-50	29.8	38.2
- 51-100	30.5	68.7
- 101-150	13.0	81.7
- 151-200	10.7	92.4
201 or more	7.6	100.0

Comparing stated income and affordability, following conclusions may be drawn:

- Lower income households (one minimum wage or less) tend to exaggerate their payment capacity (up to 45% of income).
- Higher income households tend to underestimate their payment capacity (less than 10% for loan repayment).
- On the average, respondent are willing to allocate 15%-20% of their income for housing loan repayment. It should be remembered though, that the concept of housing loans was

not very clear to the majority of respondents, who are not familiar with those types of schemes.

28. Experience with construction work

38.6% of the respondents have some experience in construction works. Of those with some experience, 44.3% as labourers or bricklayers and the rest in electricity, carpentry and painting.

When asked whether they have helped somebody with the construction works, 40.3% have affirmed.

NHE HOUSING APPLICANT (WAITING LIST)**(Averages)**

Subject	Average
1. Age	33.2 years
2. Education	8.0 years
3. Period living in Windhoek	19.4 years
4. Period living in settlement	12.3 years
4. Average household size	3.2 persons
5. Relatives living with household	0.5 persons
6. Others (relatives/friends) staying with household	1.45 persons
7. Total occupants per unit	3.8 persons
8. No. family members living elsewhere	3.0 persons
9. Income head of household	R 1.077.2
10. Income spouse	R 137.8
11. Income others living with HH	R 177.2
12. Total household's income	R 1340.0
13. Expenditures	
- Rent	R 153.1
- Municipal charges	R 85.3
- Transport	R 108.0
- Food	R 269.2
- Help to family	R 174.6
- Total HH expenditures	R 303.1
- Loan repayment	R 68.5
- Total expenditures	R 756.7
14. Available savings	R 1923.9
15. Money required for construction	R 11240.0
16. Monthly installments	R 208.6

Preliminary Survey Evaluation**1. General survey data**

A total of 95 valid cases out of the NHE waiting list of 1400 were interviewed. The applicants were approached by telephone and were asked to meet with the interviewers. Of the total of 121, 26 were disqualified because their income is far higher than three times subsistence level.

2. No. of households per Unit and household's size

70.9% of the rental or other units comprise only one household. In 27.9% there are two households and only in one case there is a third household in the unit.

Average no. of households per unit amounts to 1.3. The number of members per household is shown in the following table:

Household members	Percent	Cum. percent
- 1	18.9	18.9
- 2	14.7	33.7
- 3-4	50.5	84.2
- 5-6	10.5	94.7
- 7-9	5.3	100.0

Only 28.5% of the households accommodate relatives. Of these, nearly 52% one person only. In 7.4% of the cases a non-relative is staying with the household.

Compared with the number of household members per (mostly rented) unit, the total number of occupants per unit is not very significant, as shown by the following table:

No. occupants	Percent	Cum. percent
- 1	12.6	12.6
- 2	15.8	28.4
- 3-4	42.1	70.5
- 5-6	15.8	86.3
- 7-9	13.7	100.0

3. No. of family members living elsewhere

The average number of household members living elsewhere is 3.0 while the median is 2.0.

The number of family members living elsewhere (home place) is indicated in the following table:

No. of members	Percent	Cum. percent
- None	24.2	24.2
- One	19.4	43.6
- Two	23.6	67.2
- Three to four	26.4	70.0
- Five to six	12.5	82.5
- Seven to nine	9.8	92.3
- Ten or more	6.3	100.0

4. Respondents gender

The evaluation shows that 70.5% of the Waiting List applicants are male and that 29.5% are female.

5. Age structure

The average age of head of household is 32.4% whereas the median is 30.

Applicants age is shown in the following table:

Age group	Percent	Cum. percent
- 20 or less	1.1	1.1
- 21-30	46.3	47.4
- 31-40	41.1	88.4
- 41-50	9.5	97.9
- 51 or more	2.1	100.0

The age structure of children is shown by the following table:

Age group	Percent	Cum. percent
- None	28.4	28.4
- 1 or less	18.9	47.4
- 2-5	30.5	77.9
- 6-10	13.7	91.6
- 11-15	3.2	94.7
- 16 or more	5.3	100.0

6. Place of birth and length of stay in Windhoek

28.4% of the respondents were born in Windhoek while 71.6% were born outside. Average period of living in Windhoek is 18.7 years while the median is 15 .Length of living in Windhoek is indicated by the following table:

Years in Windhoek	Percent	Cum. percent
- 1 or less	1.1	1.1
- 2-3	4.2	5.3
- 4-6	10.5	15.8
- 7-9	10.5	26.3
- 10-15	24.2	50.5
- 16-20	7.4	57.9
- 21 or more	42.1	100.0

The 42.1% who have stayed in Windhoek for 21 years or more include the 28.4% who were born in Windhoek.

Data on length of residence in a settlement indicate a low mobility, probably because of the absence of alternative accommodation. Average duration is 11 years while the median is 15 years.

Period (years)	Percent	Cum. percent
- 1 or less	4.0	4.0
- 2-3	28.9	46.0
- 4-6	13.1	57.8
- 7-9	11.8	69.6
- 10-15	19.7	77.5
- 16 or more	22.5	100.0

7. Previous accommodations

17.6% of the respondents lived outside Windhoek prior to arriving in the present settlement, 2.4% were housed in the Single Quarters and 80.0% lived in other locations in Windhoek.

8. Marital status

24.2% of the respondents said that they are married, while 21.1% live together with their spouses. The share of unmarried is surprisingly high with 53.7%. However, these are not necessarily singles, but rather individuals with or without children, temporarily living without a spouse.

9. Education

Average number of school years attended by respondents is 8.3 while the median is 8.0 years.

Only a relatively small minority (10.5%) have no education at all. The distribution by no. of years at school is shown in the following table:

Years/school	Percent	Cum. percent
- None	2.1	2.1
- 1-3	4.2	6.3
- 4-5	12.6	18.9
- 6-7	13.7	32.6
- 8-9	27.4	60.0
- 10 or more	40.0	100.0

10. Language spoken

Distribution of mother languages of respondent is shown in the following table:

Language	Percent	Cum. percent
- Owambo	28.4	28.4
- Herero	25.3	53.7
- Nama	31.6	85.3
- Others	14.7	100.0

11. Tenure status

Of the applicants on the Waiting List 91.6% were tenants, 3.2% owners and 5.3% occupiers.

12. Residential aspirations

Only 31.9% of the respondents would like to stay in their present location, while 68.1% would like to build their houses elsewhere.

13. Settlement improvement priorities

As most respondents from the waiting list (91.6%) are tenants who would prefer to relocate to another area, the issue of improvement of the settlement was irrelevant to them.

14. Knowledge of and participation in community organizations

12.6% of the interviewed knew about the existence of some community organizations, but none of them has participated in their activities

15. Occupation

13.7% of the respondents were employed by the public sector and 86.3% by the private sector. There were neither self-employed or unemployed among applicants. This structure does not reflect employment characteristics, as only the permanently employed would apply for housing at NHE.

16. Households income**16.1 No. of contributors to household's income**

69.6% of the households have only one income earner and 24.2% have two contributor. In 6.4% of the cases 3 or more persons have participated in family's income.

16.2 Total household income

Total household's income for the applicants on NHE waiting list is indicated by the following table:

Income (R)	Percent	Cum. percent
- 200-400	3.2	3.2
- 401-600	2.1	5.3
- 601-800	8.4	13.7
- 801-1000	18.9	32.6
- 1001-1200	15.8	48.4
- 1201-1400	11.6	60.0
- 1401-1600	15.8	75.8
- 1601 or more	24.2	100.0

In terms of minimal wages paid by the formal sector (approximately R 400), the following distribution can be identified:

Minimum wage	Percent	Cum. percent
- Less than 1	3.2	3.2
- 1-2	10.5	13.7
- 2-3	34.7	48.4
- 3-4	27.4	75.8
- 4 or more	24.2	100.0

The composition of household's income is shown in the following table:

Contributor	Percent
- Head	83.1
- Spouse	7.5
- Others	9.5

The share of expenditures per item in total household income is indicated by the following table:

Expenditure (R)	Percent
- Rent	12.3
- Mun. charges	3.7
- Transportation	6.1
- Food	16.7
- Family assistance	10.1
- Loan repayment	4.6

The share of expenditures in total income is indicated in the following table:

Share (%)	% Households	Cum. percent
- 20 or less	12.0	12.0
- 21-40	38.7	50.7
- 41-60	12.0	62.7
- 61-80	18.7	81.3
- 81-100	18.7	100.0

16.3 Income head of household

The income of head of household is indicated by the following table:

Income (R)	Percent	Cum. percent
- Less than 400	4.3	4.3
- 401-600	3.3	7.6
- 601-800	18.5	26.1
- 801-1000	27.2	53.3
- 1001-1200	15.2	68.5
- 1201-1400	13.0	81.5
- 1401-1600	8.7	90.2
- 1601 or more	9.8	100.0

The evaluation of the share of head of households shows that in 65.2% of the cases, the heads earns 61-80% of total income, whereas in 21.7% of the cases their share amounts to 60-80% of the income. In 13% of the cases head's share amounts to less than 60%. This implies that although the heads income predominates, there is a substantial contribution of spouse and other to total family income.

Comparison of male and female income, shows that female heads of households, have far lower income as shown by the following table:

Income (R)	Percent males	Percent Female
- 200 or less	57.7	42.3
- 201-400	65.1	34.9
- 401-600	76.1	23.9
- 601-800	81.8	18.2
- 801-1000	91.3	4.3

The share of spouse in total income amounts to 24.2%, identical to that of other contributors.

16.4 Income spouse

Average spouse income amounts to R 137.8. The contribution of others to household's income amounts to an average of R 177.2. In 24.2% of the cases, the spouse has contributed to household's income, as shown in the following table:

Value (R)	Percent	Cum.percent
- 200 or less	4.3	4.3
- 201-400	34.8	39.1
- 401-600	21.7	60.9
- 601-800	21.7	82.6
- 801 or more		

The share of spouse in total income varies between 21-40% of the valid cases (69.6%) and 41-60% of the cases (17.4%). In 13.0% the share of spouse in family income was less than 20%. It should be noted, though, that the sample (23 cases) is too small to be able to draw conclusions.

16.5 Contributions of others (relatives and friends) to income

On the average, the contribution of others to household's income amounted to R 177,2 Only in 24.2% of the cases, others contribute to family's income.

The distribution of the contributions of others is shown in the following table:

Amount (R)	Percent	Cum. percent
- 200 or less	3.2	3.2
- 201-400	4.2	7.4
- 401-600	3.2	10.5
- 601-800	7.4	17.9
- 801 or more	6.5	24.4
- NA	75.6	100.0

The share of income of the 24.2% others (relatives and friends) who are contributing to household income, is indicated in the following table:

% of income	% others
- 20 or less	30.4
- 21-40	21.7
- 41-60	26.1
- 61-80	21.7

It should be noted, though that the sample is too small to be able to draw conclusions.

17. Expenditures

Although it seems that information provided by NHE housing applicants on their expenditures are more reliable than those of the resettled and the squatters, it is obvious that monthly expenditures tend to fluctuate substantially. The data can therefore be considered as relative or indicative rather than absolute.

17.1 Validity of the data

Although the information provided by NHE housing applicants seem to be more reliable than those of the squatters and resettled families, expenditures tend to fluctuate considerable. the following data therefore can serve as an indication only.

17.2 Rents

Expenditures on rent are one of the most important criteria to determine affordability. It may be assumed that renters are prepared to pay even a higher share of their income in order to qualify for own housing. Average expenditures on rent amount to R 153.5 per household.

Rent (R)	Percent	Cum. percent
- 50 or less	8.2	8.2
- 51-100	22.4	30.6
- 101-150	31.8	62.4
- 151-200	17.6	80.0
- 201-250	5.9	85.9
- 251 or more	14.1	100.0

17.3 Municipal charges

As most applicants are tenants, municipal charges are usually paid by the owner.

It seems, however, that some of the respondents pay for water and electricity supply as shown by the following table:

Charges (R)	Percent	Cum. percent
- 50 or less	35.1	35.1
- 51-100	24.3	59.5
- 101-150	18.9	78.4
- 151-200	16.2	94.6
- 201-250	2.7	97.3
- 251 or more	2.7	100.0

Average expenditures on municipal charges amount to R 43.6.

17.4 Transport

The great majority of respondents (90.7%) spend less than R 100 per month on transport, as shown by the following table:

Expenses (R)	Percent	Cum.percent
- 50 or less	13.3	13.3
- 51-100	77.3	90.7
- 101 or more	9.3	100.0

Average expenses for transport amount to R 66.5 per household per month.

17.5 Food

Data on expenditures on food are relative rather than absolute, considering that monthly consumption patterns are likely to vary considerably and that respondents do not usually calculate their expenditures.

Expenditure	Percent	Cum.percent
- 50 or less	2.1	2.1
- 51-100	23.2	25.3
- 101-150	21.1	46.3
- 151-200	22.1	68.4
- 201-250	9.5	77.9
- 251 or more	22.1	100.0

the results probably indicate that households with limited expenditures on food obtain part of the foodstuff from their rural place of origin, whereas families with higher expenditures on food (R 150 or more), probably have limited connection with their rural families.

Average household's expenditures on food amount to R 206.5 per month.

17.6 Assistance to family in home place

21% of the respondents, either did not respond or do not support their family members back home. Although monthly contributions were asked, it may be assumed that most respondents assist their families occasionally or at specific periods (e.g. Christmas).

<u>Assistance</u> <u>(R)</u>	<u>Percent</u>	<u>Cum. Percent</u>
- 50 or less	13.3	13.3
- 51-100	37.3	50.7
- 101-150	12.0	62.7
- 151-200	18.7	81.3
- 201-250	5.3	86.7
- 251 or more	13.3	100.0

Average amount of assistance to family living elsewhere amounts to R 123.0

17.7 Repayment of loans

Only 28.4% of the respondents have reported that they have taken loan at one time or the other. The majority of these (53.3%) have taken small scale loans of no more than R 150 and more than a quarter (26.7%) loans of R 250 or more.

17.8 Total household's expenditures

Average household expenditures per month amount to R 709.0. Expenditures distribution is shown in the following table:

Expenditure (R)	Percent	Cum. percent
- 200 or less	3.2	3.2
- 201-400	21.1	24.2
- 401-600	37.9	62.1
- 601-800	24.2	86.3
- 801-1000	4.2	90.5
- 1001 or more	9.5	100.0

The share of individual items in total expenditures is indicated in the following table:

Item	Percent
- Rent	26.8
- Mun. charges	6.3
- Transport	11.5
- Food	35.0
- Assistance to family	20.8
- Loan repayment	7.4

18. Loans taken

Only 18.9% have taken loans either from friends and relatives, from employer or from formal sector institutions. The loans amounted to R 200-400 in 22.2% of the cases, R 88-100 in 16.7% and to R 1600 or more in 22.2% of the cases.

19. Savings

93.7% of the respondents have accumulated some savings and only 6.3% have either no savings or did not respond to this question. The volume of savings varies considerably as indicated by the following table:

Savings (R)	Percent	Cum. percent
- Less than 100	3.4	3.4
- 101-500	27.0	30.3
- 501-750	7.9	38.2
- 751-1000	13.5	51.7
- 1001-1500	2.2	53.9
- 1501-2000	13.5	67.4
- 2001-2500	4.5	71.9
- 2501-3000	9.0	80.9
- 3001 or more	19.1	100.0

96.6% have kept their savings in a bank.
Average savings amount to R 1925.9 per household.

20. Current shelter situation

20.1 **Walls:** 91.6% are built of bricks; 6.3% of C.I sheets and 2.1% of cement.

20.2 **Roof:** 95.8% are of C.I. sheets.

20.3 **Floor:** 94.7% have a cement foundation.

20.4 **Windows:** 92.6% of the respondents have reported one or more windows in their present place of resident.

21. Infrastructure services

21.1 **Water supply:** The great majority (94.7%) have water connection, either in the house or the erf.

21.2 **Sanitation :** 82.1% of the respondents have an own WC, and 14.7% use public ones.

21.3 **Electricity:** 85.3% of the interviewed have either private or shared connections. 14.7% have no electricity in their homes.

22. Home improvement and construction priorities

The great majority of respondents are interested in building their own brick houses. Of those who responded to the question about a second priority, 73.2% mentioned fencing the plot.

23 Loan requirement and affordability

85.0% of the interviewed have expressed their interest in obtaining a housing loan. As a potential source of loans 48.6% of the interviewees mentioned the banks or building societies, 27.0% the government or NHE.

65.3% have responded to the question regarding estimated construction or improvement costs. The cost estimates are shown in the following table:

Costs (R)	Percent	Cum. percent
- 1000 or less	8.0	8.0
- 1001-2000	11.3	19.3
- 2001-4000	1.6	20.9
- 4001-6000	12.9	33.8
- 6001-8000	4.9	38.6
- 8001-10000	11.3	49.9
- 10001-15000	8.0	57.9
-15001 or more	42.0	100.0

Average amount required for house construction is estimated by the respondents at R 11240.

In terms of stated affordability, the following pattern emerges:

Installments (R)	Percent	Cum. percent
- 20 or less	1.1	1.1
- 21-50	2.2	3.3
- 51-100	30.3	33.6
- 101-150	13.5	47.1
- 151-200	19.1	66.2
- 201-250	6.7	72.9
- 251-300	11.2	84.1
- 301-400	10.1	94.2
- 401 or more	5.7	99.9

The comparison of income and propensity to pay for the house, indicates that respondents not always consider the share of income which they could afford or compare it with rent actually paid.

a. Some of the respondents with a stated income of R 1000 or more per month, stated that they could pay up to R 20 for installments.

b. The majority of respondents with an income of R 600 and above, have stated that they can pay R 51-100.

c. Households with an income of R 800-1000 realistically estimate their affordability at 15-20% of their income.

d. Higher earnings groups (R 1400 and above) are prepared to allocate 20-25% of their income for housing.

24. Experience in construction

Only 18.1% of the respondents have some experience in construction work. Most of these have gained some experience as construction labourers. Slightly more than a quarter (26.3%) have expressed their disposition to participate in construction works.

C.COMPARISON BETWEEN NHE WAITING LIST,(SES) RESETTLED SQUATTERS,(SES) NHE WAITING LIST (1 400 APPLICANTS) AND THE 1991 KATUTURA STUDY BY NISER

Average age of head of household

Applicants on NHE waiting list are relatively young. This can presumably be attributed to the fact that most young people are only now at the stage where they look for their own accommodation. The reason can be that they are starting with their own families and become more stable in their jobs. Older households are not represented on the NHE waiting list because most of them probably have their own homes by now.

The average age of head of households in resettlement areas is comparable with average age of NHE applicants - 35 years to 33.5 years in resettlement areas.

It is general practice of the majority of Owambo men to return to the rural areas once they have retired. Although the contract migrant labour system was formally long done away with, some practices related to it persisted and became norms. In Owambo for example, a man is still expected to go to the towns to earn and return home once a year, or go back home permanently once he reaches the age of 65 years or when he is no longer fit for employment. He will then be replaced by a younger person, while he return to this wife and children in the rural areas, who had remained behind to look after cattle and work the land. This tendency is however diminishing and it can be expected that migrants will settle in town permanently, and bring their families to urban areas now that they are able to own plots.

Gender of head of household

All the studies show a very high percentage of male headed households in comparison to the female headed ones. Female headship is a new phenomenon . Traditionally it was unacceptable for an unmarried female to put up a house unless she was a widow or a divorcee. This trend can be attributed to urbanisation and the changing role of women over recent years. Women were traditionally seen as childbearers and homemakers, but most of the norms and values are changing as women become exposed to education and Western values. Social disintegration and lack of social security can be another reason for the increasing female headship. Most women are quite vulnerable because of the "main" and "little" wife syndrome. Many a times women, especially the "little" wives, are left by their partners to fend for themselves.

Applicants on the NHE waiting list show a high percentage of female headed households at 29% compared to 22% in the resettled and squatter areas. The educational level of the NHE applicants is also higher than in the resettled areas.

Education

More people on the NHE waiting list and the Katutura study show higher education levels than the resettled areas - 97.9 % in Katutura compared to 61.2% in the resettlement areas. This contrast could be due to the fact that the majority of the residents in the resettlement areas migrated from rural areas especially Owamboland. Schools in these areas were very few and some children had to walk for very long distances (up to 15km). Those children who were too far from the schools did not obtain any education. In Katutura, although the schools level is rather low, at least children had access to some education. The Niser report on Katutura states that one of the main reasons given for moving to Katutura was " looking for better schools".

Place of Birth

Only 4.7% of the respondents in the resettled areas were born in Windhoek compared to 28.4% on the NHE housing applicants (SES). The corresponding figure of the Katutura study by NISER is 18% This shows that a large number of the residents in the resettlement areas migrated from other parts of the country, especially from Owamboland.

Length of Stay in Windhoek

There is a significant difference between the number of years respondents in the resettled areas stayed in Windhoek (10.5 years) compared to the NHE waiting list (SES) 18.7 years. It can be assumed that there may be a large number of applicants on NHE waiting list who are not the first generation in Windhoek, hence the relatively high percentage of 28.4% who indicated they were born in Windhoek.

The length of stay in Windhoek for the resettled people seems also high if one considers the fact that respondents have been squatters for the past two years only. Many of the people in the resettlement areas worked as contract migrant labourers. They have probably also counted those years that they have been contract labourers. It is thus not surprising that some people indicated that they stayed in Windhoek for as long as 20 or 30 years.

Employment

Practically all NHE housing applicants are employed in the formal sector compared to only 65.4% in the resettled and

squatters areas. This can be attributed to the low level of education and thus limited access to the formal sector. In the resettled and squatter areas, 25% of respondents are self-employed, this could be taken as an indicator that employment opportunities in the formal sector are limited and diminishing.

Income

There is a considerably high difference in the income levels of resettled areas and NHE applicants. The NHE SES results shows that head of households in the resettled areas have an average monthly income of R 480.9 compared to R 1077.2 for NHE applicants. This can be attributed to the fact that most NHE applicants have better paid jobs because of their better qualifications, while most people in the resettled areas have low education that put them at a disadvantage on the labour market.

The comparison between incomes of respondents in resettled areas and NHE housing applicants is indicated in the following table:

Income level (R)	SES total %	Income HHH SES %	Income HHH NHE waiting list %
- Less than 400	3.2	47.0	4.3
- 401 - 600	2.1	26.5	3.3
- 601 - 800	8.4	20.0	18.5
- 801 - 1000	18.9	3.0	27.2
- 1001- 1400	27.4	1.0	28.2
- 1401 or more	43.2	2.5	18.5

The above data indicate that household income is composed of the earnings not only of the head of household, but also of other family members. Whereas comparison of heads income distribution between the resettled squatters and NHE applicants (1400) show considerable similarities, total household income of the interviewed under the socio-economic survey is considerably higher.

Expenditure

The total household expenditure in Katutura (NISER) and NHE waiting list (SES) is much higher than in the resettled areas. This is to be expected because the people's living standards largely depend on their income level, and the higher the living standards, the higher the expenditure.

It is however difficult to determine expenditure precisely because it tends to fluctuate from month to month depending on needs and any unforeseen circumstances in that particular month.

D. CONCLUSIONS

Introduction

The socio-economic survey of the resettled and illegal squatters and housing applicants on the NHE waiting list, shows substantial differences between the two groups. Whereas the first are in a transition stage both in terms of physical settlement conditions and social structure or pattern, the applicants are consolidated tenants in need of own housing, considering the high rents paid and residential densities.

The project should contribute to improve and consolidate urban, infrastructure and housing conditions in the squatter and resettlement areas on the one hand, and enable access to housing for low and low-middle income groups on the other hand.

a. Demographic characteristics

Although most primary households are rather small with 1-2 children younger than 16 years, and average household varies between 4.1 persons (resettled and squatters) and 3.0 persons (NHE applicants), heads of households are rather young (33-35) and their families are likely to expand in the future.

The perception of nuclear family applies to some extent to the NHE applicants but not to the resettled households. These may comprise single heads with or without children, as well as persons temporarily leased, living together with as many as 9-10 relatives and friends from their home village. Such arrangement or set-up are probably temporal. Especially friends are likely to look for own accommodations and squat or find another solution, as soon as they have accumulated enough savings. In the meanwhile, all those who stay with the households cook and eat together. Relatives and friends who work, are expected to contribute food or cash, but they are not obliged to do so, nor do they pay rent.

It may be assumed that this characterizes a transitional phase of development, which is likely to change after some years of consolidation. However, high densities affecting the provision of services as well as community development, have to be taken into account.

22.4% of the heads of households in the resettlement and squatter areas and 29.5% of the waiting list are female, mostly with lower income than the male heads. This vulnerability needs to be taken in account, while designing the material loans and housing schemes.

The concept of marital status has a different context than the usual internationally accepted definition, reflecting a complex social customs and traditions. Male heads of households are likely to have a "main" wife and children in the rural area, as well another family in Windhoek. Living together is temporal both in the case of male and female heads. The incidence of such temporary arrangements is less pronounced among NHE applicants, comprising mostly a stable nuclear family. Although this need not affect project's implementation, the rights of female spouse to the plot and house in case that they are deserted by the male head, should be secured.

Origin and migration: 93% of the resettled but only 28.4% of the applicants originate from Ovamboland, indicating probably the more recent migration of the first, compared with the more established Herero and Damara>Nama. Although the majority of respondents were born outside Windhoek, most of the squatters or resettled have lived there for an average of approximately 10 years and the NHE Waiting List applicants for nearly 20 years. It is obvious that the majority are not recent migrants with limited urban experience, who are not accustomed to urban living patterns.

The education level of the resettled and squatter heads of household (4.3 years at school) is rather low compared with the NHE housing applicants (8 years), restricting probably their access to employment.

The residential characteristics of the resettled and the squatters are similar, as they have been recently relocated with their belonging from the Single Quarters area and have reused the materials of their shacks.

The NHE housing applicants, on the other hand are tenants living in extremely high densities in brick houses with water supply and sanitation. Mobility is rather low, probably due to the lack of alternatives.

Tenure: 91.6% of the housing applicants are tenants. 87.3% of the resettled households will be granted a title contract by the NHE, whereas the squatters probably shall be resettled, considering poor topography in their present location.

b. Urban-rural linkages

Most heads of household have relatives living in the rural place of origin. The resettled and squatters have an average of 5.4 family members and housing applicants 3.0. Most respondents visit their place of origin regularly once or twice a year. Rural-urban links are strong. The resettled transfer regularly or periodically money to their rural families and receive foodstuff such as millet, dry

spinach and meat. Average monthly transfers amount to R 113 for the resettled and squatters and R 175 for the housing applicants. It may be assumed that these are not monthly but rather occasional payments.

These rural-urban ties probably are less pronounced among the Waiting List applicants, who are characterized by nuclear families and a higher degree of urban consolidation. It may be assumed that similar to the experience of other Third World countries, rural-urban linkages are likely to diminish within one generation or less.

In terms of project planning, financial support to family, may affect payment capacity for housing. However, it can be expected that once obliged to repay housing loans, borrowers will reduce transfers to family in rural areas.

c. Aspirations and priorities

32% of the Waiting List applicants would like to stay in their present location, whereas the majority prefer to build and move elsewhere. The resettled and squatters, on the other hand, prefer to stay at their present location, probably because of title security.

The NHE applicants who are mostly tenants, obviously are not interested in settlement improvement at their present location but rather in house construction. The resettled and squatters, on the other hand, are mainly interested to improve and extend water supply (29.2%), electricity or street lights (27.7%), sanitation (24.8%) and water cum sanitation (6.6%). Other priorities are: roads and transport, refuse collection and cleaning, communal centres and fencing. Most respondent have rather modest expectations; public water taps rather than individual ones and security street lights.

These expectations and priorities need to be taken in account in project's design in order to respond to felt needs of the residents.

In terms of shelter priorities, nearly half (47.1%) identified a brick house as a first priority whereas a similar share perceive fencing as a second one. Other priorities include water, sanitation and electricity. Housing expectations of the resettled and squatters are rather modest. 45% would like to invest R 2000 or less while 75% estimate construction costs at R 6000 or less.

NHE housing applicants are far more ambitious. 50% would like to construct a R 10000-50000 house. Their main problem is extreme residential densities in the rental accommodations and it may happen that they will reject the

idea of a core house, or would like to extend it immediately, prior to occupation.

d. Employment

All NHE housing applicants are employed either in the private (86.3%) or in the public (13.7%) sector. In terms of loan security, a system of installment deduction by employer (stop order), which is quite common in Namibia, can contribute to diminish the risks of defaults (though employees may lose their job and face repayment problems).

Another important factor is the housing allowance to public and in some cases private sector employees, which may increase affordability.

Only 18.2% of the resettled and the squatters are employed by the public sector and 47.1% by the private one; 25% are self-employed, 8% unemployed (under-employed) and 1.4% are retired. It may be assumed that of the private sector employees, a substantial share are engaged in construction as temporary labour. This may increase loan repayment risk considerably and require careful screening procedures and close follow-up of borrowers

e. Income and expenditures

The data on income and expenditures can be considered relative rather than absolute for several reasons. Both income and expenditures tend to fluctuate considerably, not only in the case of self-employed, but also when more than one person (spouse, relative) contributes to household's income. In addition, it is probable that respondents have either exaggerated or underestimated their income, depending on their expectations.

Average monthly household's income of the resettled and squatters amounted to R 626.3, while that of the NHE housing applicants to R 1077.2. 44.7% of the resettled and squatter household but only 16.9% of the applicants depend on more than one earner.

The survey results indicate that 3-4 major income groups can be identified: the lowest and most vulnerable group with incomes less than R 400 per months (one minimum wage in the public sector); the lower income group with incomes of R 401-1200 (1-3 minimum wages); low-middle income group earning R 1200-1600 (3-4 minimum wages) and higher earners with R 1600 or more per month. The use of the concept of minimum wages, is considered more accurate than the Primary Household Subsistence Level (PHSL), which has been developed by the university of Port Elizabeth (SA). This is because the PHSL has a rigid "formal" concept of household's and does not reflect the significance of rural-urban transfer. If accepted, it would imply that 76% of the

resettled squatters and a quarter of the NHE housing applicants live below subsistence level, which cannot be the case.

Less reliable are the data on household's expenditures showing a substantial difference between incomes and expenditures. According to the survey results, the share of expenditures does not exceed 60% of household's income. If this was true, the target group would have manifested considerable accumulation and savings capacity. It may be assumed, however, that both income and expenditures, particularly of the resettled and squatter households fluctuate considerably, and that surplus available for housing is rather limited.

f. Savings

Compared with most other Third World countries, the rate of savings in Namibia is surprisingly high. 59% of the resettled and squatters and 93.7% of the NHE housing applicants have accumulated savings, deposited in the banks. 28% of the first group and 48% of the second have saved more than R 1000. Although these savings are not envisaged for housing but rather for consumption, education or emergencies, it is obvious that the habit of savings is widespread and that applicants for housing or material loans can be expected to save 5-10% of construction costs (depending on income and loan value).

The experience of the Shipena residents, who have more than R 4000 for the purchase of land, shows that there is a considerable scope for group and not only individual savings.

Saving period should be discussed with each individual or saving group. In the case of lowest income groups it should be limited to 5% of construction costs. Higher income households, desiring a more costly solutions, can be expected to save 10% of construction costs within a period of 6-12 months.

g. Affordability

The survey results show that 38.2% of the resettled and the squatters can afford installment of R 50 or less per month, 30.5% can pay R 51-100 and 18.3% can afford R 101 or more. The corresponding share of NHE housing applicants is 3.3%, 30.3% and 52.9%. These results must be treated with caution. The question regarding affordability is rather abstract for most respondents as long as they do not have information about the type costs and loan conditions.

It is therefore not surprising, that lower income households tended to exaggerated their payment capacity,

whereas higher income earners underestimated affordability (3-5% of their income).

Comparison of rents currently paid by NHE applicants and stated affordability, show that the interested are prepared to allocate a higher share of their income to acquire own housing, particularly in the higher income brackets.

Considering the limited reliability of the data on affordability, payment capacity should be determined based on income criteria in relation to the costs of solution selected by the applicant and loan conditions. Monthly installments should not exceed 10% of the lowest income brackets (up to R 400 per month), 15% for the lower income earners (R 500-1200), 15%-20% for households with an income of R 1200-1600 and 25% in the case of higher incomes. These criteria need to be adjusted to the individual cases. Larger households with considerable obligations, probably would have to accept more modest solutions.

In order to minimize risks, installments should be deducted from wages per stop order whenever possible.

h. Present housing conditions

The resettled families have been relocated to the present locations together with their shacks whereas the squatters have erected similar temporary shelters. These consist of C.I. sheets or cardboard walling materials, C.I. sheets, cardboard or canvas roof and earth floor. As they have not been granted titles as yet, none has started improving the shelter. Infrastructure services are limited to few communal taps and public toilets.

The housing applicants, on the other hand, the great majority of whom are tenants, occupy brick or cement units (93.7%) with C.I. sheet roof (95.8%) and a cement floor (94.7%). Most of them (94.7%) have individual water connections, private toilets (82.1%) and private or shared electricity connection (85.3%). It may be assumed that their level of expectations and aspirations is relatively high compared with that of the resettled and the squatters. It will probably be essential to identify the acceptance of a core house solution and provide for several alternatives to be selected by the applicants.

i. Community organization and participation

Only few of the respondents are acquainted with existing community organizations, NGOs or others and even fewer are members of these. The committees in the resettlement areas are not yet conceived as a representative community organization, even though their members have been elected by the residents. This is not surprising considering that relocation took place only 2-3 months ago and the

settlements are still in the process of transition and social consolidation.

Nevertheless, embryonic community organization attempts can be noted in most of the settlements. These include collection of water charges (fees), cleaning of public toilets and digging of trenches for water pipes in one case. These initiatives indicate the potential of community organization and participation; they need to be supported, developed and consolidated through various participative instruments, both as far as planning and implementation are concerned.

Given the immature state of community organization in the resettlement areas, considerable long-term efforts shall be required in order to support the "making of the community". These should include in the first place, the formation of a communication system between the residents and their leadership or representatives as well as with the project. This communication system should be substantiated through participation of the residents in the planning and implementation process, discussion of priorities, objectives and activities.

Such participation should involve all aspects of the project including infrastructure services, housing loans, community centres, etc. In that sense, the project should serve as an instrument to foster community solidarity through common experience which goes far beyond the project's lifespan.

For that reason, the community organization should not be identified with the project, but rather detect and develop its own priorities, objectives and activities; these may be identical with the project during its first phase, but may also extend beyond its implementation to include employment generation (e.g. brick making) and other activities. Not less important is the strengthening of community capacity to deal and negotiate with public (e.g. Municipality) and private agencies in order to represent its interests.

j. Self-help potential

38.6% of the resettled and squatters, but only 18.1% of the housing applicants have some experience in construction works. It may be assumed that a substantial share of the first group will be willing and interested to mobilize self-help including that of friends and relatives, in order to curtail labour and construction costs. Others shall require (local) builders to do the construction work for them.

Self help will need to be supported and controlled by the project's construction advisor.

The majority of NHE housing applicants, on the other hand, are not likely to show interest in self-help construction as most lack the experience and the needed time. They may, however, extend the house by themselves or with the help of friends and relatives at a later stage.

WINDHOEK LOW-INCOME HOUSING PROGRAMME SOCIO-ECONOMIC SURVEY

National Housing Enterprise • SUM-McNamara Consultants
October 1992

INSTRUCTIONS FOR INTERVIEWERS

GENERAL

Introduce yourself. This is a survey organised by NHE and a consulting team (SUM/McNamara) to collect information to enable the planning to better meet the needs of the people. Some people might be suspicious about the motivations, or reluctant to give informations to NHE because of NASBOUCO's image problem. With the new government, NHE is changing, and trying to adjust its housing programs to the needs and possibilities of the people. This survey is part of the efforts in that direction. However, make very clear that this is not a specific housing program, so be careful not to raise expectations.

Fill in form number as given by supervisor, and write your name and personal code number.

Interviews must be carried on only with heads of households. It is important not to have other people (neighbours, friends) hanging around while you are interviewing him, as he might not want to answer certain questions (I.E. regarding income) in front of other people. If the head of the household is not at home, a later visit should be organised. If out of town, check with supervisor to change interview to another household.

Unless otherwise indicated below, fill all boxes. If answer not known or there are more boxes than needed, write a 0 in the free spaces.

SECTION A - IDENTIFICATION

Section A can be partially completed in office before starting the interview.

1. TARGET GROUP: Write the number corresponding to the target group being surveyed.
2. NAME OF SETTLEMENT: Write name of settlement or community group.
3. ERF NUMBER: Write number of erf to be surveyed. Plans in office have erf numbers; check in site as in many cases erf number will be marked on door.
4. AREA CODE: Write area code number provided by supervisor.
5. NUMBER OF HOUSEHOLDS IN ERF: Write number of households living on erf.

SECTION B - HEAD OF HOUSEHOLD

6. GENDER: If male, write 1; if female, write 2.
7. AGE: Write age in number of years.
8. STATUS: Write one selection, if necessary, specify (i.e. divorced).
9. EDUCATION: If the respondent does not have any formal education, write 1. If he/she does have formal education, write 2 and write the number of years of schooling in the box below.
10. PLACE OF BIRTH: Write the number corresponding to the selection.
11. MOTHER TONGUE: Write the number corresponding to the selection.
12. HOW LONG HAVE YOU LIVED IN WINDHOEK?: Write actual number of years. If less than one, write 0.
13. HOW LONG HAVE YOU LIVED IN THIS SETTLEMENT?: Same as in 12.
14. TENURE: Write number for the selected option. Owner will be whoever has an official paper for the land, even if is still paying for it. Tenant is whoever is paying rent to somebody for the use of the land; de facto occupier is anybody occupying land illegally, even if he owns the structure where he lives.

1 WHERE DID YOU LIVE BEFORE MOVING HERE?: Write number corresponding to the selected option. If 3, write name of the area.

1 OCCUPATION: Write the precoded number that best reflects the situation. Self-employed might be somebody working informally (hawkers, artisans giving some service etc); unemployed is somebody looking for work but not getting any income. Pensioner will be anybody periodically receiving money out of some kind of formal pension.

SECTION C - OTHER HOUSEHOLD MEMBERS LIVING HERE

1 This block relates to people actually living in the site. Generally a household is defined by people living under the same roof and sharing food. More than one household might be living in a given erf, perhaps belonging to the same family (in this case, usually but not necessarily will be an extended family) or staying there as tenants renting the place. Please, indicate this fact in section H. For each member of the household a line must be completed, circling the relationship to the head, gender, age and kind of occupation (using the same precoded numbers as in question 16).

18. FAMILY MEMBERS LIVING ELSEWHERE: Some of the direct family members (wife/husband, children) might be staying elsewhere. In this case, write the actual number; if there are none, write 00.

SECTION D - SETTLEMENT AND COMMUNITY

WHAT DO YOU THINK IS THE MOST IMPORTANT PROBLEM IN THIS SETTLEMENT? WHAT COMES NEXT?: This is an open question and the interviewer should be careful not to suggest the answer. The aim of the question is to establish people's priorities for the development of the area. Write in order the two answers that the interviewed person think as the most important problems.

20. DO YOU KNOW OF ANY COMMUNITY ORGANIZATION HERE?: Write 1 for yes and 2 for no.

21 IF YES, WHICH ONES?: Write the name of organization. For this question, do not write in the box, as coding will be done afterwards in the office.

22 ARE YOU A MEMBER OF ANY? Write 1 for yes and 2 for no

23 WHY? Why the person joined or does not want to join such organizations. The purpose of this question is twofold: first to see if the people perceive any existing community organization as useful; also to have an indicator on the willingness to participate in community development. Write the most important reason that is given. For this question, do not write in the box, as coding will be done afterwards in the office.

24 WOULD YOU LIKE TO STAY PERMANENTLY IN THIS AREA?: Write 1 for yes and 2 for no. We intend to get some indicator on the long term aspirations and if the person is ready to commit him/herself to the development of the community and to the necessary investment and personal work involved in the development of his house.

25 WHAT WOULD YOU BE READY TO CONTRIBUTE TO IMPROVE THIS AREA?: This is an open question and the interviewer should be careful not to suggest the answer. People might be willing to contribute with work, money, time, participation in community organizations etc. For this question, do not write in the box, as coding will be done afterwards at the office.

SECTION E - INCOME AND EXPENDITURES

26 HOW MANY PEOPLE IN THE HOUSEHOLD CONTRIBUTE TO GENERATE INCOME?: Write one number.

27 MONTHLY INCOME IN RANDS: Write amount in rands as stated. Total can be added before returning the form to supervisor.

28. MONTHLY EXPENDITURES IN RANDS: Write amount in Rands for each category. Total can be added before returning the form to supervisor.

29. HAVE YOU EVER HAD A LOAN?: Write 1 for yes; 2 for no.

a) FROM WHOM DID YOU TAKE IT? Write name or kind of institution from whom the loan was taken (Bank, NHE, Building Society, Credit and Loans Association, friend, etc). For this question, do not write in the box, as coding will be done afterwards at the office.

b) HOW BIG WAS THE LOAN?: Write total amount in Rands of initial loan (not what is owed at

present, but the total initially granted).

c) WHAT WAS THE TERM OF THE LOAN?: Write the number of MONTHS for repayment. For instance, if it was a loan for 8 years, write 96, if it was 30 years, write 360 and so on.

30 DO YOU HAVE ANY SAVINGS?: Write 1 for yes; 2 for no.

a) HOW MUCH IN RANDS?: Write amount in Rands.

b) WHERE?: Write name or kind of institution where savings are deposited (Bank, NHE, Building Society, Credit and Loans Association, at home, etc). For this question, do not write in the box, as coding will be done afterwards at the office.

SECTION F - DESCRIPTION OF DWELLING AND SERVICES

31. MATERIALS PREDOMINANTLY USED FOR: Fill a) to c) using the precoded materials described below.

32. ARE THERE ANY WINDOWS?: Write 1 for yes, 2 for no.

33. WATER: Write in the box the precoded answer that best describe the situation.

34. SANITATION: Write in the box the precoded answer that best describe the situation.

35. ELECTRICITY: Write in the box the precoded answer that best describe the situation.

SECTION G - HOUSE IMPROVEMENT

36. WHAT IS THE MOST IMPORTANT THING YOU WOULD LIKE TO IMPROVE IN YOUR HOUSE?: gain, this is an open question; the interviewer should not suggest any answer. For this question, do not write in the box, as coding will be done afterwards in the office.

37. WHO WOULD DO IT?: We want to know if the person is capable to and envisages to work by himself, contract the work to somebody else etc.

38. HOW MUCH MONEY DO YOU THINK IT WILL BE NECESSARY FOR THAT IMPROVEMENT?: Write the figure in Rands that the person indicates.

39. WOULD YOU TAKE A LOAN TO PAY FOR THIS IMPROVEMENT?: Write the number corresponding to the selected option.

40. IF YES, FROM WHOM DO YOU THINK YOU WILL GET THE LOAN?: Write name or kind of institution from whom the person thinks can get a loan was (Bank, NHE, Building Society, Credit and Loans Association, friend, etc). For this question, do not write in the box, as coding will be done afterwards at the office.

41. HOW MUCH COULD YOU PAY BACK EVERY MONTH FOR THIS LOAN?: Write the figure in Rands that the person indicates.

42. WHAT WOULD YOU IMPROVE AFTERWARDS?: We try to determine the second priority. This is an open question; the interviewer should not suggest any answer. For this question, do not write in the box, as coding will be done afterwards in the office.

43. HAVE YOU EVER WORKED ON A BUILDING SITE?: Write 1 for yes and 2 for no.

44. IF YES, AS WHAT?: For instance, as mason, helper etc. (Codify some answers with Andrew)

45. HAVE YOU EVER HELPED SOMEBODY TO BUILD HIS HOUSE?: Write 1 for yes and 2 for no.

46. DID THEY PAY YOU FOR THAT?: Write 1 for yes and 2 for no.

SECTION H - OBSERVED USES OF ERF

The interviewer will prepare a simple sketch of the erf using the grid provided for this purpose. The boundaries and the location of any existing structure will be sketched, and their use indicated according to the code besides.

Under "Interviewers notes", any relevant observation or clarification that might be deemed relevant of necessary might be written.

WINDHOEK LOW INCOME HOUSING PROGRAMME

SOCIO-ECONOMIC SURVEY

NATIONAL HOUSING ENTERPRISE
SUM-McNAMARA CONSULTANTS

October 1992

Form Number

1	2	3
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Interviewer:.....

Controller/Coder:

A IDENTIFICATION

1. Target group: Resettlement area (1) NHE waiting list (2) Squatter settlement (3)	<input type="text"/>
2. Name of settlement	<input type="text"/>
3. Erf number	<input type="text"/>
4. Area code	<input type="text"/>
5. Number of households on erf	<input type="text"/>

HEAD OF HOUSEHOLD

6. Gender Male (1) Female (2)	<input type="text"/>	11. Mother tongue Ovambo (1) Herero (2) Damara-Nama (3) Other (4) specify	<input type="text"/>
7. Age	<input type="text"/>	12. How long have you lived in Windhoek? (Years)	<input type="text"/>
8. Status Married (1) Living together (2) Widower (3) Unmarried (4) Other (5) specify	<input type="text"/>	13. How long have you lived in this settle- ment? (Years)	<input type="text"/>
9. Education No formal education (1) Formal education (2) Years of school (No.)	<input type="text"/>	14. Are you Owner (1) Tenant (2) Occupier (3)	<input type="text"/>
10. Place of birth Windhoek (1) Other part of Namibia (2) Other country (3)	<input type="text"/>	15. Where did you live before moving here? Out of Windhoek (1) Single Quarters Area (2) Other (3) specify	<input type="text"/>
		16. Occupation Employed public sector (1) Employed private sector (2) Unemployed (3) Self-employed (4) Pensioner (5) Student (6)	<input type="text"/>

C OTHER HOUSEHOLD MEMBERS LIVING HERE

7. Relationship with head of household	Gender		Age	Occupation*	Relationship with head of household	Gender		Age	Occupation*
	M(1)	F(2)				M(1)	F(2)		
Wife/husband	<input type="text"/>		<input type="text"/>	<input type="text"/>	1	<input type="text"/>		<input type="text"/>	<input type="text"/>
Children	<input type="text"/>		<input type="text"/>	<input type="text"/>	Relative	<input type="text"/>		<input type="text"/>	<input type="text"/>
	<input type="text"/>		<input type="text"/>	<input type="text"/>		<input type="text"/>		<input type="text"/>	<input type="text"/>
	<input type="text"/>		<input type="text"/>	<input type="text"/>		<input type="text"/>		<input type="text"/>	<input type="text"/>
	<input type="text"/>		<input type="text"/>	<input type="text"/>	1	<input type="text"/>		<input type="text"/>	<input type="text"/>
	<input type="text"/>		<input type="text"/>	<input type="text"/>	Other**	<input type="text"/>		<input type="text"/>	<input type="text"/>
	<input type="text"/>		<input type="text"/>	<input type="text"/>		<input type="text"/>		<input type="text"/>	<input type="text"/>

**Specify relationship:.....

* Use code of question 16.

18. Family members living elsewhere (No.)

<input type="text"/>	<input type="text"/>
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Form Number

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Interviewer:..... Controller/Coder:

D SETTLEMENT AND COMMUNITY

1. What do you think is the most important problem in this settlement?.....	<input type="text" value="81"/>	23. Why?	<input type="text" value="86"/>
What should be done next?.....	<input type="text" value="82"/>	24. Would you like to stay permanently in this area? Yes (1) No (2)	<input type="text" value="87"/>
20. Do you know of any community organisation here? Yes (1) No (2)	<input type="text" value="83"/>	25. What would you be prepared to contribute to improve this area?	<input type="text" value="88"/>
21. If yes, which one?	<input type="text" value="84"/>		
22. Are you a member of any Yes(1) No(2)	<input type="text" value="85"/>		

E INCOME AND EXPENDITURES

How many persons in the household contribute to generate income? (No.)	<input type="text" value="89"/>	29. Have you ever had a loan? Yes (1) No (2)	<input type="text" value="134"/>
Monthly income in Rands of		a) From whom did you take the last one?	<input type="text" value="135"/>
a) Head of household	<input type="text" value="90"/> <input type="text" value="91"/> <input type="text" value="92"/> <input type="text" value="93"/>	b) How big was the loan? (Total in R)	<input type="text" value="136"/> <input type="text" value="137"/> <input type="text" value="138"/> <input type="text" value="139"/>
b) Wife/husband	<input type="text" value="94"/> <input type="text" value="95"/> <input type="text" value="96"/> <input type="text" value="97"/>	c) What was the term of the loan? (months)	<input type="text" value="140"/> <input type="text" value="141"/> <input type="text" value="142"/>
c) Other	<input type="text" value="98"/> <input type="text" value="99"/> <input type="text" value="100"/> <input type="text" value="101"/>		
d) Total	<input type="text" value="102"/> <input type="text" value="103"/> <input type="text" value="104"/> <input type="text" value="105"/>	30. Do you have savings? Yes (1) No (2)	<input type="text" value="143"/>
Monthly expenditures in Rands for:		a) How much in Rands?	<input type="text" value="144"/> <input type="text" value="145"/> <input type="text" value="146"/> <input type="text" value="147"/> <input type="text" value="148"/>
a) Rent	<input type="text" value="106"/> <input type="text" value="107"/> <input type="text" value="108"/> <input type="text" value="109"/>	b) Where?	<input type="text" value="149"/>
b) Municipal charges (water, electricity)	<input type="text" value="110"/> <input type="text" value="111"/> <input type="text" value="112"/> <input type="text" value="113"/>		
c) Transport	<input type="text" value="114"/> <input type="text" value="115"/> <input type="text" value="116"/> <input type="text" value="117"/>		
d) Food	<input type="text" value="118"/> <input type="text" value="119"/> <input type="text" value="120"/> <input type="text" value="121"/>		
e) Money sent to help family	<input type="text" value="122"/> <input type="text" value="123"/> <input type="text" value="124"/> <input type="text" value="125"/>		
f) Repayment of loans	<input type="text" value="126"/> <input type="text" value="127"/> <input type="text" value="128"/> <input type="text" value="129"/>		
g) Total	<input type="text" value="130"/> <input type="text" value="131"/> <input type="text" value="132"/> <input type="text" value="133"/>		

DESCRIPTION OF DWELLING AND SERVICES

31. Materials predominantly used for		33. Water: In the house (1) In the erf (2) Public tap (3) Other (4) specify.....	<input type="text" value="154"/>
a) Walls	<input type="text" value="150"/>	34. Sanitation. Private water-borne system (1) Communal flush toilet (2) Bucket system (3) Other (4) Specify.....	<input type="text" value="155"/>
b) Roofing	<input type="text" value="151"/>	35. Electricity: Private connection (1) Sharing with neighbour (2) No electricity (3)	<input type="text" value="156"/>
c) Floor	<input type="text" value="152"/>		
ricks (1), steel sheets (2), wood (3), cardboard (4), plastic (5), canvas (6), cement (7), earth (8), other (9), Specify.....			
32. Are there any windows? Yes (1) No (2)	<input type="text" value="153"/>		

G HOUSE IMPROVEMENT

36. What is the most important thing you would like to improve in your housing situation?	156	41. How much could you pay back every month for this loan?	<table border="1" style="border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> <tr> <td style="font-size: 8px; text-align: center;">165</td> <td style="font-size: 8px; text-align: center;">166</td> <td style="font-size: 8px; text-align: center;">167</td> </tr> </table>				165	166	167				
165	166	167											
37. Who would do it?	157	42. What would you improve afterwards?	168										
38. How much money do you think would be necessary for that improvement?	<table border="1" style="border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> <tr> <td style="font-size: 8px; text-align: center;">158</td> <td style="font-size: 8px; text-align: center;">159</td> <td style="font-size: 8px; text-align: center;">160</td> <td style="font-size: 8px; text-align: center;">161</td> <td style="font-size: 8px; text-align: center;">162</td> </tr> </table>						158	159	160	161	162	43. Have you ever worked on a building site? Yes (1) No (2)	169
158	159	160	161	162									
39. Would you take a loan to pay for this improvement? Yes (1) No (2)	163	44. If yes, as what?	170										
40. If yes, from whom do you think you would get the loan?	164	45. Have you ever helped somebody to build their house? Yes (1) No (2)	171										
		46. Did they pay you for that? Yes (1) No (2)	172										

H OBSERVED USES OF ERF

<p>Sketch erf boundaries</p> <p>Sketch structures and indicate use (code)</p> <p> Dwelling (1)</p> <p> Fixed dwelling/productive uses (2)</p> <p> Productive uses (shop, workshop, etc.) (3)</p> <p> Latrine (4)</p> <p> Cooking (5)</p> <p> Other (6).</p> <p> Specify.....</p> <p> Indicate which structures are used by interviewed household (A)</p> <p> Indicate which structures are used by other households (B, C, D, etc.)</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p style="margin: 0;">INTERVIEWER'S NOTES</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> <p style="margin: 5px 0 0 0;">.....</p> </div>	
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ANNEXURE 3\B

**CASE STUDIES -
LIFE HISTORIES**

WINDHOEK LOW-INCOME HOUSING PROJECT

Case Studies - Life History

A. The history of Rosalia Gabriel

Rosalia was born in 1949 in Ondangwa, a larger village with a population of some 70.000 inhabitants in Ovamboland. Her family has some land and livestock there and she helped them with the agricultural work. Her father has died but her mother, a brother and a sister continue to live there. All work in cultivation.

She went to school in her home village for five years. In 1970 she met a man from Windhoek who promised to marry her. With him she lived for 2 years and has a son from him (born 1971). Although the marriage did not materialize, Rosalia got a permission to stay in Windhoek and was registered with the Municipality, which entitled her to apply for housing.

Since then, she gave birth to two daughters, born in 1975 and 1977 from two different fathers. At present she has a friend who is a military man and visits her only once a month. He is also registered with NHE as plot owner.

In addition to her own children, two more persons live with her; a niece, 24 years old who is working in a shop in Katutura. She is not obliged to contribute from her salary to household's income, but she often brings food or money. Rosalia brought her to Windhoek when she was still very young.

Also the other is a relative; a 24 years old daughter of her cousin, who came to Windhoek 3 years ago in search of employment. Actually she was promised a job in a factory, but when she arrived she was told that no job was available. At first she went to school, but she became pregnant and had to leave. Now she is staying with her child at Maria's but has no work. Now she is helping Rosalia.

It is not yet clear whether Rosalia's cousins daughter will continue to stay with her in Windhoek; however, as long as she stay, Rosalia is obliged to help her. Also if other relatives will come and will ask her for help or accommodations, she will support them as far as she can.

Other relatives including her sister and another cousin's daughter come to visit her from time to time, but they do not stay in Windhoek. She goes to the village twice a year, in July and December and stays with her family for about one month on each visit.

She would have preferred to go back to her village and live there; but there is no work in the countryside and the family land is not sufficient to provide for everybody. For economic reasons she must continue living in Windhoek.

When Rosalia came to Windhoek she stayed with her boy-friend for two years (1970-1972) in a municipal house in Katutura. After separating from him, she managed to obtain another municipal house, as she was registered and was entitled for housing. In this house she lived from 1972 to 1986. She found a job in a hospital and could save enough money to extend the municipal built unit by two rooms.

In 1986 she became pregnant again and very sick. She spent several months in hospital and has lost her job. Since she could not pay her rent, she lost her house including the investment she has made (she wrote to the Municipality requesting the to reimburse her but did not receive an answer).

After loosing her house she stayed with relatives with her children. Because of the density she has decided to squat, bought materials for Rs. 150 and came directly to Shipena (Einbeck). A friend told her about this location. She was later-on registered by the Municipality.

In 1988 Rosalia took a training course in sewing and needle work at the U.D. Center. At the same year she was trained in home economics at the Rossing Foundation. Each of the courses lasted for six months. She got some assistance from a relative. Since then she is working in sewing.

Rosalia managed to purchase an old sewing machine and is now working at home, making dresses both for the vicinity and for the countryside buyers. Although there is a fierce competition, she has an increasing number of permanent clients because of the good quality of her work. Rosalia does not look for clients, but they recommend her to others.

Rosalia does not have to invest capital in her work (except for the manual sewing machine which she bought). The clients bring the materials and suggest the design. Most clients come from Katutura or even further away.

Average charges per dress amount to Rs. 36; however, there are more expensive ones which may cost as much as Rs. 400 (e.g. wedding gown). Her monthly earnings vary between Rs. 400 and 500. As already mentioned, her niece contributes food occasionally; also her boyfriend brings from time to time food and money (Rs.50) when visiting. Her son will complete secondary school next year. He does not work.

Rosalia does not send money back home. When she goes to the village twice a year, she brings approximately Rs. 200 and sometimes also cloths with her. She participates in a savings scheme for small vendors known as Tumba. Each member has to pay Rs. 3.50 per week. After saving at least Rs. 200, the saver is entitled to borrow the double amount of savings (Rs. 400). Payment is weekly at Rs. 7.0 but no interest is charged. She uses the credit for working capital.

Another savings programme in which she participates is for what she calls housing, but means plot acquisition. 148 households in the Shipena squatter have organized themselves and save monthly small amounts. They have already accumulated Rs. 4000, but had to spend some of the money for water connection. The money is at the bank and Rosalia is the treasurer of the group. There are no problems of confidence among the group at present, though there were some tribal conflicts at the beginning. The group has separated and is now organized, in fact, as a tribal unit (Owambos).

Rosalia would like to build a 4 room house, but she knows that she cannot afford it. She will be satisfied with a one-room core house at first. To reduce labour costs she could contract some local builders which she knows. Another possibility is to bring her brother from her home village for few weeks. He is an experienced builder and will not charge her. She has some experience in the management of home construction, as she has extended successfully her previous municipal house.

As far as affordability is concerned, Rosalia stated that she could pay monthly Rs. 50-100. She pledges, however, for a flexible repayment scheme, as her income fluctuates. One week/month she could pay more and occasionally less. She sees no problem for storing building materials at home. She could always bring a relative to guard them.

B. The urbanization of Micholas Shendo

Micholas is 32 years old. He was born in 1960 in a very small village in Ovamboland. His father was cultivator. He has 6 brothers and sisters, 2 of whom are also in Windhoek, but he does maintain close relations with them. He did not go to school at home (there was none).

Micholas came to Windhoek in 1988, when he was 28 years old to look for a job. There are no employment and income opportunities in Ovamboland. He consulted with some friends and asked his parents for permission.

Upon arrival he found work as an aide to a bricklayer in a construction company and stayed at the company's compound with some other workers. When construction was completed, he has found a job in an electricity company and learned there basic electric works. Recently (since February 1992) he was working in road construction with a different company. His job was tank operator. He got this job because some friends have recommended him.

When his first job terminated, he was forced to leave the company's compound. He bought some materials for a shack and went to squat at the Single Quarters area, where some of his friends were staying. From there he was transferred to Onyelweiva. In August he had an accident and broke his leg and was hospitalized. Since then, he could not work again, but home that he will fully recover within 1-2 months.

Micholas has a wife and 4 children. His wife does not work and his children are all below school age. 9 additional persons stay with him in the shack. Of these 5 are unemployed (including his brother) and 4 have jobs as painters and construction aides. Micholas has no income at the moment. The friends who are working, bring food with them. Also the neighbors and friends in the settlement help him occasionally with Rs. 10-20. All the persons staying in his place eat together.

There are no rules how long a friend can stay with the household. Usually until they can find their own accommodation. 4 other friends who have stayed with him at the beginning of the year have moved out when they have found their own place.

When Micholas started working in Windhoek in 1988, his wages was Rs. 160 per month. His ultimate wages prior to the accident was Rs. 280 per month. Considering inflation rate, his real income has not improved substantially despite his acquire qualifications.

Micholas visits his family in the village once a year, in Christmas. When he goes there he brings along food and Rs. 200- 300. He prefers to stay in Windhoek because of the employment opportunities. Occasionally he receives millet from home, when somebody comes to Windhoek.

Once he has recovered, he would go to work again. He has enough experience in building and can build a house by himself with the help of his friends. He maintains that he can pay Rs. 50 per month for a housing loan.

C. Conclusions

Although two case studies do not allow generalized conclusions, the emerging pattern in comparison with the results of the socio-economic survey, indicates some important issues which should be taken in account in the planning of the upgrading program for the resettled squatters.

The case study show the vulnerability and fragile equilibrium of probably a substantial share of the target group. Income, consumption and expenditures are determined by access to temporary employment and are likely to vary considerably from month to month. Sickness or an accident are likely to devastate this fragile equilibrium.

For the planned housing loan scheme, it implies that loan repayment should be conceived flexibly, allowing for rescheduling of credits in case of justified arrears. There is a need to involve the community (e.g a credit committee) to participate in the follow-up of borrowers. The committee should also support with the approval of applicants. For example, only those who regularly pay the water charges would have an access to credits.

Consecutive loans will help to strengthen borrowers commitment to repay the credits. The target group are capable of saving for housing to a limited extent. Once the programme has been approved by NHE/KfW, the communities should be motivated to commence a savings scheme during the interim period until the Material Credit project could commence (probably March 1993). This should also indicate residents commitment and interest. There are enough precedents and there should be no difficulties in organizing community saving programme.

It is probable that a higher share of the resettled squatters can mobilize funds from relatives and friends for he construction work. each case should be examined individually by the social workers with the support of proposed Community Loan Committee.

Even the more vulnerable households probably can afford some partial solution. Based on a careful evaluation, flexible options should be discussed with them.

CLewin 1092

ANNEXURE 4A
HOUSING SURVEY

W.L.I.H.P.HOUSING SURVEY

INTRODUCTION:

A short survey of various low income house types was carried out for the Windhoek Low Income Housing Programme in order to assist the design of the programme by giving some idea of the process of improvements to the houses by the occupants.

AIM:

To understand how the houses are used, both internally and externally. To establish the priorities of homeowners by observing the extent and nature of improvements and extensions to the homes and properties. To gain insight into the process of improvements; how much involvement the owners had, where their materials came from, what kind of assistance they received and how they financed the improvements.

METHODOLOGY:

A range of house types were surveyed by interviewing the owners and making annotated sketches of the plans of the houses and plots to record the use of spaces, extensions, improvements, materials etc. The interviews were loosely structured to respond to the peculiarities of the house or owner, and were carried out in a conversational form.

The types of houses were selected to cover a cross section of situations from formal NHE built houses to informal shacks [see Appendix A for a list of houses surveyed].

The individual houses were selected in the field to cover a variety of situations [some houses have substantial improvements, others have no improvements].

FINDINGS AND OBSERVATIONS

1. Uses

The way in which spaces are used depends largely on the availability of space and the pressure of numbers. In single room shacks a range of activities takes place in the one room, whereas in houses with more space the uses are more specialized. The formal houses are generally used as planned, that is to say that the socializing takes place in the living areas, cooking in the kitchen and ablutions in the bathrooms.

*** Socializing**

Takes place mostly indoors, outdoors only when there is shade or the weather is cool. Three houses had shade structures outside for this purpose the others socialized outside in the shadow of the house when present. In the houses which have no separate living room socializing takes place in the bedroom.

*** Cooking.**

This depends very much on what type of fuel is used. In houses that have either gas or electricity, cooking is done indoors in the designated cooking areas or kitchens [when they exist] or in the living areas. Outside cooking on wood fires occurred regardless of what other types of fuel are available. Most houses using gas cook on wood fires outside from time to time when money to buy gas is not in hand. All households using gas complained of the expense of gas.

Cooking, whether inside or outside, happens in clearly defined places, generally an area enclosed with a windshield of some type. Cooking and socializing often happen in the same space. There is no clear pattern of a desire for privacy for cooking areas, in some houses outside cooking takes place in areas with a lot of street contact and in other houses it takes place out of the public eye.

*** Ablutions.**

In houses with toilets and showers, ablutions are in these rooms. Where there are no facilities the household uses the bush as a toilet. In most cases where there is no washroom there exists a dedicated washing enclosure [in one house this doubled as the cooking area]. The bathrooms are often used as storage areas as well and in one house the shower is used almost entirely for storage.

*** Sleeping.**

All rooms are used for sleeping [with the exception of toilets and washrooms] to some degree, depending on the pressure of numbers. No houses had external sleeping areas and no one slept outside. In one household the whole family sleeps in one room even though there are other rooms available. In one-room houses [shacks as well as NHE types] there are often curtains to partition of the sleeping areas or beds from the other activity areas.

*** Use of outside spaces.**

This varies a great deal from household to household. The only pattern is the use of shaded areas for socializing. There is no relationship between the size of the erf and the amount of activity on the erf. Some erven have extensive, productive gardens while others have none at all. Those plots which are worked are done so to help the household subsist [vegetable gardens, fruit trees, chicken coops etc.] and not only for cosmetic reasons.

On two erven there was economic activity [one repairing cars the other repairing bicycles]. Many plots have building materials stored on them, and many houses have things stored on the rooves.

2. Extensions and Improvements.

All houses surveyed [with the exception of the shacks] have been improved or extended. The extent of improvements varies according to the available funds and the owners priorities. The houses with the greatest improvements are the NHE gumpole houses, all of those surveyed have been extended in brick to the full extent intended in the design of the original core.

*** Shacks**

The shacks have not been extended, the existing structure having built at the outset. One shack has the structural frame for an additional room already erected and waiting for cladding materials.

*** Priorities**

In some houses the owners priorities have been to have additional rooms, which are built while the original walls remain unplastered and unpainted. Additional bedrooms are mentioned by the owners as the most desirable extension with more living rooms also seen as a priority. No houses mentioned outside shade structures as a priority.

*** Planning**

The planning of extensions is largely determined by the constraints of the site and the original house or core. The living and socializing areas are more exposed to public contact. The extensions are planned in a conventional way with separate sleeping and living areas organized around a passage circulation spine. There is no tendency toward open plan type layouts. In the gumpole houses this may be due to the fact that the Mun. agreed at the beginning of the programme that extensions to houses did not need Mun. approval as long as they followed the standard layout as submitted by the NBIC, which most of them have done.

*** Boundaries**

Thirteen households had boundaries well defined by fences. Where no vertical boundary existed the limits of the erf was clearly understood by the occupants. In one of the Hainyeko ultra low cost houses the boundary between two adjacent households was all but nonexistent with the households using the outside spaces communally.

3. The Process

Generally the more well-off the household the more conventional the process followed for improvements and extensions. One NHE two-bedroom house has been extended with the financial and technical assistance of the NHE; one two-bedroom house owner intends to extend the house with assistance from NHE and one Saamstaan owner employed an architect to prepare municipal approval drawings for the extensions which were built by a private contractor employed by the owner. For the rest of the houses surveyed extensions and improvements were done in a more informal fashion, which indicates an ability to manage the process.

*** Financing.**

With the exception of the two NHE houses mentioned above, all of the houses surveyed said they would finance any improvements with their own savings. One owner said that he may be able to get assistance from his employer. No questions regarding savings methods were asked, although when asked if they would borrow money from the banks or building society most commented that money from these sources is too expensive. Most did not have a clear idea of how much their planned extensions would cost and did not know of other agencies from whom to borrow money.

*** Design and technical assistance.**

With the exception of the cases mentioned above the only technical assistance received was from the builders hired to help with the construction of the extensions. Three owners expressed some concern about how to go about extensions, whether to approach the municipality or the NHE for assistance and approval.

*** Source of materials.**

Generally those households which could afford to, purchased their materials from formal suppliers, those less able to purchase materials in large quantities bought them bit by bit from what ever sources they were able.

Materials were obtained from a variety of sources:
Bricks : mostly from formal suppliers. One owner made her own bricks for the first two rooms of her extension; one owner got her's from the single quarters during demolition.

Roof sheets: in the brick houses these were mostly bought from formal suppliers ; in the shacks these were mostly recycled from building sites.

Windows: many of these bought from other people in the neighborhood, others obtained from formal suppliers.

Door frames: mostly from formal suppliers. **Doors**: from formal suppliers and from friends and others in the neighborhood. Only one owner mentioned that she had been given 30 day credit with a materials supplier.

*** Contractors or Self built:**

The degree of participation in the actual construction of the houses depended on the owners ability to afford a contractor and their perceptions of their own ability or skills in the building process. Saamstaan houses were built with the participation of the Saamstaan members and the original NHE houses were built by private contractors. Others hired by the owners to build or to assist in the building of extensions were from the community i.e. no formal organizations were approached.

4. Other Comments

*** Tenure.**

With the exception of the household in Shipena, all the houses belonged to the occupants, or are in the process of being paid off. One ultra low cost house in Hainyeko is occupied by the owner's brother. All the other houses were obtained through NHE or Saamstaan with the exception of the Shipena house and the house at erf no.1420 Wanaheda [this erf was bought from the municipality by the occupant's brother. The occupant is repaying his brother for this].

*** Quality of extensions.**

All of the houses are constructed to a satisfactory standard structurally, though most of the finishing of is rough. Only one owner complained seriously about the poor quality of her extensions [the extensions were built by hired hands]

*** Ultra low cost houses.[Hainyeko]**

These were built by NBIC just prior to independence and were intended to house the occupants of the single quarters hostel which was demolished. The structures were thus never suited for occupation by families.

Soon after independence the government allocated money for the upgrading of these houses. This process is being managed by the community themselves and the occupants have a choice as to where they would like their portion of the money spent.

Never intended as starter solutions the structures do not easily accommodate extensions and upgrading, and are badly located on the site thus there are problems with flooding and poor orientation. In the houses surveyed the upgrading has meant relocating ablutions facilities to outside the bedroom.

*** Gumpole houses.**

By necessity these core houses have generated the most involvement from the owners, and have therefore been the most responsive to their needs and affordability. The biggest drawback is the lack of electricity which all owners surveyed desire but cannot afford. This is hindering the development of home based industries in at least three of these houses surveyed. With both these houses and the ultra low cost ones some form of technical and financial assistance would help the owners to achieve what they want from their homes.

*** Siting of houses on the erven.**

Most of the owners are happy with the position of the house on the erf i.e. in the middle or at the back of the site.

CONCLUSIONS

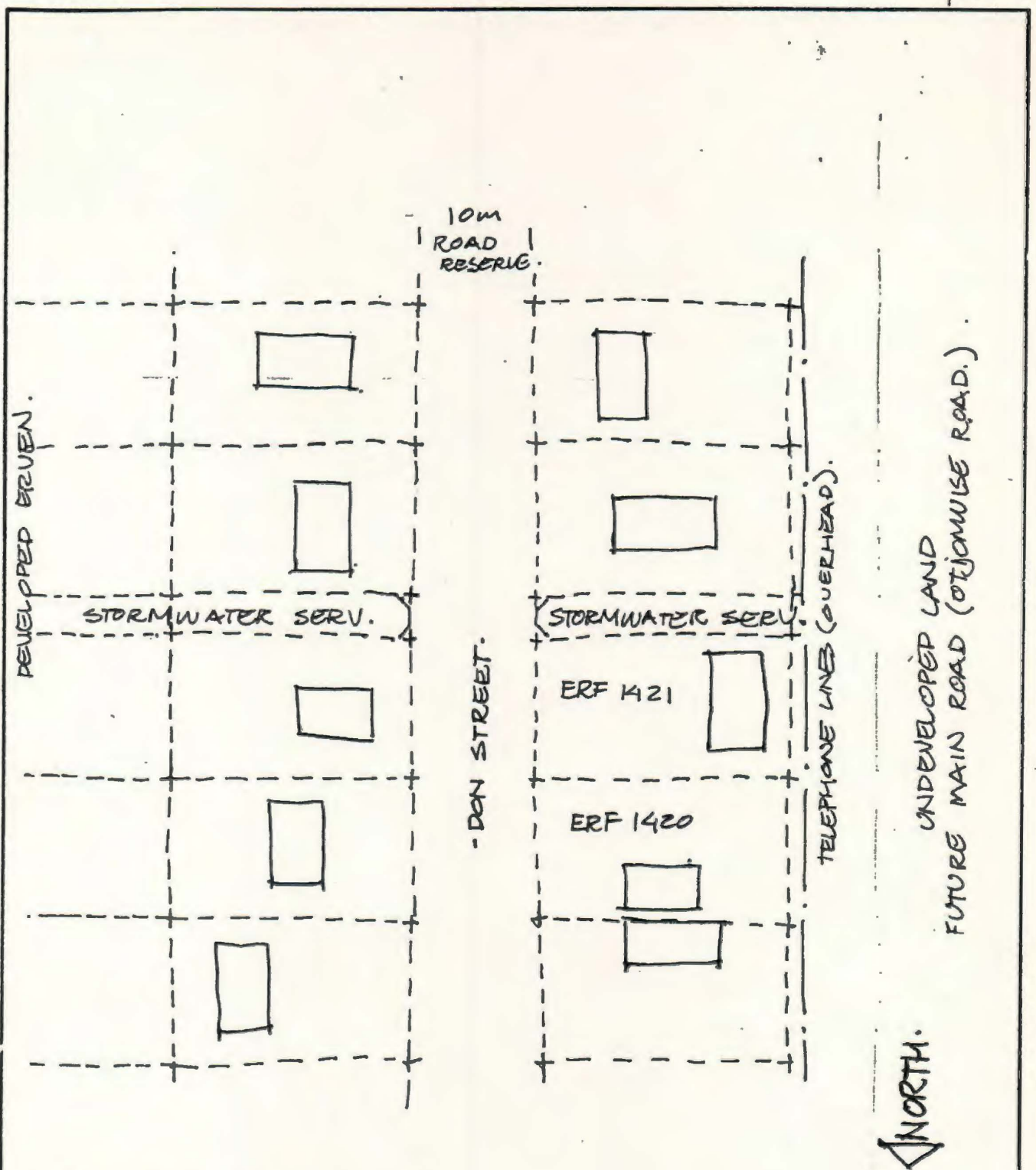
- * There is a high demand for electricity, and improved services. The building materials loan scheme should allow participants to finance the upgrading of services.
- * The fact that many people have undertaken improvements on their own [i.e. without the assistance of outside agencies such as the NHE or the MLGH] indicates that there exists the ability for people to manage the process of improvements and extensions themselves. The WLIHP should not attempt to replace this, but should seek to assist this.
- * For households that cannot afford to buy completed houses, starter-solutions/core houses allow the household to manage the process of the development of their housing needs. Sustainable technical and financial assistance should seek to optimize the resources of the participants.
- * In the design of a core house programme the participants should be closely involved to determine the individuals specific needs. Although this may be costly it is important that the starting point be finely tuned to the user's needs to optimize small sites and limited resources and to accommodate the specific needs for extensions/improvements.
- * Instead of buying building materials bit by bit, a building materials loan scheme would enable people to have the materials to continue with their improvements and then pay off the loans.
- * There is not too much concern for the restrictions placed on improvements by building lines.
- * Most extensions are done with conventional single [115mm] brick walls. Only one house had permanent improvements in blockwork.
- * If income levels allow it people prefer to use a more formal process for improvements.

HOUSING.WPS
AEW11.92

APPENDIX ALIST OF HOUSES SURVEYED

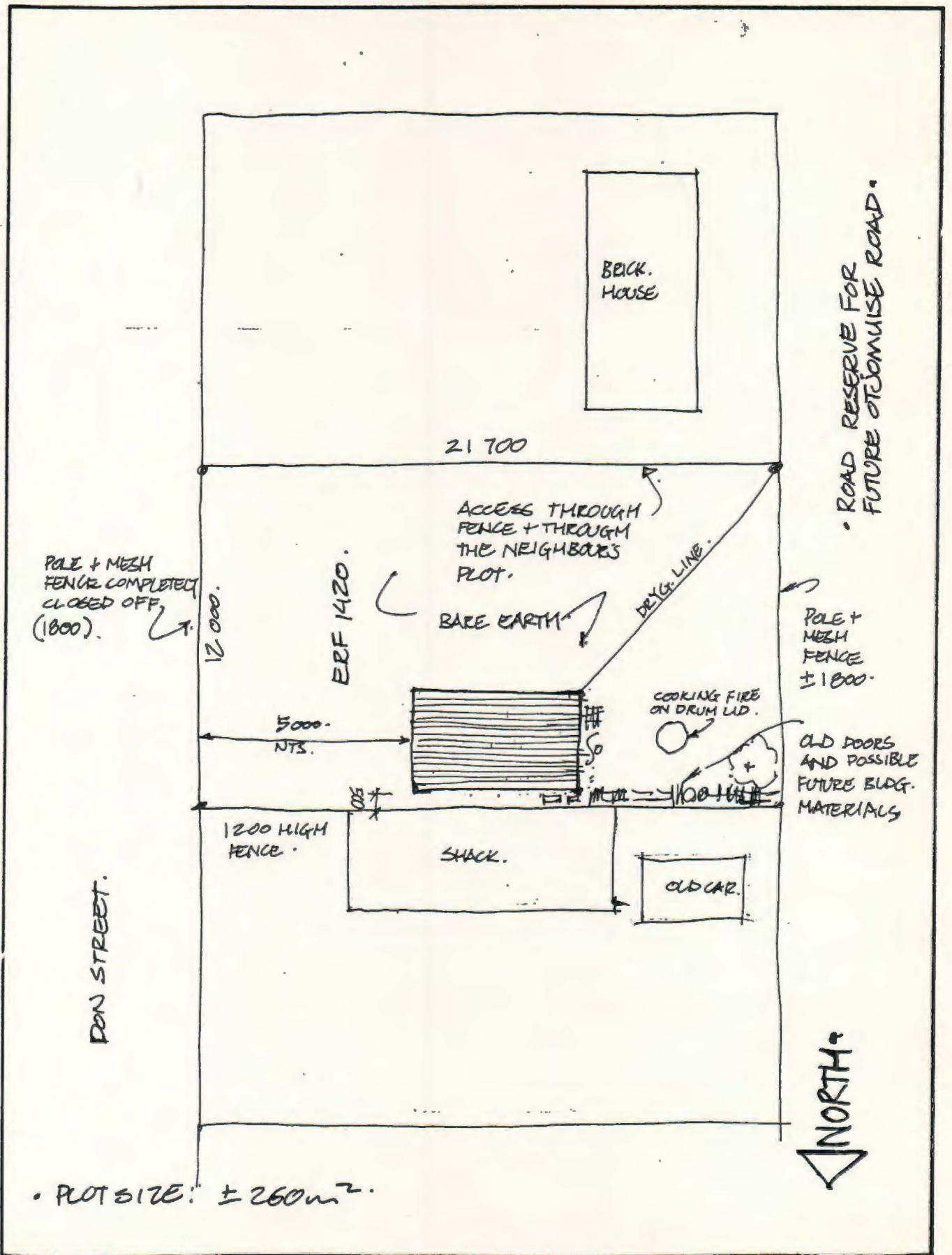
<u>HOUSE TYPE</u>	<u>LOCATION</u>	<u>ERF No.</u>
Shack [informal settlement]	Shipena	-----
Shack [formal settlement]	Wanaheda	1420
Shack [resettled area]	Freedom Land	1404
Gumpole core [1 bdrm.]	Wanaheda	484
Gumpole core [1 bdrm.]	Wanaheda	488
Gumpole core [2 bdrm.]	Wanaheda	481
Gumpole core [3 bdrm.]	Wanaheda	490
Core house [1 bdrm.]	Wanaheda	1950
Core house [1 bdrm.]	Wanaheda	1833
House [2 bdrm.]	Wanaheda	1902
House [2 bdrm.]	Wanaheda	1908
Ultra Low Cost	Hainyeko	701
Ultra Low Cost	Hainyeko	702
Ultra Low Cost	Hainyeko	691
House [1 bdrm. Saamstaan]	Wanaheda	1421
House [1 bdrm. Saamstaan]	Wanaheda	2036
House [1 bdrm. Saamstaan]	Wanaheda	2035

HOUSING.WPS
AEW11.92



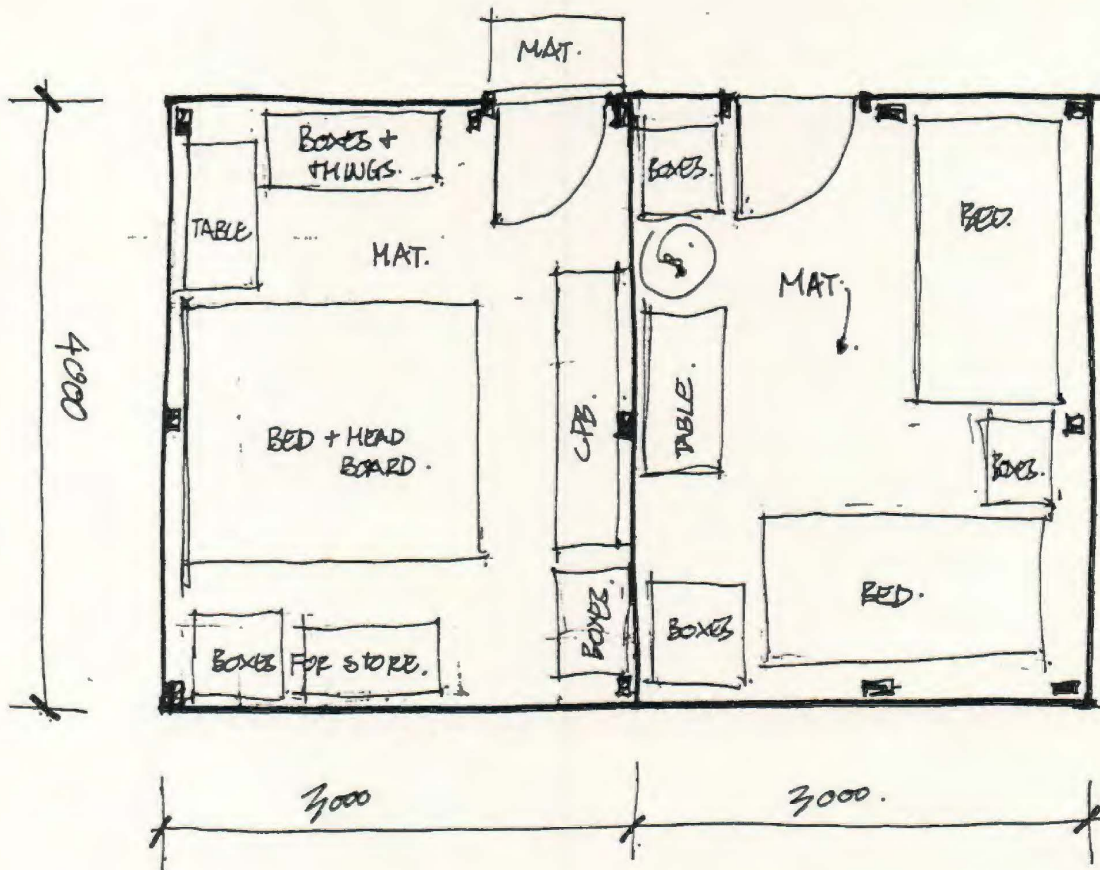
- ERVEN : 200 to 300m².
- ROAD : UNPAVED / TARRED . NO SIDEWALKS .
- SERVICES : RETICULATED WITH WATER, ELECTRICITY + WATER BORNE SEWAGE. NOT ALL HOUSES CONNECTED.
- DEVELOPMENT: MIXTURE OF SHACK, SPEC. BUILT OWNER BUILT AND SAAMSTAAAN HOUSES.

<p>TYPE:</p> <p>ERF 1421: SAAMSTAAAN ASSISTED.</p> <p>ERF 1420: SELF BUILT SHACK.</p>	<p>LOCATION: WANAMEDA . NOT TO SCALE.</p>	<p>ERF N^o.</p> <p>1420</p> <p>1421.</p>
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• PLOT SIZE: $\pm 260m^2$.

TYPE: SELF BUILT SHACK.	LOCATION: WANAMEDA.	ERF N ^o 1420.
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TYPE: SELF BUILT SHACK.

LOCATION: WANAMEDA.

ERF No.
1420.

TENURE:	Owner. Bought plot from family. Had to pay back R1600.00 to family.	
HOW LONG:	Have had plot for 2 years and lived in other peoples house paying rent before moving into their house 4 months ago.	
HOW BUILT:	Self-built	
MATERIALS:	An assortment of recycled materials mostly steel roof sheet and hardboard, some old windows and doors. structural frame of recycled timber.	
MATERIALS OBTAINED:	Some donated some purchased informally. Owner works in construction industry (unskilled) materials obtained from employer.	
COST:	Uncsure. Money from own savings.	
EXTENSIONS:	Would rather save money to build a brick house than extending the house with informal/temporary materials. Will not approach bank for loan (too expensive) Have considered joining SAAMSTAD but will probably attempt to save and finance the house with own money. Will probably build house themselves.	
ACTIVITIES:	Both rooms used for sleeping socializing. No specific areas or enclosures for washing. Washing done inside and outside. No toilet. Use bush. No water. Purchase from neighbour (R40 per month about one bucket a day). Expressed need for own water supply but cannot afford the connection fee (± R670.00).	
TYPE: SELF-BUILT SHACK	LOCATION: WANAMEDA.	ERF NO: 1420.

OTHER
COMMENTS:

No economic activities.

House is well built and apparently water tight.

Lack of finance is obviously a problem and prohibits the upgrading of services.

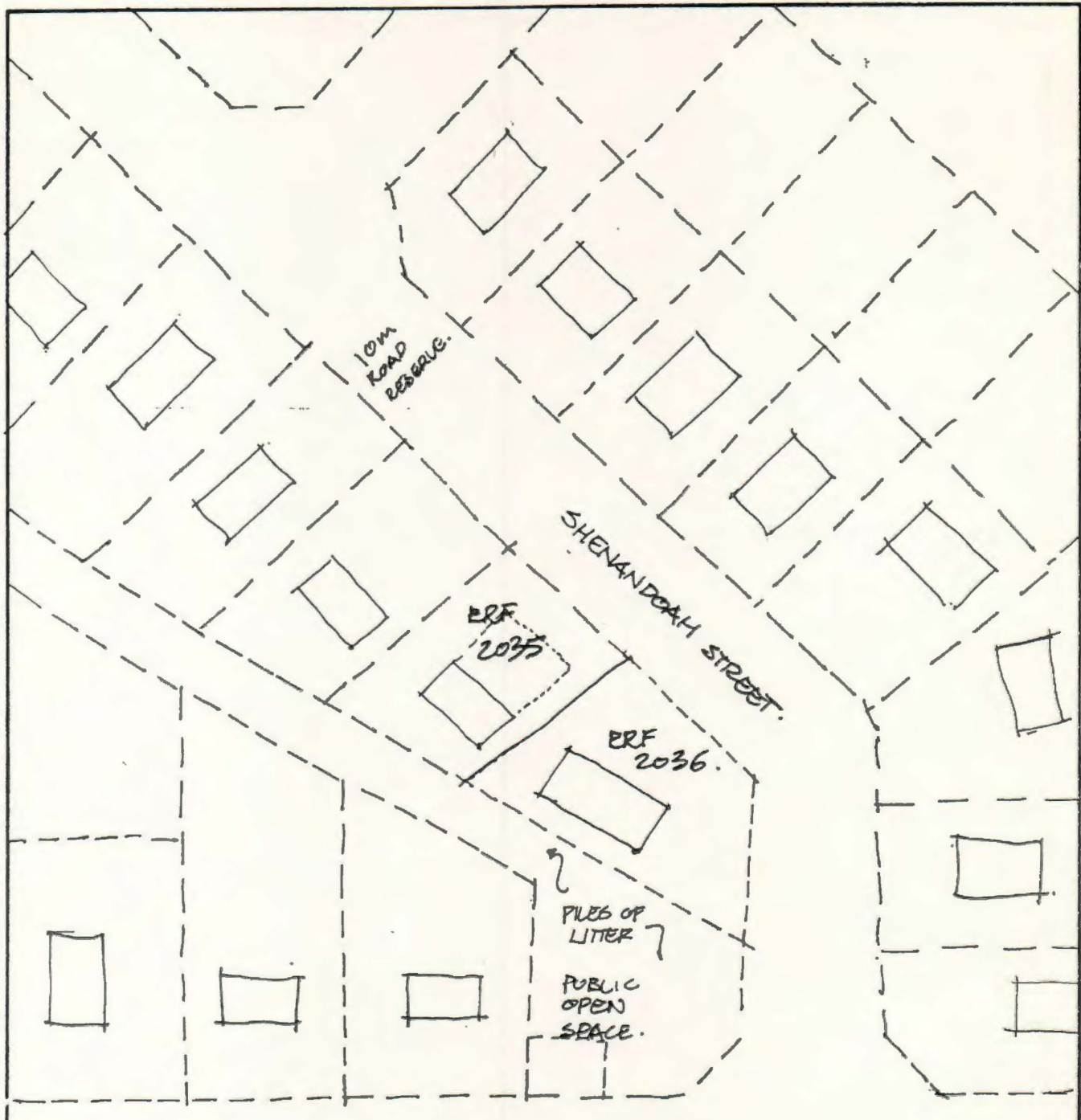
No specific area used for external living.



TYPE: SELF-BUILT SHACK.

LOCATION: WANA HEDA.

ERF No.
1420.



- UNTARRED ROADS.
- NO STREET LIGHTS.

15m
ROAD
RESERVE.

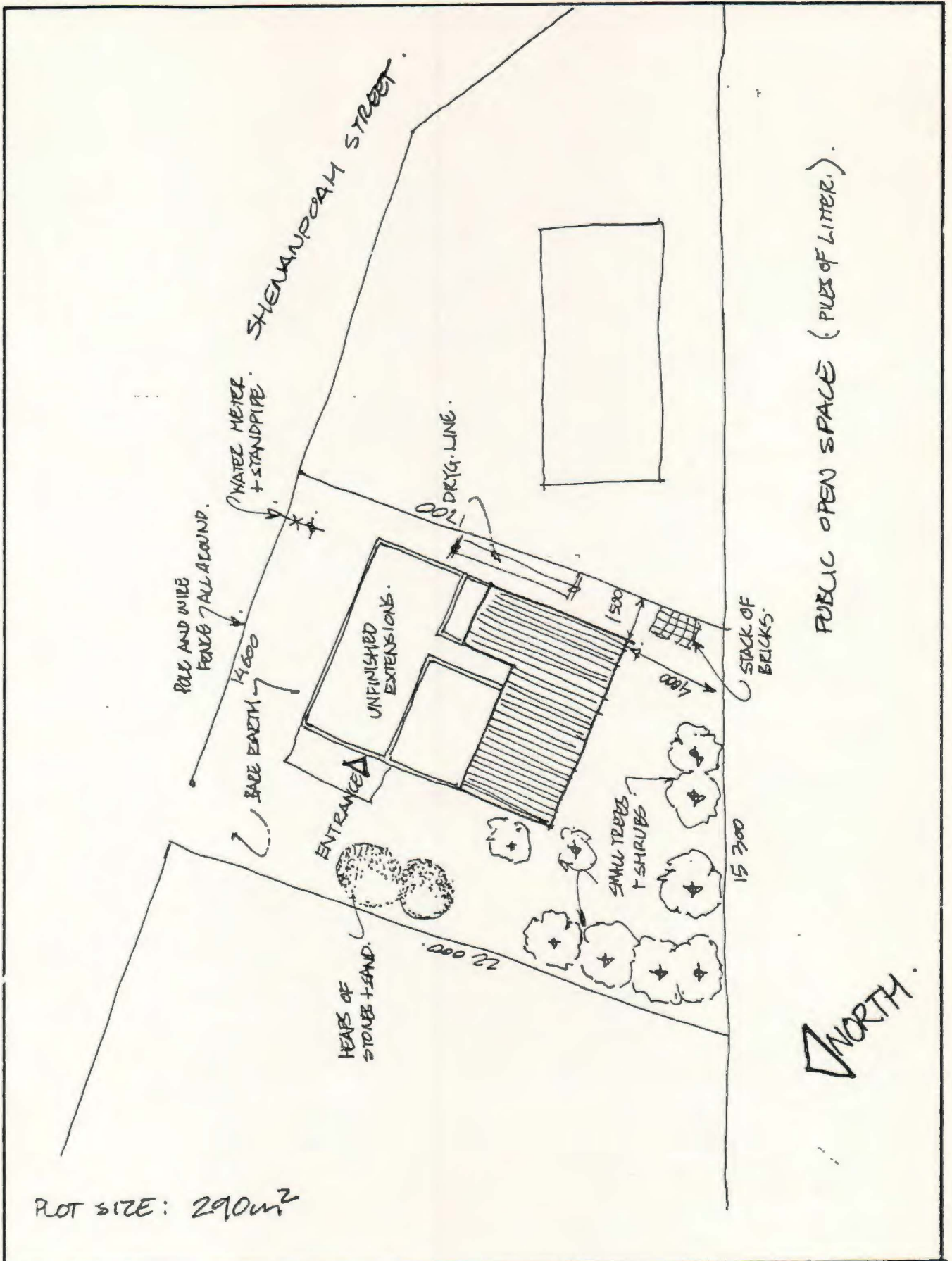
POTOMAC ROAD



TYPE: SAMSTADN ASSISTED

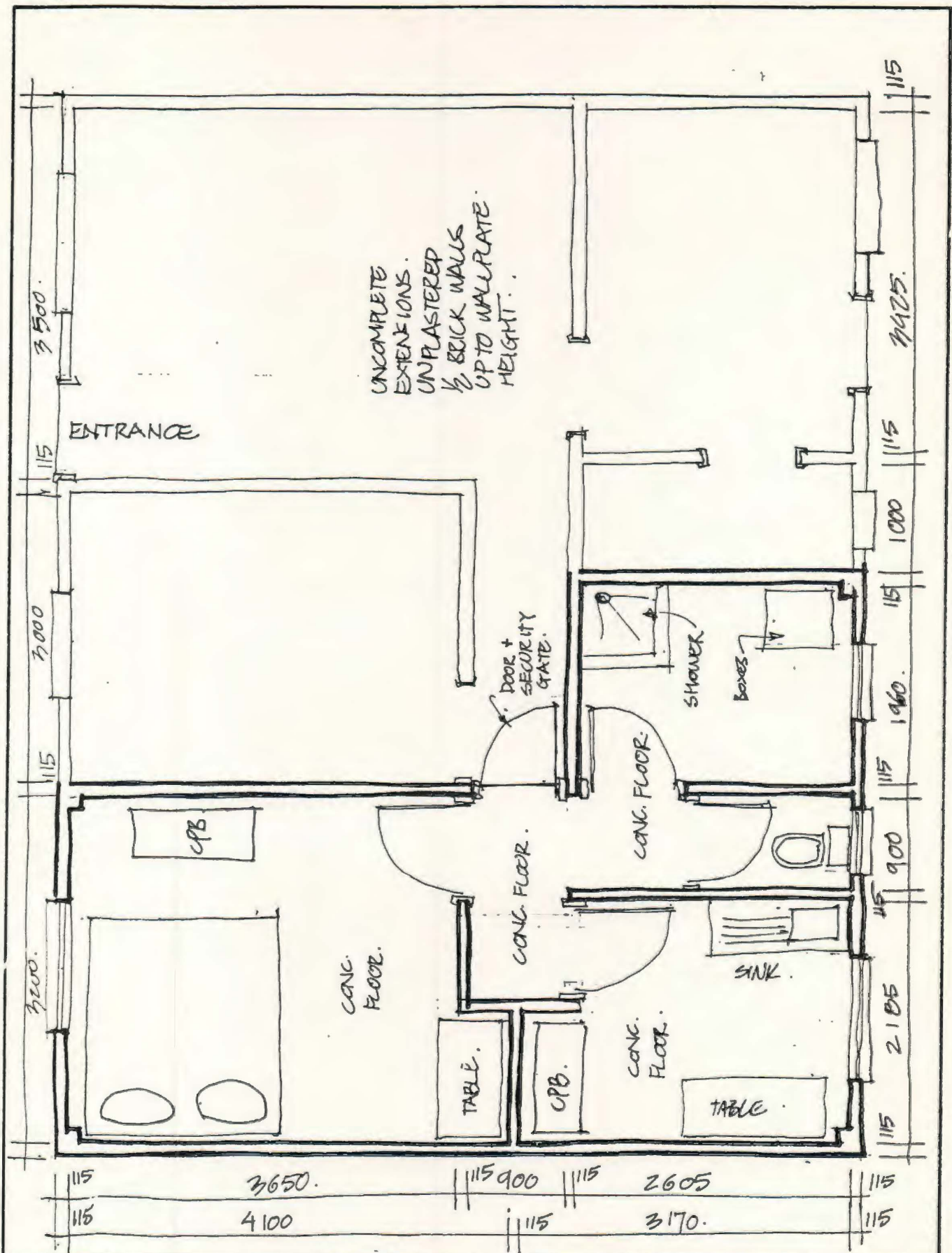
LOCATION: WANAHEDA. NOT TO SCALE.

ERF. NO.
2035-
2036.



LOT SIZE: 290m²

TYPE: SPANSTAN ASSD.	LOCATION: WANAHEDA.	SCALE 1:200	ERF No 2035.
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LOCATION: WANAMEDA.

SCALE:
1:50

ERF NO.
2035

TENURE:	Owner (original part of house through SAAMSTAAN)	
HOW LONG:	2 years.	
MATERIALS:	<p>Original house and extensions conventional half-brick construction.</p> <p>Extensions as yet unplastered. Original Plastered internally and externally plaster used decoratively</p> <p>Internal painting in large room only.</p> <p>All floors steel floated concrete screed.</p> <p>Door and window frames factory made steel. Doors internally recycled.</p> <p>Security gate at front door privately purchased.</p>	
MATERIALS? OBTAINED:	<p>For house through SAAMSTAAN.</p> <p>For extensions: from formal sector supplied with own savings.</p>	
HOW BUILT:	<p>Plot purchased privately from municipality (1988). Then joined SAAMSTAAN to do house. SAAMSTAAN. and family built the house.</p> <p>Extensions: Plans by architect/draughtsman and municipal approval. Foundations done by self and then a private contractor built the walls + floor etc. Materials purchased by self.</p> <p>Will employ contractor to do roof.</p>	
COST:	<p>Plot - unsure -</p> <p>Extensions R3000.00 for materials so far. R450.00 for architect/draughting</p>	
ACTIVITIES:	<p>Use quite conventional.</p> <p>M</p>	
TYPE: SAAMSTAAN ASD.	LOCATION: WANAHEDA.	ERF NO 2035

OTHER
COMMENTS:

Does not want to take out loan to help complete house.

Owner paid cash for materials extensions. Even though he works for a building materials supplier no discount or credit was given.

It would appear from the rudimentary finishes and furniture in the original house that the owner's priority lies in completing the extension.

No cultivated planting or any other economic activities.

Size of plot and relation to street is OK.

View from street.

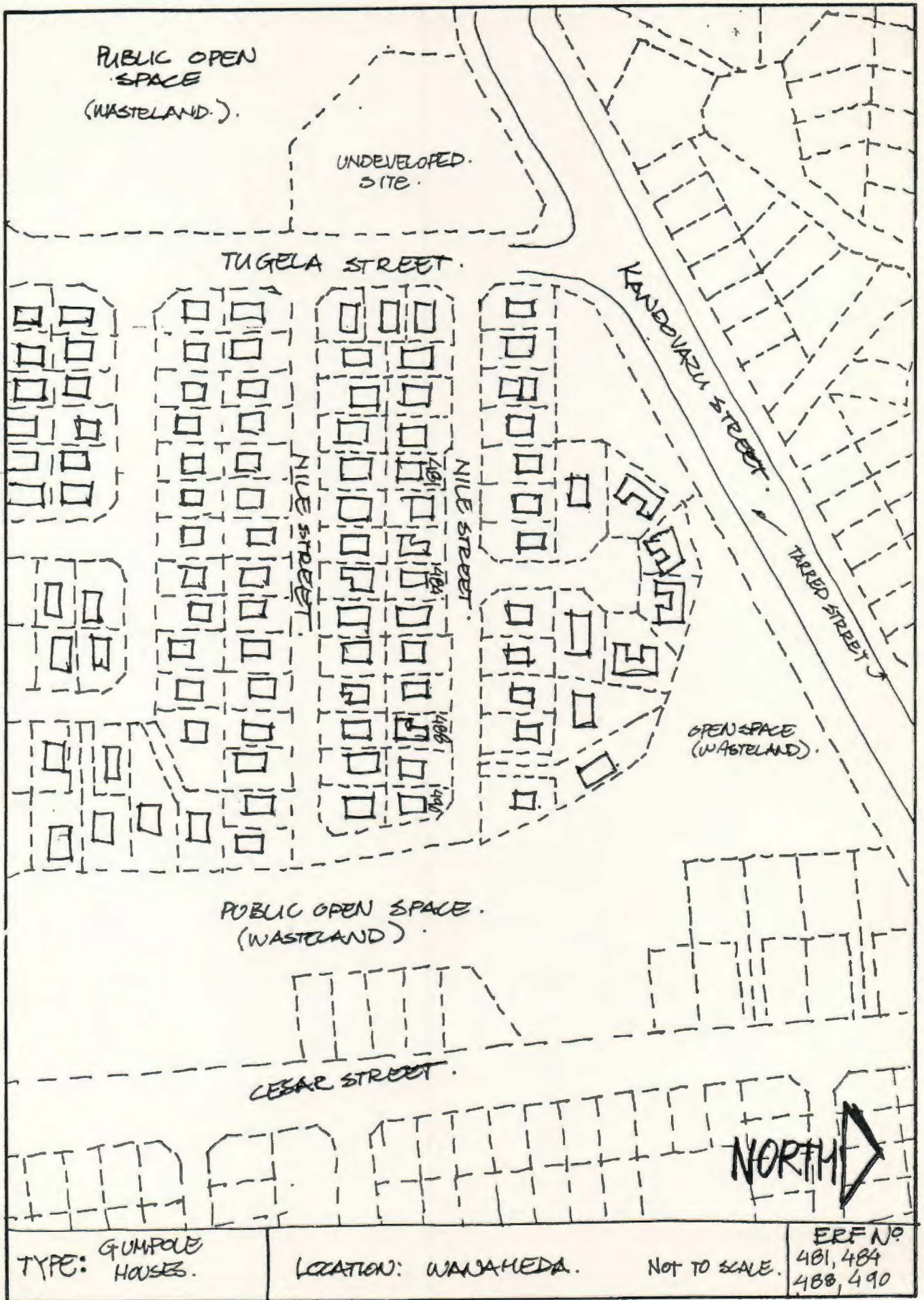


Note: Between the time that the survey was done and photographing the house the roof was erected.

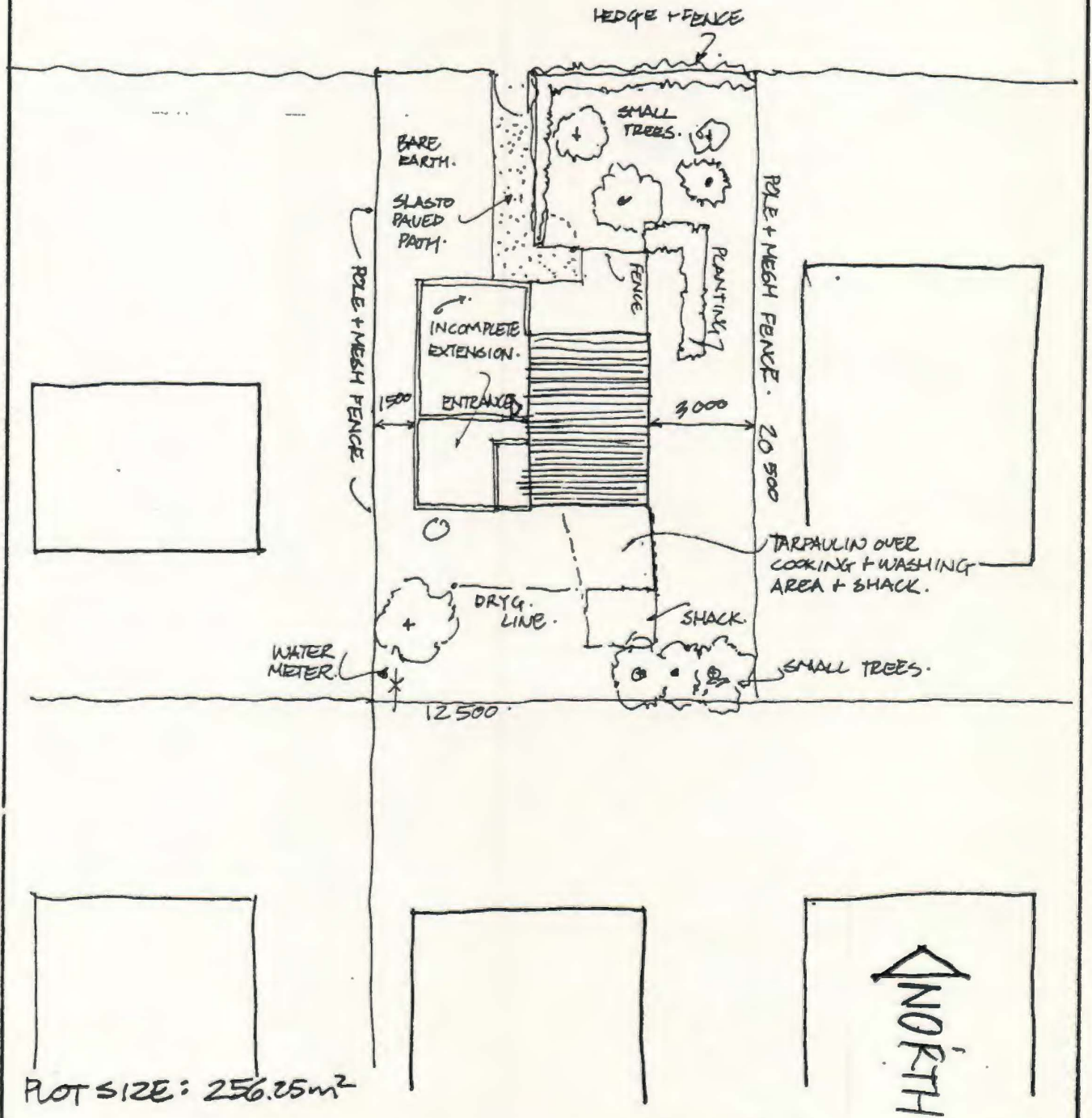
TYPE: SAAMSTAAN AGED.

LOCATION: NANA MEDA.

REF. NO.
2035.



• NILE STREET •



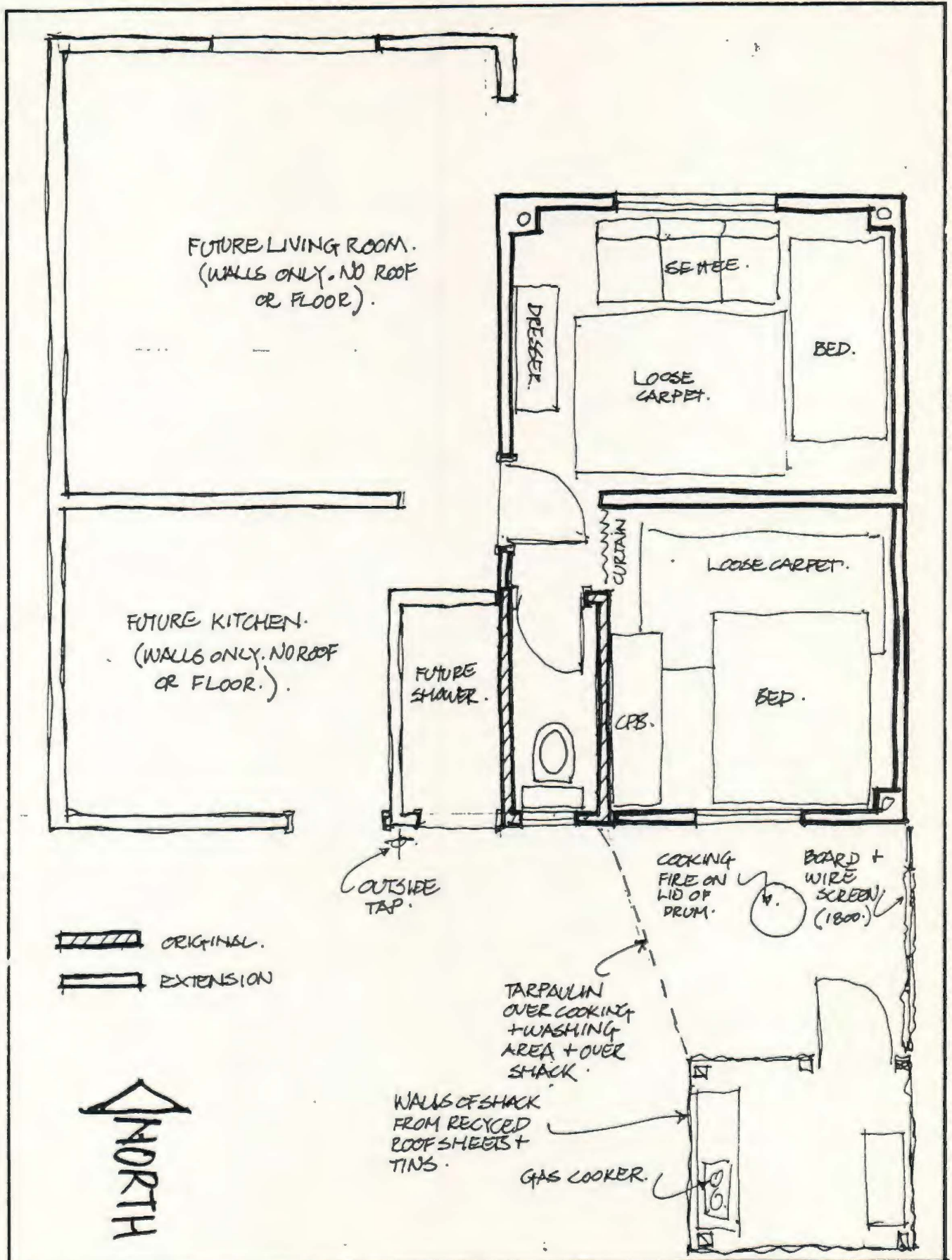
PLOT SIZE: 256.25m²



1. BEDROOM GUMPALE
TYPE: CORE UNIT.

LOCATION: MANAHEDA.

SCALE: 1:200

ERF No.
484.



 ORIGINAL.
 EXTENSION



TYPE: 1 BEDROOM GUMPOLE CORE UNIT.	LOCATION: WANAHEDA.	SCALE: 1:50	ERF N ^o 484.
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TENURE:	Owner. Paying back to NHE.
HOW LONG:	6 years.
HOW BUILT:	Core NHE.
	Extensions: Private contractor.
MATERIALS:	Both finished and ^{un} finished extensions built in conventional half-brick construction.
	Unfinished extension has no roof, windows or floor and is unplastered.
	Finished extension is plastered internally, bagged externally with a steel floated concrete floor. No ceiling. Painted internally.
MATERIALS OBTAINED?	Bought from ARK Trading who gave the owner a 90 day account
COST:	Cannot remember.
ACTIVITIES:	Cooking - outside in shade or when there is gas or externally if using wood.
	Washing - outside in the enclosure in front of the shack.
	Socializing - living and bedrooms.
	No economic activity. Owner is fulltime domestic worker.
	Front of plot quite extensively gardened though none of it for an income generation.
OTHER COMMENTS.	Would like electricity. Best connection + installation is too expensive.
	Extensions have been and will be paid for from savings.
	Extensions have been well built and the plastering and painting well finished off.
TYPE: 1 BEDROOM GUMPOLE CORE ON IT.	LOCATION: NANAIHERA.
	ERFN ^o : 484.

House is well kept and neat and the owner is particularly pleased with the path from the gate to the house as it keeps dust down.

The driveway has been left open even though the owner does not have a car and does not envisage buying one.

Gum poles of the original core have been built in.

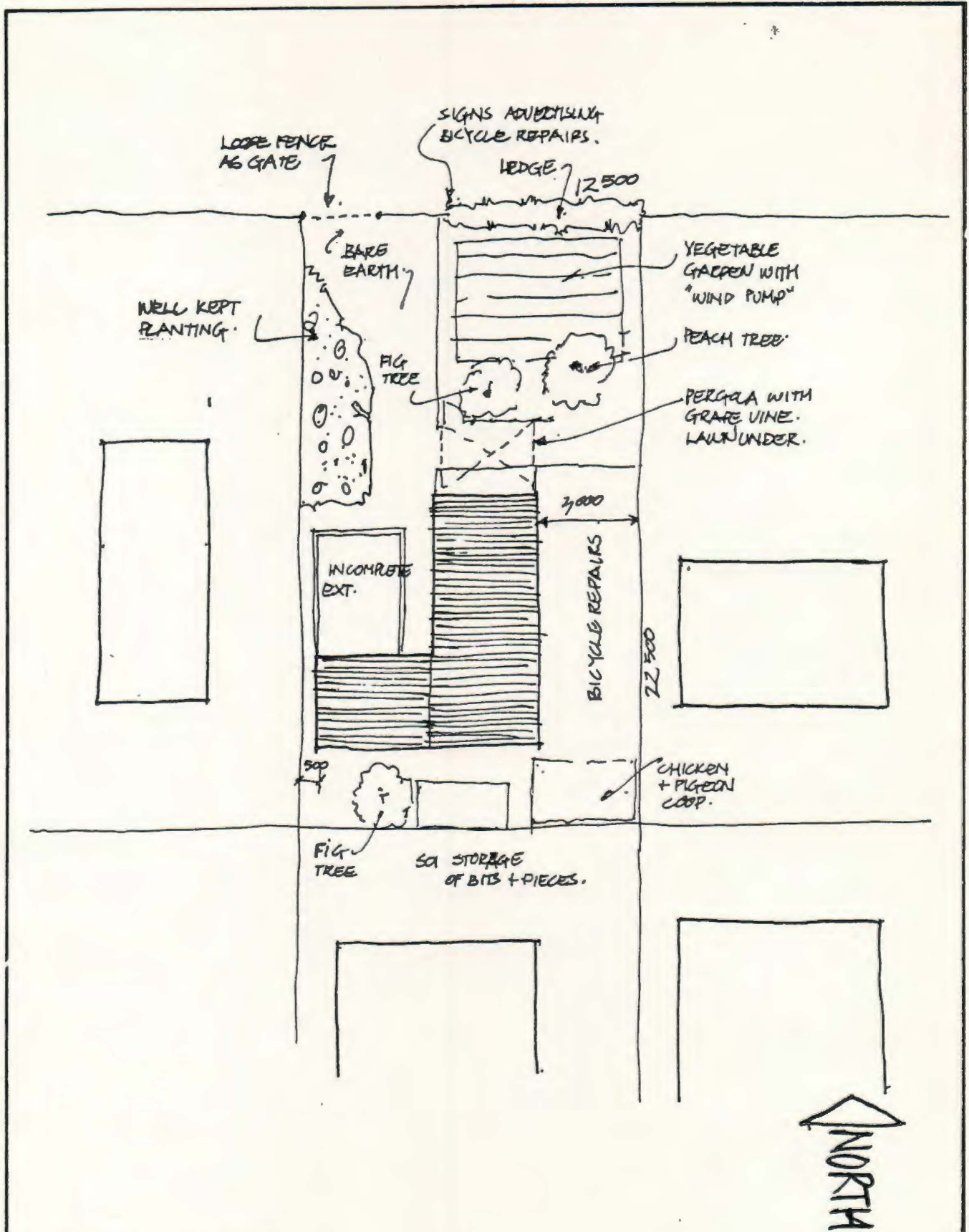


View from street.

TYPE: 1 BEDROOM
GUMPOLE CORE
UNIT.

LOCATION: WANAHEDA.




ERFN:
484.

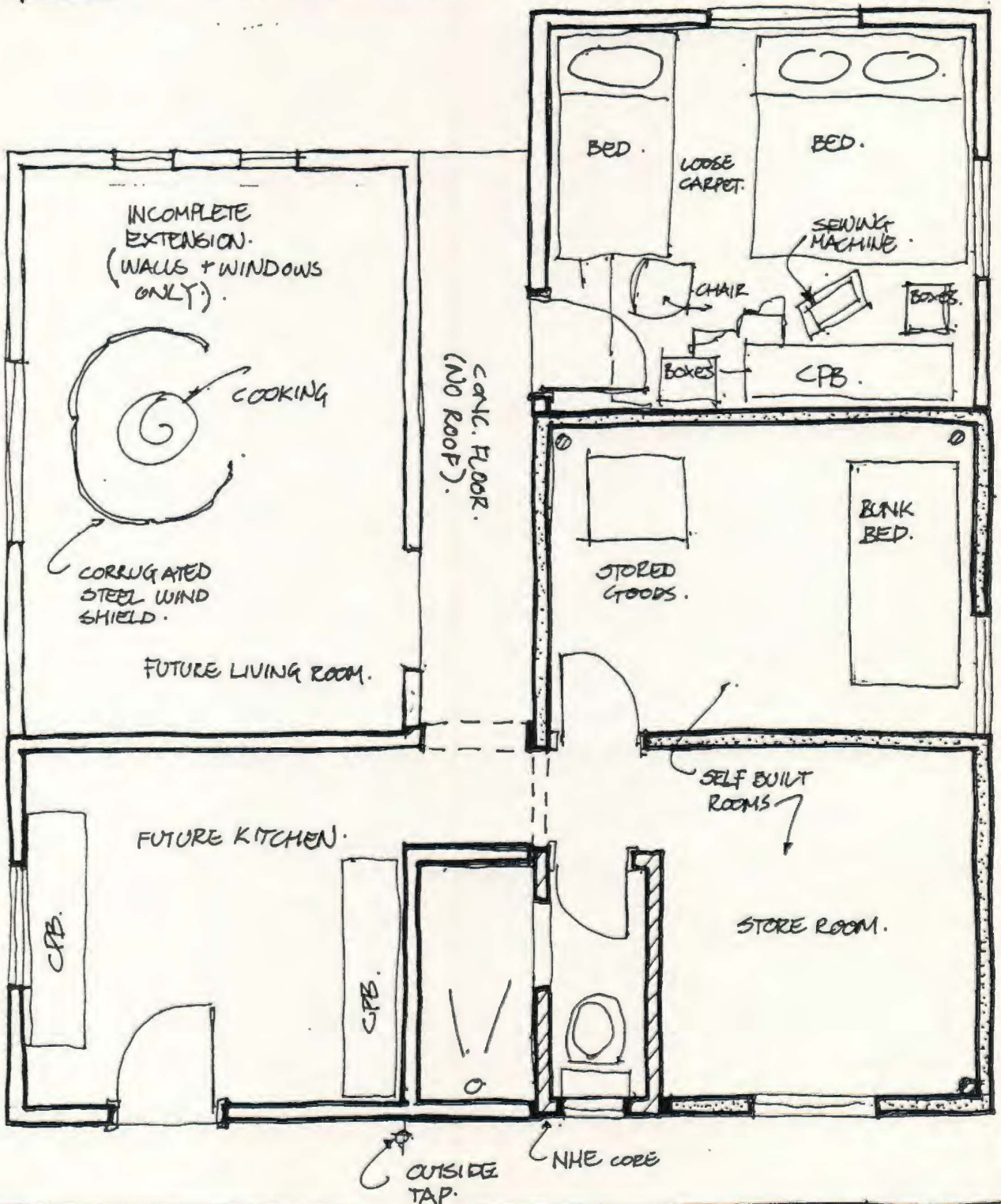


PLOT SIZE: 281.25m².



1 BEDROOM TYPE: GUMPALE CORE 4/11/14.	LOCATION: WANAHEDA.	SCALE: 1:200	ERF No. 488
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-  ORIGINAL.
-  SELF-BUILT EXTENSION.
-  OTHER-BUILT EXTENSION.



TYPE: 1 BEDROOM
GUMPOLE CORE
UNIT

LOCATION: WANAMEDA.

SCALE 1" = 50'

ERF No.
488.

TENURE:	Owner paying back to NHE.
HOW LONG:	6 years. (7 May 1988).
HOW BUILT:	<p>Core (w.c. + gumpole + roof) by NHE.</p> <p>First two rooms built by owner using bricks made by owner and family. The owner asked a welder to make a window for her. Self-taught.</p> <p>Further extensions were done by local builders.</p>
MATERIALS:	<p>Half-brick walls plastered internally and bagged externally.</p> <p>Steel roof sheets on purlin rafters. No ceiling.</p> <p>Steel float concrete floor.</p>
MATERIALS OBTAINED:	<p>Bricks from PCI</p> <p>Cement and roof materials from Pupkenitz. (Both formal sector suppliers).</p> <p>Windows bought informally from people in the neighbourhood.</p>
COST:	Core R4300.00. (pays back R52.00 per month)
ACTIVITIES:	<p>Cooking in incomplete extension (outside) on wood fires mostly gas occasionally.</p> <p>Socializing - mostly in the main bedroom.</p> <p>... occurs in the main bedroom</p> <p>The other two bedrooms were mostly empty with odd items stored there.</p> <p>The bunk bed is used occasionally when visitors come to stay.</p> <p>The future kitchen has only two large storage units and is otherwise unused.</p>

1 BEDROOM
TYPE: GUMPOLE CORE UNIT.

LOCATION: WANAHEDA.

ERF No.
488.

The outside spaces are well used with a chicken and pigeon coop at the back, bicycle repairs at the side and a vegetable garden and fruit trees in the front.

In addition to this the owner has recently begun sewing children's clothes on a hand-driven sewing machine.

OTHER COMMENTS:

All extensions paid for from savings.

Electricity is wanted but is too expensive.

The son repairing the bicycles is doing so with little other than enthusiasm and skill. He expressed interest in obtaining assistance to buy tools and parts and maybe even a workshop.

The owner works part time as a domestic worker but has decided to supplement her income through the manufacture of children's clothes. She has no idea of how to price or where to sell her garments.

The vegetable garden and fruit trees looked well kept and fertile.

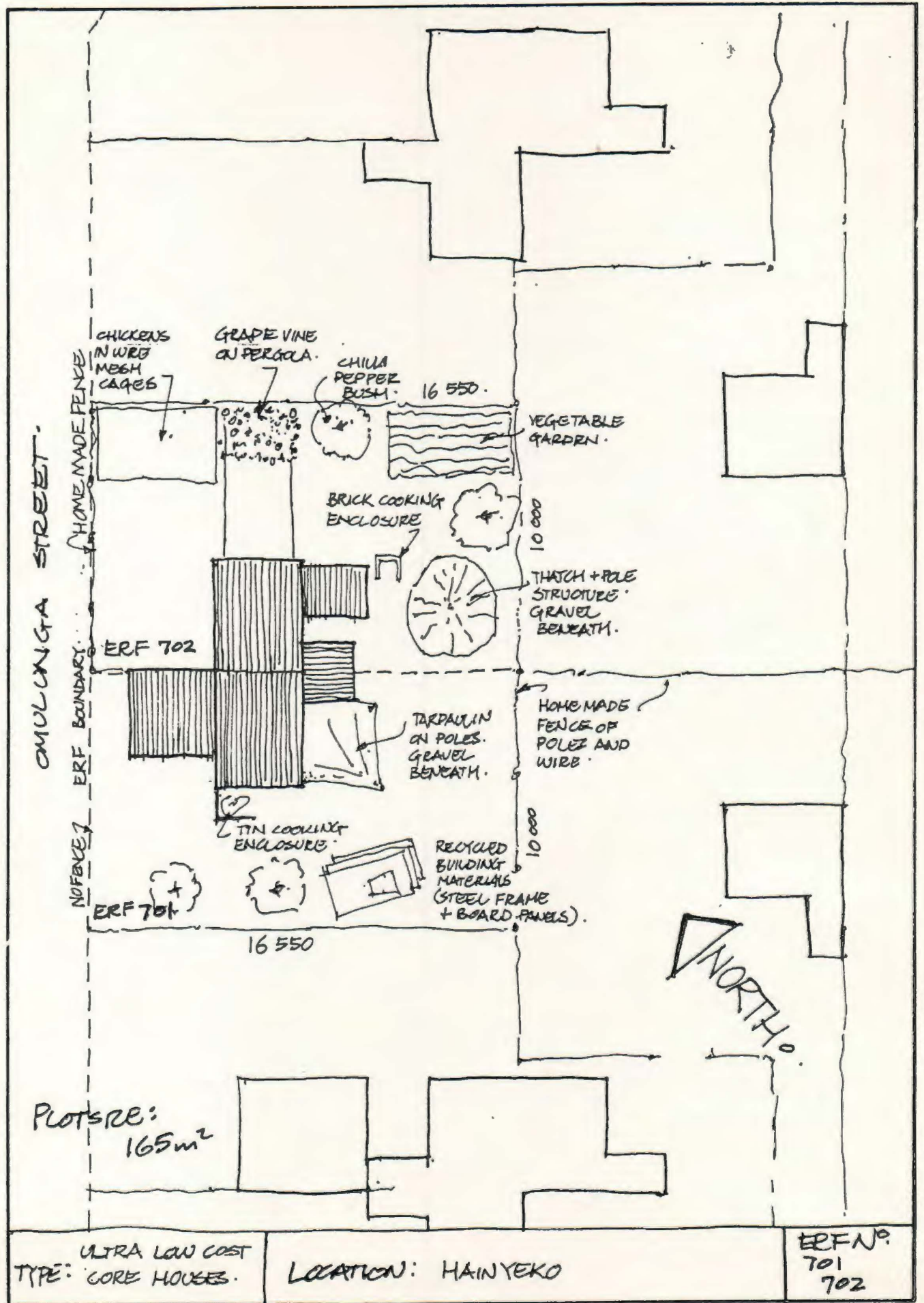
View from Street.



TYPE: 1 BEDROOM
GUMPOLE CORE
UNIT.

LOCATION: WAXAMEA.

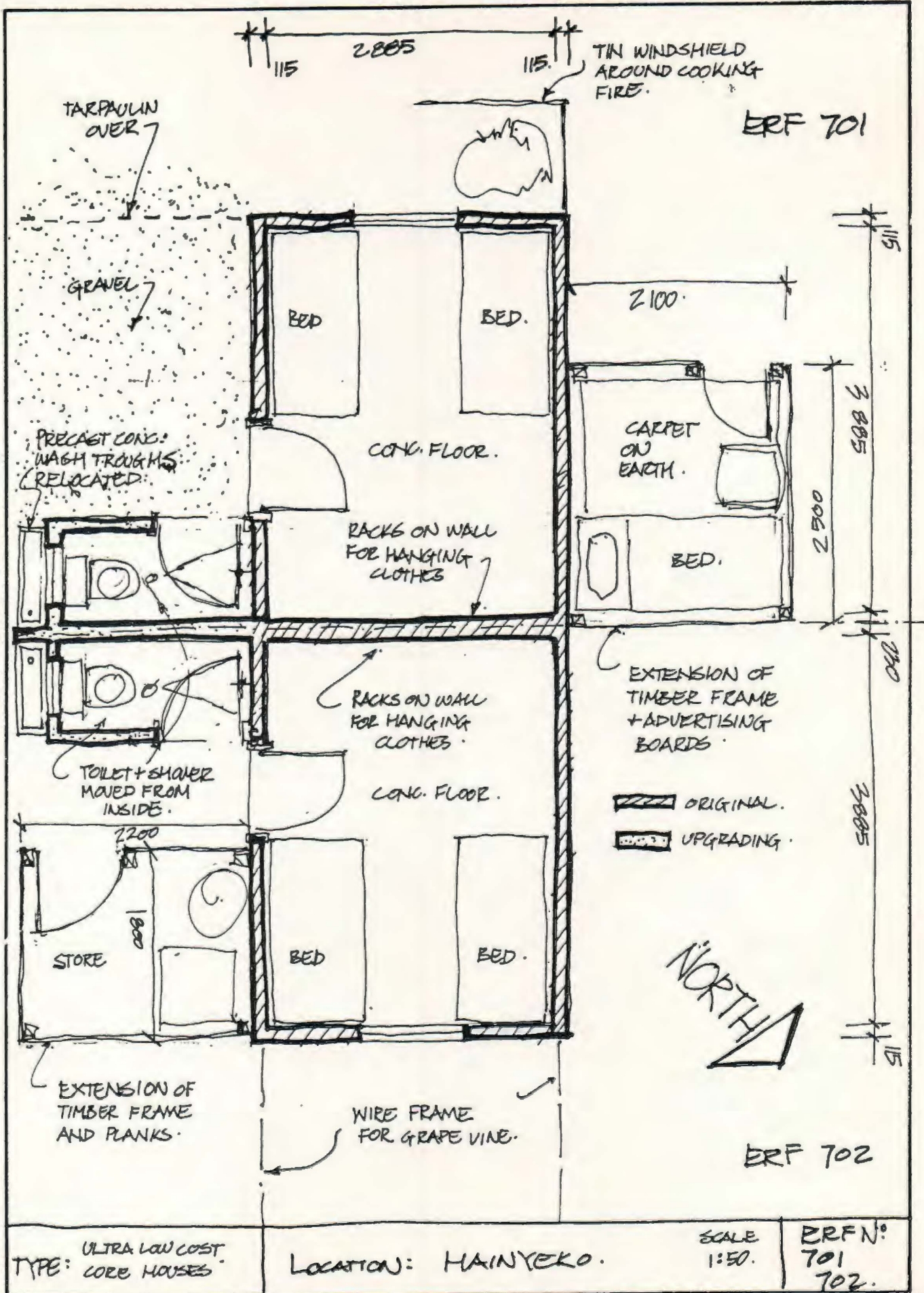
REF N°
488.



TYPE: ULTRA LOW COST CORE HOUSES.

LOCATION: HAINYEKO

ERF N^o: 701 702



TENURE:	The owner is in Ovamboland. The present head of the household is the owner's brother.	
HOW LONG:	2 to 3 years.	
HOW BUILT:	Core originally by NBIC. Recently upgraded with money from the Government Extensions built by relatives for free.	
MATERIALS:	For extension: recycled timber frame and recycled advertisement boards for cladding. Recycled steel roof sheet. For core: conventional half-brick wall construction. Ultra low-cost NBIC specification walls bagged internally and externally. Concrete floor added as part of the upgrading done recently.	
MATERIALS OBTAINED:	For extension: bought from others in the neighbourhood.	
COST:	Approx R300.00 for extensions. Monthly payment of R87.00 to NHE.	
ACTIVITIES:	Socializing mostly outside under the shade structure built onto the core and also with the neighbours under the thatch shade structure. Cooking outside in the cooking enclosure on wood fires. Cooking is not shared with neighbours. Bedrooms used for socializing too. No economic activities in house of erf.	
EXTENSIONS:	Would like additional bedrooms. Would extend to the back but has made	
TYPE:	ULTRA LOW COST CORE HOUSES.	LOCATION: HAINYEKO.
		ERF NO. 701.

OTHER
COMMENTS

no plans for financing.

No fence between this plot and the neighbour
The two households socialize together but
are economically independent.

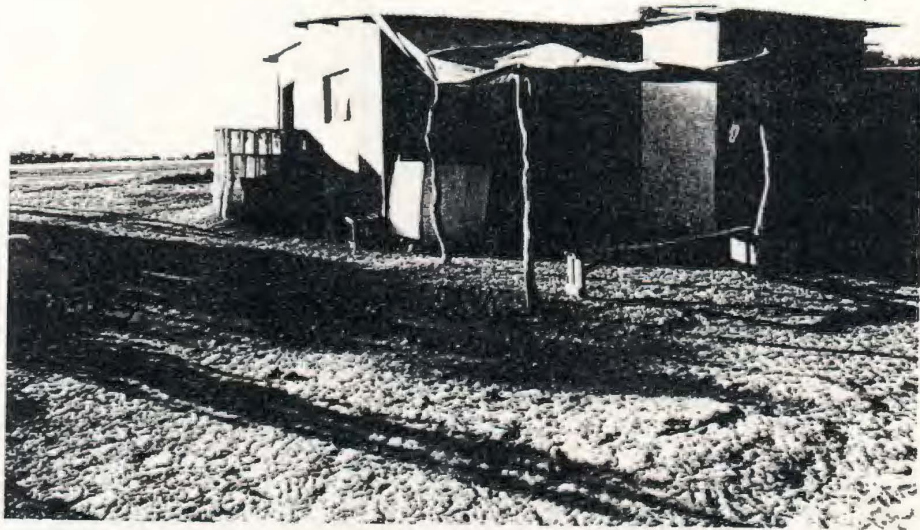
The other boundary fences are home made
and are not continuous.

The two households did not know each
other before moving into these houses.

The recent upgrading (rebuilding the
toilet and showers outside the houses) were
appreciated.

House poorly situated on the erf.

Core difficult to extend. Core designed
originally only for single tenants.



View from back.

ULTRA LOW COST
TYPE: CORE HOUSES.

LOCATION: MAINYOKO

ERF N°
701

TENURE:	Owned paying off to NHE	
HOW LONG:	4 to 5 years.	
HOW BUILT:	Core originally by NHC. Extension: self built. Thatch structure built with help from relatives.	
MATERIALS:	AS for erf 701. Extensions recycled timber frame and steel sheet + roof. Walls clad with recycled timber planks. Earth floor. No carpet. No painting internally or externally.	
MATERIALS OBTAINED:	From others in neighbourhood. for shade. For thatch structure: found.	
COST:	Core. R59.68 per month. Extension: cannot remember.	
ACTIVITIES:	Socializing mostly outside under the shade structure together with inside in bedroom occasionally. Cooking outside at the enclosed wood fire. Shack extension used as a storeroom and for brewing beer for own consumption. Plot well used: small vegetable garden, grape vine, chickens.	
EXTENSIONS PLANNED:	Would like an additional bedroom though no plans so far to build on. Would not take out a loan but would try to finance it out of his own savings. Would need help in building because	
TYPE: ULTRA LOW COST CORE HOUSES.	LOCATION: HAINYEKO.	ERF NO 702.

OTHER
COMMENTS:

no skills or knowledge in that field.

It used communally with neighbours though the households are economically separate.

Plot is well used to supplement subsistence.

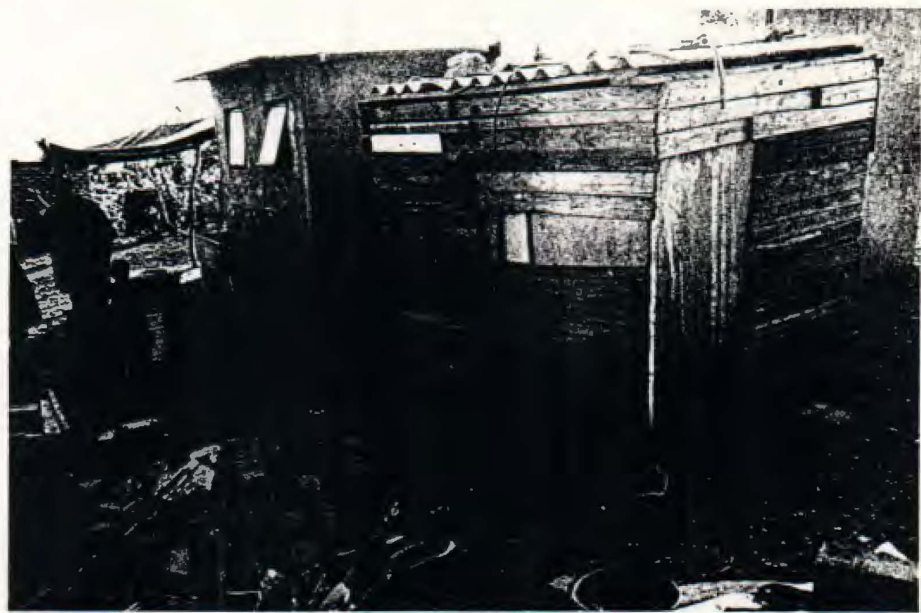
Regarding the recent upgrading the owner expressed gratitude but pointed out that only one person could use the toilet/shower at ~~once~~ a time.

Regarding extensions the owner expressed doubts as to the procedure to follow and from where assistance could be sought (AIB NME or Municipality).

~~Desire~~ for electricity was also exp
Want electricity.

Regarding the semi-detached arrangement of the ~~one~~ house the owner commented that it had probably brought the two families together.

View from
Back.



TYPE: ULTRA LOW COST
CORE. HOUSES.

LOCATION: HAINYEKO.

ERF No
702

ANNEXURE 4\B

**COST COMPARISONS
OF THREE HOUSING
PROCESSES**

COST COMPARISONS OF THREE HOUSING TYPES :

INTRODUCTION :

The purpose of the exercise is to provide a basis of comparing the costs of three types of housing options that would be typical of the options that could be chosen by Low Income Housing aspirants in Katutura in the W.L.I.H.P.

The comparisons would provide a basis for the team to be able to estimate the amounts of funds that could be absorbed by the various choices of housing type.

The figures are given in the amount of detail that would allow cost comparisons to be made between the various types of procurement options, be they Contractor Built, Aided Self-Build or Self-Help.

The prices are current for October 1992.

THE PROTOTYPES CHOSEN :

We have chosen three prototypes for this exercise :

a) **PROTOTYPE 1 - The NHE G.1.E Type House :**

A conventional house currently being marketed successfully by the NHE. The house is considered to be conventional in that the building procurement is conventional i.e put out to formal contract to builders. The level of planning allows for a minimum conventional standard of living, supplying the needs of a small family who are stabilised in the community and have a regular source of income of ± R 2,000.00, ± 3 x PHSL, which allows them to undertake a loan of ± R 25,000.00.

This house has a kitchen, a bathroom which includes a shower, handbasin and toilet, one bedroom and a covered verandah which can easily be enclosed to form a second bedroom or living room. The house has burglar proofing, external paint and roof insulation.

The house is put out to formal contract by the NHE. A small selection of options is available to the future owner at the time of selection e.g burglar bars, ceilings etc, which extra costs are then calculated into the selling price.

The construction is of 115mm super bricks both externally and internally, and all walls are plastered both sides and painted. Floors are power floated cement finish. There are no ceilings supplied.

Services consist of water-borne sewerage and an electrical supply is provided.

b) PROTOTYPE 2 - The Pole and Roof Shelter :

This is an earlier NHE design which was used as a squatter resettlement option. The earlier effort of 1985/86 was partially unsuccessful as it was an "only option" project which met with some resistance, particularly as the expectancy levels of the people of Katutura was high at the time and the option was seen then as a drastic lowering of living standards.

It is now felt however, that with the ever growing squatter problem, and the increasing quantity of shacks, the pole and roof solution could be a viable option for a section of people that would for a long time only afford a basic shelter.

The system allows for easy fixing of a variety of screening materials, which are fixed to timber poles. The owner should however remove the gum poles when building brick or block walls, and reuse the poles elsewhere. The covered verandah can easily have the foundations extended to create a 31.26m² shell house, which in turn could be subdivided internally as funds and needs dictate.

Planning : The plan of the option consists of an IBR galvanised mild steel roof sheeting shade structure, covering a 31.26m² area. The shaded area is a platform constructed of foundations and foundation walls. The area thus formed is filled with well compacted fill. Within the shade structure is a small ablution unit with a toilet, shower and wash-basin.

Services : The unit is planned to connect to the existing municipal water, sewerage and electrical services. In our pricing schedule we have not included the cost of electrical supply to the Pole & Roof house.

c) PROTOTYPE 3 - The Core House :

This is a core starter house which is designed to be extended and upgraded. The design of the house allows for convenient subletting of any of the sleeping accommodation. The level of privacy and enclosure varies as the house is improved by the participant as he extends and upgrades the house.

The first stage is a basic service core and roofed shelter area which can easily be started by a shack dweller, intending to improve living conditions.

The shaded area can be enclosed with temporary materials until more permanent materials can be afforded.

The final stage is a core with two bedrooms, a kitchen and a large sleeping/living room. The house can be extended further to have at least two more bedrooms on a 10.00 x 20.00 = 200.00m² site.

The system enables non-conventional, aided self-build and self-help procurement options to be exercised.

The house is constructed of 110mm brick internal and external walls. The intention is that external walls are plastered. Internal wall surfaces are bagged with a fine sand, cement and water slurry, ready to receive paint.

Services : The house is planned to connect to the Municipal water-borne sewerage and water supply systems. An extra water tap is provided on the outside wall of the shower room. Electrical supply is allowed for in the pricing structure. This however, could be an option which is available, or not, to a participant - if cost reductions are needed.

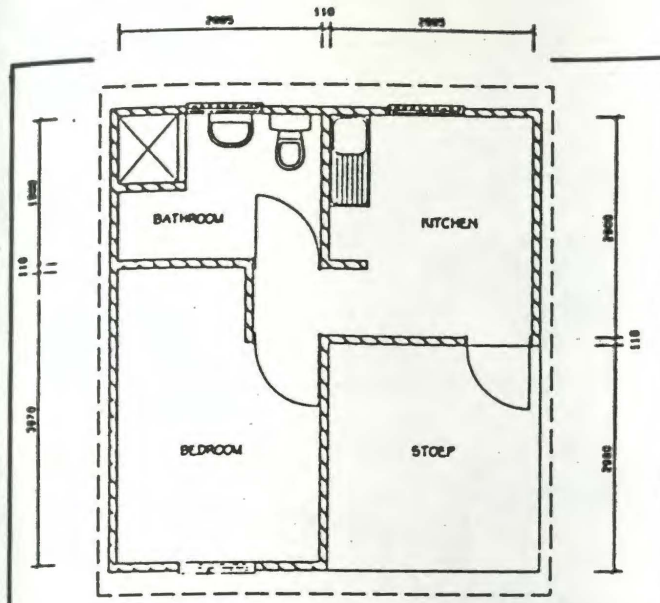
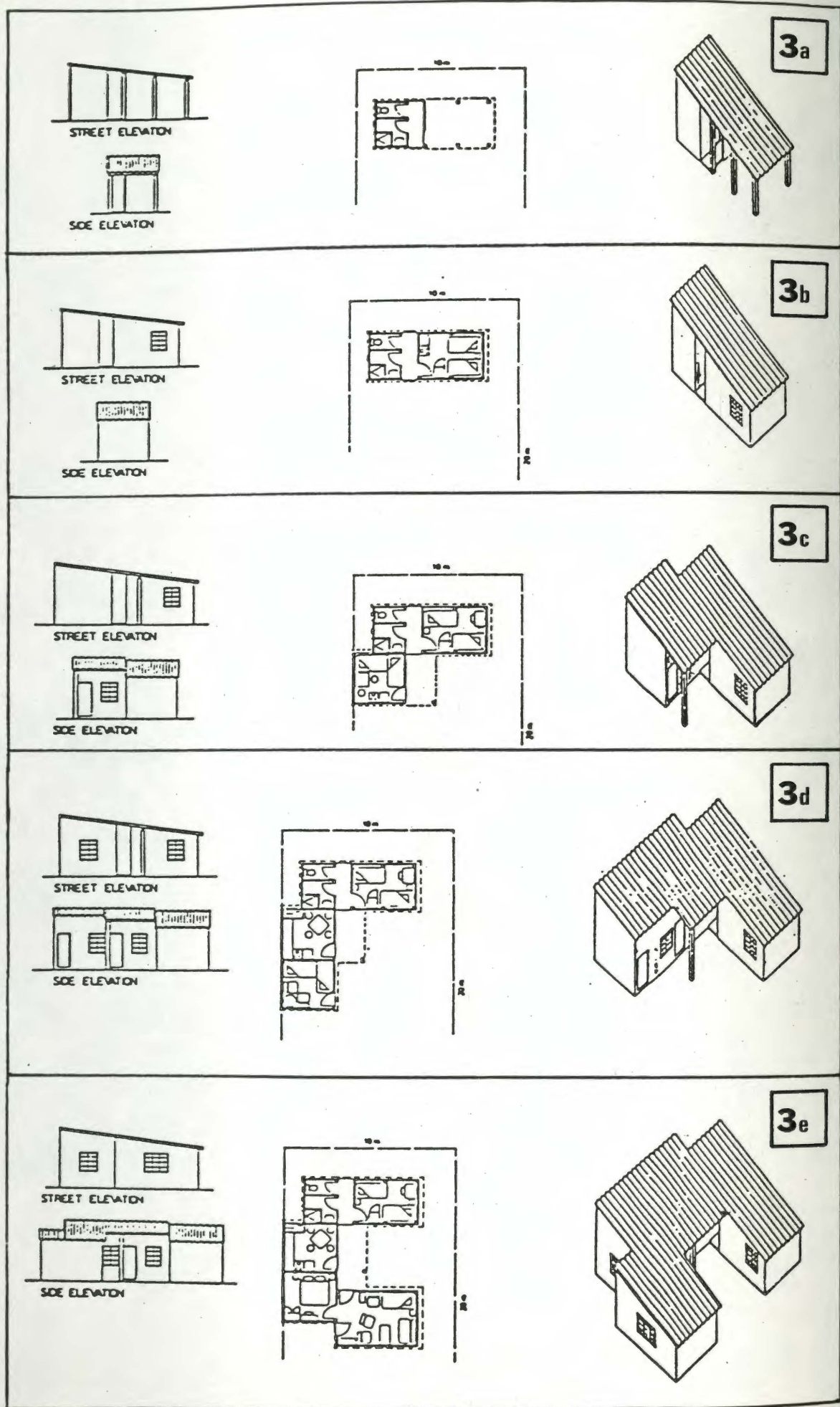
ASSUMPTIONS :

The costs have been calculated as if the houses were put out to a labour only contract and a building materials loan scheme applied, in order to be able to compare each option on a standard range of cost inclusions as in the Pole and Roof example and the Conventional House.

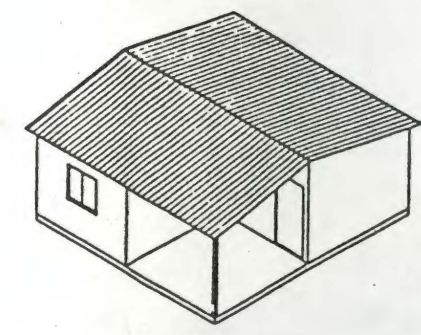
There is no builder's profit built into any analysis.

The Core House scheme has electrics included to enable comparison with the other options.

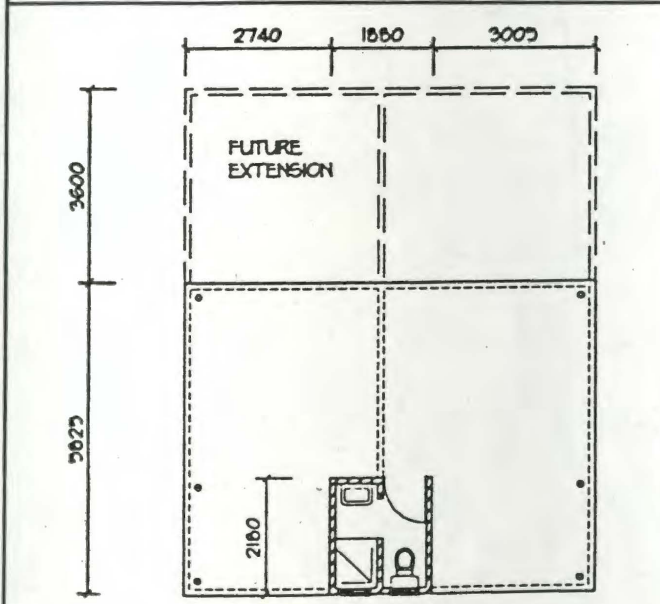
Should a participant use a self-help option the labour costs could be reduced, as also the P & G's and Contingencies. The intention of the attached matrix is to provide a base for cost estimating and also a tool to promote discussion on policy and strategy issues affected by recoverable funds, and future replication of the scheme.



W.L.I.H.P.
NHE TYPE : G1E

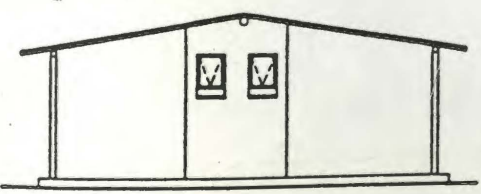


1



PLAN 1:100

W.L.I.H.P.
POLE AND ROOF STRUCTURE
STAGE 1



2

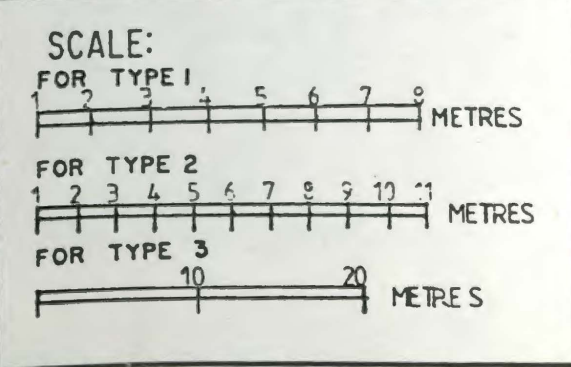
ELEVATION

NHE-KfW WINDHOEK LOW INCOME HOUSING PROGRAMME

HOUSE TYPES ON WHICH
COST COMPARISONS
ARE MADE

LEGEND:

- 1. NHE CONVENTIONAL HOUSE
TYPE G1 E.
- 2. NHE POLE & ROOF HOUSES
- 3a. CORE PLUS SHADE
- b. CORE & 1 BED
- c. CORE & 1 BED & KITCHEN
- d. CORE & 2 BED & KITCHEN
- e. CORE & 3 BED & KITCHEN



NHE-KfW WINDHOEK LOW INCOME HOUSING PROGRAMME

COST COMPARISONS OF THREE HOUSING TYPES

LEGEND:

- 1 CONVENTIONAL NHE G.I.E. HOUSE
- 2 NHE POLE AND ROOF HOUS
- 3 CORE HOUSE SCHEME

LOW INCOME HOUSING PROJECT :

HOUSE TYPE	AREA (m2)	HaJSE CONSTRUCTION COST						TOTAL COST OF HOUSE	COST PER M2	CONNECTION FEES			ERF COST		FINAL LOAN AMOUNT
		MATERIALS	LABOUR	IP & G's	CONTINGENCY	ELEC.				WATER	SEWER	ELECTRICAL	TRANSFER	ERF	
CONVENTIONAL HOUSE N.H.E G.I.E TYPE	34.18	8,253	7,326.97	1,610.50	446.25	1,610.50	19,188.75	561.40	180.00	0.00	1,050.00	145.00	3,000.00	24,763.75	
POLE AND ROOF SHELTER	31.26 3.38 11.05	6,061.55	2,501.20	430.00	251.00	0.00	9,251.75	295.96	360.00	0.00	0.00	145.00	3,600.00	13,356.75	
CORE HOUSE SCHEME	BLOCKS	SHOES													
CORE+ SHADE STRUCTURE	8.56	11.31	2,181.05	1,630.64	190.58	114.35	1,000.00	5,116.62	251.50	360.00	0.00	1,050.00	145.00	4,000.00	10,671.62
CORE+ ONE BEDROOM	19.85		3,197.31	2,381.77	278.95	167.37	1,450.00	7,475.40	376.59	360.00	0.00	1,050.00	145.00	3,000.00	13,030.40
CORE+ ONE BEDROOM + KITCHEN	30.04		4,695.41	3,486.86	409.11	245.47	1,600.00	10,436.55	341.43	360.00	0.00	1,050.00	145.00	3,000.00	15,991.85
CORE+ TWO BEDROOMS + KITCHEN	40.10		5,910.30	4,381.62	514.60	308.76	1,750.00	12,865.28	320.81	360.00	0.00	1,050.00	145.00	4,000.00	18,420.28
CORE+ TWO BEDROOMS+ KITCHEN + LIVING ROOM	51.05		7,568.57	5,598.83	658.37	395.02	1,950.00	16,110.79	283.45	360.00	0.00	1,050.00	145.00	4,000.00	21,110.79

As in current UASP scheme. Katutura.

As in current UASP scheme. Katutura.

Assess sites are integrated into existing Katutura urban structures.

Erf costs applying to current projects:

R	6,000.00	Otjirruise (proposed)	
R	3,816.00	134 House Scheme	: Okuryangava Extension 4 • 200 to 204m2
R	3,600.00	4: House UASP	: Okuryangava Extension 1
R	3,600.00	28 House Ohlthaver & List	: Okuryangava Extension 4
R	7,100.00	Current Otjirruise Project	

Assessing economy of scale is achieved and costs are spread over many buildings.

Taking a base of R 1,600.00 of the current WASP scheme equal to Core Option C.

Consistent with practice on current UASP scheme.

NHE-KfW
WINDHOEK LOW INCOME
HOUSING PROGRAMME

COST COMPARISONS OF
THREE HOUSING TYPES

LEGEND:

1. CONVENTIONAL NHE G.I.E. HOUSE
2. NHE POLE AND ROOF HOUSE
3. CORE HOUSE SCHEME

WINDHOEK LOW INCOME HOUSING PROJECT :

HOUSE TYPE	AREA (m2)	HOUSE CONSTRUCTION COST					TOTAL COST OF HOUSE	COST PER M2	CONNECTION FEES			ERF COST		FINAL LOAN AMOUNT
		MATERIALS	LABOUR	P & G's @ 5%	CONTINGENCY @ 3%	ELEC.			WATER	SEWRGE	ELECTRICAL	TRANSFER	ERF	
1 CONVENTIONAL HOUSE N.H.E G.I.E TYPE	34.18	8,852.53	7,326.97	892.50	446.25	1,670.50	19,188.75	561.40	*2 380.00	*6 0.00	*1 1,050.00	145.00	*3 4,000.00	24,763.75
2 POLE AND ROOF SHELTER	31.26 3.38 BLDGS 27.88 SHDE	6,061.55	2,503.20	430.00	257.00	0.00	9,251.75	295.96	360.00	*6 0.00	0.00	145.00	3,600.00	13,356.75
3 CORE HOUSE SCHEME	BLDGS SHDE													
A CORE + SHADE STRUCTURE	8.56 11.31	2,181.05	1,630.64	*4 190.58	114.35	1,000.00	5,116.62	257.50	360.00	*6 0.00	1,050.00	145.00	*3 4,000.00	10,671.62
B CORE + ONE BEDROOM	19.85	3,197.31	2,381.77	278.95	167.37	1,450.00	7,475.40	376.59	360.00	0.00	1,050.00	145.00	4,000.00	13,030.40
C CORE + ONE BEDROOM + KITCHEN	30.04	4,695.41	3,486.86	409.11	245.47	*5 1,600.00	10,436.85	347.43	360.00	0.00	1,050.00	145.00	4,000.00	15,991.85
D CORE + TWO BEDROOMS + KITCHEN	40.10	5,910.30	4,381.62	514.60	308.76	1,750.00	12,865.28	320.83	360.00	0.00	1,050.00	145.00	4,000.00	18,420.28
E CORE + TWO BEDROOMS + KITCHEN + LIVING ROOM	57.05	7,568.57	5,598.83	658.37	395.02	1,950.00	16,170.79	283.45	360.00	0.00	1,050.00	145.00	4,000.00	21,725.79

* 1. As in current WASP scheme - Katutura.

* 2. As in current WASP scheme - Katutura.

* 3. Assumes sites are integrated into existing Katutura urban structures.

Erf costs applying to current projects :

R	6,000.00	Otjimise (proposed)	
R	3,816.00	134 House Scheme	: Okuryangava Extension 4 - 200 to 204m2
R	3,600.00	41 House WASP	: Okuryangava Extension 3
R	3,600.00	28 House Ohlthaver & List	: Okuryangava Extension 4
R	7,100.00	Current Otjimise Project	

* 4. Assuming economy of scale is achieved and costs are spread over many buildings.

* 5. Taking a base of R 1,600.00 of the current WASP scheme equal to Core Option C.

* 6. Consistent with practice on current WASP scheme.

A N N E X U R E 4C

**ALTERNATIVE
CONSTRUCTION
TECHNOLOGIES**

INVESTIGATION INTO THE USE OF ALTERNATIVE BUILDING TECHNOLOGIES :

The purpose of this report is to analyse the current state of some alternative building technologies that are now being used in Katutura and which could be used in the proposed W.L.I.H.P/KFW scheme.

The traditional building materials that have been used for decades are the basic 220 x 110 x 60mm cement brick, mild steel door and window frames, galvanised mild steel roof sheets in both corrugated or IBR profiles, and 100mm concrete floor slabs. During the past few years various other building elements have been used with varying degrees of success.

A. BUILDING BLOCKS :

1. DETAILS OF HISTORIC RESISTANCE :

The use of building blocks was perceived by most prospective users to be resisted by the Municipality. This could be due to the historic problems experienced with popping and discolouring.

The views of various builders interviewed is that for many reasons, the building block simply never became part of the technological "culture" and experience in Namibia.

- * All the semi-skilled and skilled labour was familiar with bricks, and no new training was necessary.
- * The local brick manufacturers were selling all their standard bricks at good prices - so why should there be a need to diversify?
- * Markets were historically comparatively small. The Municipality being the largest "developer" of low cost housing in Windhoek, did not use them.
- * It is noteworthy that the Municipalities of Walvis Bay and Swakopmund have used blocks successfully for many years.
- * The capacity of the local semi-skilled building fraternity to learn new technologies is also questionable, as there are few efforts at formal training in this country.

Therefore, no institution influential enough made it their business in the past to make building blocks part of the Windhoek building scene. This is obviously changing with the efforts of PCI and a few persistent contractors meeting the challenge of lower cost houses, and the need to lower the cost of construction.

2. DEVELOPMENT OF THE BLOCK IN WINDHOEK :

2.1 History :

The original building block on the market in the early 1970's was a 450 x 220 x 300mm cement block.

This was too heavy and too big for convenient use, so the local manufacturers made a block from ash, in order to make it lighter.

Problems occurred due to the fact that the ash from the Von Eck power station included uncombusted nodules of Perite, which caused popping and staining on plaster. A Government committee was formed to address the problem but not much was done until PCI were taken to court in 1975 - 1976.

As a result the NBRI recorded its official disapproval of the product and it fell into disuse.

Apparently, in the mid-seventies, Gough-Cooper Homes wanted to erect large quantities of low cost houses and were so thoroughly discouraged by the Municipality that G-C was eventually forced to close shop and return to R.S.A. This could have been as a result of the problem noted under 2.1 below.

- * The person concerned with running G-C locally at the time : Mr Pierce Bunting.
- * Gordon Merrington also has knowledge of this particular piece of history.

In 1983 Nasboukor initiated a re-look at the product and Mr Heckmaier (Beton and Sandstein) produced the Zenith block. Eight houses were built in Wanaheda by Nasboukor as an experiment. These were successful and Nasboukor produced an acceptable specification for manufacturers.

Unfortunately, the price of the block could not compete with brickwork. Beton and Sandstein, as the only producer of the block at the time, simply related the cost of the block to the cost of similar area of a brickwork, so he could not shift any of the market to the new product as there was no competitive advantage offered. No tenderers produced offers on block construction.

PCI then started producing the smaller cement block, with two partitions. The initial building block was 290 x 190 x 140mm and was developed in conjunction with Mr Gödo of Nasboukor. The internal walls of houses were initially built using the cement super-brick, but the bond was found not to be satisfactory, so another size of 290 x 190 x 90mm was developed for internal walls.

The larger block was a two compartment block, and at 13kg, was too heavy for use by smaller people at higher levels of brickwork and in conjunction with Mr Wilfried Schulte, a three compartment lighter block weighing 11kg was developed.

The SABS specifications require a 3.5 mPa mix for the

construction of the block but PCI use 5 to 6 mPa to secure a good local product manufactured under local conditions.

The block is now fully accepted by the Local Authority.

2.2 Current Technical Data :

- * 18 blocks are needed per square meter.
- * 3 compartment block weighs 11kg.
- * 2 compartment block weighs 13 kg.
- * Cost - current example :
 - Large blocks cost R 1.70 (plus GST) each, delivered to site in Windhoek.
 - Smaller blocks cost R 1.30 (plus GST) each.
- * Transport :
 - 600 Large blocks per Leyland 5-ton truck.
 - 900 smaller blocks per Leyland 5-ton truck.

2.3 General comments on technology :

- * The building block provides a better surface, both internally and externally for finishing off. This is an advantage over 110mm brick external walls.
- * The thermal properties of the block are superior to 110mm brick external walls, and in Namibia's hot climate, possibly superior to 230mm brick walling. This claim must be investigated and confirmed.
- * Building blocks do not have the flexibility to "take up" differences in levels in foundation walls, which consequently must be very level. This requires extra skill on behalf of the brick/block layers. This is a problem associated with all block building systems.

3. MEMO OF DISCUSSIONS WITH MR VALKHOF OF PCI :

3.1 Recent projects using PCI building blocks :

3.1.1 Opanqana Project :

- * December 1991 to February 1992.
- * 56 houses.
- * Implementing Agency : Nasboukor (NHE)
- * Initiated by Rotary International / Nationwide.
- * Contractor : Mr Dentlinger.

3.1.2 TransNamib - Okuryangawa Extension :

- * Complete in August 1992.
- * 39 houses.
- * Implementing Agency : TransNamib
- * Contractor : Expo Construction.

3.1.3 TransNamib - Goreangab Area :

- * To be complete by December 1992.
- * 30 houses.

Implementing Agency : TransNamib
Contractor : Expo Construction.

This project was initially awarded to the contractors on a building block offer, but later the walling was changed to 110mm Super brick in order to lower costs.

3.1.4 Expo/Nationwide Homes - Khomasdal Extension 12 :

- * Complete in November 1992.
- * 36 houses.

Sold privately through Nationwide Homes.

3.1.5 Expo/Nationwide Homes - Khomasdal Extension 13 :

- * Private sales to individual owners.
- * 30 stands, virtually all sold.

* The Developer is negotiating for another 17 erven in the same extension in order to satisfy demand for their house.

3.1.6 139 House Scheme for Nasboukor:

- * Complete Feb-March 1992
- * Located at - Okuryangara
 - Khomasdal
 - Hochland Park
- * Contractor - Expo

B. 110m SUPERBLOCK USED AS EXTERNAL WALLS:

1. HISTORY :

First tried, officially, in Tsumeb 1981 by the local Municipality.

In 1985 Nasboukor was allowed to build 110mm external walls on a purely "experimental" basis in Windhoek. The practice was however from then on discouraged by the Municipality. However Nasboukor continued to use the technology as a method of reducing costs.

Lanco Construction built 234 houses in Wanaheda Ext 2. LTA constructed 607 houses in Wanaheda Extensions 2, 3 and 4.

2. POSITIVE RESULTS :

It was found that there was a saving of 16% to 20% on the cost of the brickwork on a house, when compared to using 230mm external walls.

3. **NEGATIVE ASPECTS :**

- 3.1 Brick strength has to be 7 mPa. This is sometimes difficult to achieve due to the lack of Control by local manufacturers.
- 3.2 Water penetration is a problem. Ideally the external surface needs plaster and paint to withstand moisture penetration.
- 3.3 Only one surface can be built fairface - due to the extreme irregularity of the bricks. Most people wanted the inside walls plastered, so the external surface was done to a fairface. Nasboukor attempted to seal the joints externally by means of "polished joints" - using a steel striking tool and cement. This slows down the rate of building of the wall.
- 3.4 One can also cement skim the wall to form a protective layer. This however must be done in one operation to ensure uniformity and is thus unpopular with the builders.
- 3.5 The walls must be shaded otherwise heat gains are tremendous, as also heat loss at night. Some success was recorded by means of light coloured external paints (Stampriet) but were not effective enough.
- 3.6 There is a basic resistance to the wall by the Local Authority as being a substandard wall.
- 3.7 More building care and supervision is involved in achieving fairface and neat joints on half-brick external walls.
- 3.8 The contractors cannot bring up the walls as fast, due to the slenderness ratios and the need for the mortar to harden and set before proceeding to the next rise.
- 3.9 Experience reveals that builders will achieve fairface, uniformity for the first rise of brickwork, i.e up to window sill height, but thereafter, up to wallplate height, control and uniformity is generally weak.

4. **GENERAL GUIDE-LINES :**

- 4.1 Building regulation slenderness ratios of walls must be respected.
- 4.2 When supervising on site, care must be taken that mortar beds are completely dense to repel moisture. Mortar beds must also be as thin as possible in order to reduce the weakest part of the fabric - the mortar bed.
- 4.3 The economy of building/designing with block is that the block module dictates the size of rooms, as the block is not as easy to cut as are bricks. In the case of block construction it is easier to compromise on the roof sheets.

Comparative costs of various types of external walling alternatives as at October/November 1992 :

230mm Superbrick per m2	= R 67.53
140mm Hollow block wall per m2	= R 55.66
116mm Brick wall per m2	= R 36.46

Slight variance might occur due to differential in discounts given to contractors.

C. ALTERNATIVE FLOOR SLAB TECHNIQUES:

Nasboukor had experimented with 65mm thick power-float finish concrete floor slabs. In their opinion successfully (Mr Gödo).

The compaction of the fill under the floor is a very important aspect in such a case. The contractor's supervision must be thorough.

The use of packed brick floors was considered but not tried in practice. This could be considered for verandah's.

D. COMPACTED EARTH FLOOR :

Compacted earth floors were done by Nasboukor in Otjiwarongo and in Hakahana, Windhoek.

There was a general objection to this practise at the Hakahana project. It was however the first item upgraded by the occupants as it was the easiest thing to simply lay a slab between the walls.

General comments:

- * Door levels must take into account the future rise in floor levels if compacted floors are upgraded at later stages.
- * This should only be a "voluntary option" - given the history of the use of this cost saving process.

E. ASBESTOS AND FIBRE CEMENT ROOF SHEETS :

Although a strong building element, the following problems are noted.

The technology of working with the roof sheets is not highly developed in the local industry.

- * Edges (ridges and valleys) and parapet details are difficult to handle if not done by appropriate experienced artisans.
- * Houses are difficult to extend with the same material particularly as there is little choice of purchase point and no delivery by the suppliers of fibre cement.

- * Should the material crack, it is difficult to mend.
- * The amount of onsite supervision of all the processes of handling the material is above normal and is an effective dis-economy.
- * Both in Swakopmund and Windhoek, condensation problems occur which causes fungus to grow in black patches underneath the sheet.

The practise of the poorer community of storing heavy articles on the roof of the houses preclude the use of asbestos on core and other extendible houses. Heavy articles such as bicycles, furniture etc thrown onto the roof, crack the material.

There is also a well developed fear of the health hazards of asbestos at all levels. Returnees have informed the local people that the use of the material is banned in Germany.

Our enquiries from Mr Michael Nederlof of Fibre-Cement Products, reveal that the asbestos content of all corrugated sheets and formed products has been reduced from 50% to 10% and that all their flat sheet products e.g cills, ceiling sheets and fascias, have no asbestos content.

F. GMS ROOFING SHEETS :

The conventional roofing material of galvanised mild steel corrugated iron and IBR profile roof sheets are the most used roofing elements locally. The material is well known, has many suppliers and is competitive. It is however a material that absorbs and transmits heat. Therefore ridge roof venting details should be used if ceilings are not being provided in the house.

The problem of white rust is associated with gms roof sheets. If the rust has penetrated the galvanising layer, then the sheets must be rejected (or used at the owner's own risk) and if the rust has not penetrated, then a layer of zinc chromate primer must be painted over the rusted areas that overlap and have contact.

G. WINDOWS :

Clisco windows

The "Clisco" window/surround is being used with success in achieving cost savings in the "low cost" housing schemes at present being constructed in Khomasdal.

Savings are achieved in that:

- * Internal and external cills are provided by the metal/frame
- * No window reveal plastering need be done.
- * The process of building construction is speeded up.
- * It is easy to achieve neat tidy construction.

On the negative side one must note that in the case of

self-build and self-help applications care needs to be taken not to chip or scratch off the priming paint layer during the building process.. The need for continued maintenance afterwards, could prove a problem.

The initial paintwork must also be thoroughly done in order to prevent rust.

It is suggested that the use of this material is limited to a choice exercised on a voluntary basis with the full approval of the participant.

ANNEXURE 5A

**LEVEL OF SERVICES IN
RESETTLEMENT AREAS**

REPORT ON EXISTING AND PLANNED SERVICES IN THE RESETTLEMENT AREAS

INTRODUCTION

This report deals with the physical environment of the resettled areas. The purpose of the report is to have a picture of the context in which the WLIHP is to be developed. The report covers the technical services [water supply, sewerage reticulation, electrical reticulation], as well as community and social facilities.

A: TECHNICAL SERVICES.

1-...water supply..

For layouts and an area analysis see Table 1 and layout drawings appended hereto. The following comments are from a meeting with Mr. Dainat of the Windhoek City Engineers Department.

* The existing reservoirs have the capacity to supply the resettlement areas with water to every erf.

* In areas where the reticulation needs to be extended, the question of who will pay for this must be discussed. The municipality does not have funds to do this.

* The cost of extending the reticulation in order to supply every erf with water has not been determined.

* Cost of a connection to the municipal mains: R 675.00 [for a connection from the Mun. supply on the same side of the road. Labour R 330.00. Materials R 345.00.]

* Densities for communal standpipes: 1 per 25 erven. cost R 700.00.

* Densities for communal toilets: 1 per 100 erven. These are provided by the developer not the Mun.

* Goreangab dam supplies a little water to Windhoek. There is a slight long term risk of the water being polluted by the aqua-privies and there is nothing to be done to minimize this risk.

* See Appendix A for costs of Mun. water supply pipes.

2. sewer Reticulation.

For layouts and an area analysis see Table 1 and the layout drawings appended hereto. The following comments are from a meeting with M. Dainat of the Windhoek City Engineers Department.

* The existing sewage treatment plants have the capacity to serve Okuryangava but not the Goreangab extensions, which will have to be serviced with aqua-privies.

* The sewer reticulation would have to be extended in some areas of Okuryangava if every erf is to have a

municipal connection. Again the question of who would finance this needs to be discussed.

- * See Appendix A for costs of Mun. sewers.
- * A proposal for the aqua-privies is currently with the Ministry of Local Government and Housing for approval. The municipality is investigating the possibility of manufacturing these locally in order to reduce the costs.
- * Size of sewers:
 - 100mm dia. serves 50 to 100 erven at 1:60.
 - 150mm dia. serves 200 erven at 1:60
- * No Mun. costs for sewer connection to Mun. sewer.
- * Two types of aqua-privy:
 - Wet : like a standard w.c.
 - Dry : needs only 1 to 2 liters a day which is manually poured in. There is no cistern.
- * Both types have the tank filled with water and some decomposable material to begin with. The tank has two compartments, the second one has only fluids in it.
- * Cost of aqua-privy:
 - Labour and pipe work: R 780.00
 - Tank: R 1 400.00 [inc. railage and GST]
- * Aqua-privy tank will have to be cleaned every 5 years by pumping out the solid deposits. This will be done by the Mun.

3. Electrical Reticulation.

For layouts and an area analysis see Table 1 and layout drawings appended hereto. The following comments are from a conversation with Mr. Diener of the Windhoek City Engineers Department.

- * A high tension cable is to be installed early next year in Okuryangava ext. 4 & 5 which will enable these areas to be developed with low tension network. The high tension cable is in the Mun. budget and has already been paid for. There are no plans to develop a low tension network until the demand for this is determined. Once this is established, discussions with the City Engineers should be held to plan this. The same applies for Goreangab ext. 1.
- * Regarding overhead supply lines, this is under consideration but the limitations are the lack of technical skills in installing this type of system and the township layouts which have not allowed for this. [Apparently there are required distances to accommodate support stays etc.].
- * Pre-payment meters have recently been installed in 50 homes in Okuryangava. Depending on user response the Mun. intends to install these as standard items throughout the city.
- * Costs of extending the low tension supply depends on the extent and standards required. The network can be designed to enable future upgrading.
- * Current cost of a connection to an underground municipal supply including a pre-payment meter

[connection to overhead supply may be about R 500.00 cheaper]: R 1 200.00

Labour: R 804.00

Materials: R 396.00

* Costs of street lights depends on the standard of lights provided and the type of poles, but the following can be used for budget purposes:

R 1 500.00 per timber pole per 50 to 60 metres.

R 3 000.00 per steel pole per 50 to 60 metres.

* The Mun. supplies street lights only in the main streets. Further streetlighting is for the developer's own cost.

* Costs of low tension network:

R 2 500.00 per erf includes switch gear from the sub-station

* The Mun. can supply electricity to shacks or houses which are not fully wired, by supplying a " ready board " with the pre-payment meter. this consists of two socket outlets and a light connection which can be extended.

* The high costs of the Mun. connection could be reduced if the Mun. were allowed to provide a circuit breaker [say 5 Amps] instead of the meter. Charges for electricity would then be low enough to allow the application of an average. This requires a change in the current regulations.

B. COMMUNITY AND SOCIAL FACILITIES.

1. Schools.

The following comments are from a conversation with Mr. Kobie van der Schmidt of the Ministry of Education and Culture.

* A number of erven in the resettled areas are zoned for schools in the Town Planning Scheme. None are built.

* The Ministry recognizes the need for schools in the areas though none are planned. A feasibility study will be executed next year and planning will proceed from there.

* The Ministry has prototypical school plans approved so that the planning phase is shortened.

Note: Preliminary findings from the socio-economic survey indicate that there are about 500 children of school going age in the resettled areas.

2. Health.

The following comments are from a conversation with the Director of Regional Services, Ministry of Health and Social Services, Dr. A. Hanekom.

* The Ministry is responsible for the planning, development and administration of clinics. The network of services is:

Local clinics: basic health and diagnostic services

Area clinics: more specialized services and operating facilities.

Hospitals: full medical services

* Clinics in and around the resettled areas:

Okuryangava ext. 1: new clinic due to be opened this month.

Hainyeko: at the Hainyeko community centre, this clinic also serves the Ombili and Goreangab residents.

* No other clinics are planned in this area but the Ministry will monitor the situation to assess needs.

3. Police Stations.

The following comments are from a meeting with Chief Inspector Louw of NAMPOL who is responsible for the planning of police stations.

* There are three police stations in Windhoek:

Katutura [Independence Ave.]

Central Windhoek [Bahnhof Str.]

Wanaheda [Independence Ave. still under construction]

* The next one will be in Khomasdal, probably in 5 years time.

* None are planned for Okuryangava, but judging by the pace and direction of growth and considering the densities in these areas the next police station will probably be in Okuryangava.

C. COMMUNITY AND SOCIAL FACILITIES [PRIVATE]

A number of erven are zoned for institutional development. The following is a list of erven sold and the buyers:

525 - St. John's Apostolic Church [erf is zoned for a church, unable to contact for confirmation about their intentions].

955 - Christian Assembly [erf zoned for a church, unable to contact for confirmation of their intentions].

953 - St. Michaels of Katutura [no plans for development].

682 & 683 - Namibian Women's Centre this centre is already functioning as a focus for women's activities.

2301 - Land is currently being leased from the Mun. A creche is run by the community with assistance from the International Red Cross. The organizing committee has drawn up a constitution and has applied for status as a welfare organization. This will enable them to buy the land from the Mun. at reduced rates. The Min. also assists in the running of the creche.

921 - application has been made by Prestige Properties to sub-divide this erf to develop a day care centre. [waiting confirmation from Prestige Props.].

* Goreangab is not an officially proclaimed township and so no erven may be sold [according to Mr. Joubert of the Katutura property section of the Municipality].

D. COMMERCIAL FACILITIES.

* The erven around Ondoto str. in Okuryangava ext.1 are zoned Business and Restricted Business. Of the 41 erven, 25 are sold and the Municipality are rezoning the remaining Restricted Business to Business.

* Two of the erven are developed as supermarkets.

* The Mun. has not stipulated by when these erven should be developed after purchase, so it is difficult to tell what and when developments will occur. Judging from the amount of building activity in the area this area will develop quickly as a small commercial node.

CONCLUSION.

* The community and social facilities planned for the resettled areas are limited and any additional facilities could serve the community if they are well planned and properly integrated into the society.

* As far as the technical services are concerned, the participants in the WLIHP will have to be identified more specifically before the extent of the need to upgrade or extend the services can be determined.

* Future extensions of services must be fully co-ordinated

with the Mun. after the needs of the communities are fully understood if the programme is to avoid a situation similar to the current one in Goreangab where the services provided are inadequate to meet the needs of the community and upgrading will incur costs which could have been avoided with proper planning.

* The demand for additional police stations is unlikely to be met in the near future. The communities will have to involve themselves in the security of their own areas. Improved street lighting would assist this.

* The large erven set aside for the development of schools is helping to increase the development costs of residential areas and schools. This is an aspect of the physical environment which is beyond the scope of the programme but needs to be addressed.

APPENDIX A:

MUNICIPAL COSTS OF WATERMAINS R/m:

(FOR ESTIMATES)

	1992
Diam. 63 = PVC	R 85.00
Diam. 90 = PVC	R 94.00
Diam. 110 = PVC	R 112.00
Diam. 160 = PVC	R 135.00
Diam. 200 = FC	
Diam. 250 = FC	

MUNICIPAL COSTS OF SEWER R/m

(FOR ESTIMATES)

Diam. 100 = E.W.	R 160.00
Diam. 150 = E.W.	R 195.00

Based on the Unit Rate Contract (all included)

	EXISTING			PLANNED		
	WATER	SEWAGE	ELECTRICITY	WATER	SEWAGE	ELECTRICITY
FREEDOM LAND	Standpipes.	Communal toilets.	Area is fully serviced. Needs only individual connections.	Area is fully serviced. Needs only individual connections.	Area is fully serviced. Needs only individual connections.	See existing.
SHIPENA	None.	None.	None.	No plans for ex- tensions. Network could be extended to include this area.	No plans for ex- tensions. Network could be extended to include this area.	No plans for ex- tensions. Network could be extended to include this area.
OKURYANGAVA 4 & 5	Standpipes at communal toilet blocks only. Local reticul- ation for stand- pipes only.	Communal toilet blocks.	None.	Network will have to be upgraded & extended to en- able connections at every erf. No plans to do this.	Municipal sewage network would have to be extended to enable connections at every erf. No plans to do this.	High tension cable installation in 1993. Low tension network can be planned once demand is known.
GOREANGAB EXT 1	Standpipes being installed. Local reticulation for standpipes only.	None. Area cannot be accommodated into water borne network.	None.	Network will have to be upgraded & extended to en- able connections at every erf. No plans to do this.	Area to be serviced with aqua-privies.	No plans. Could borrow low tension from Goreangab Prop for street lights. Low tension need to be ascertained.

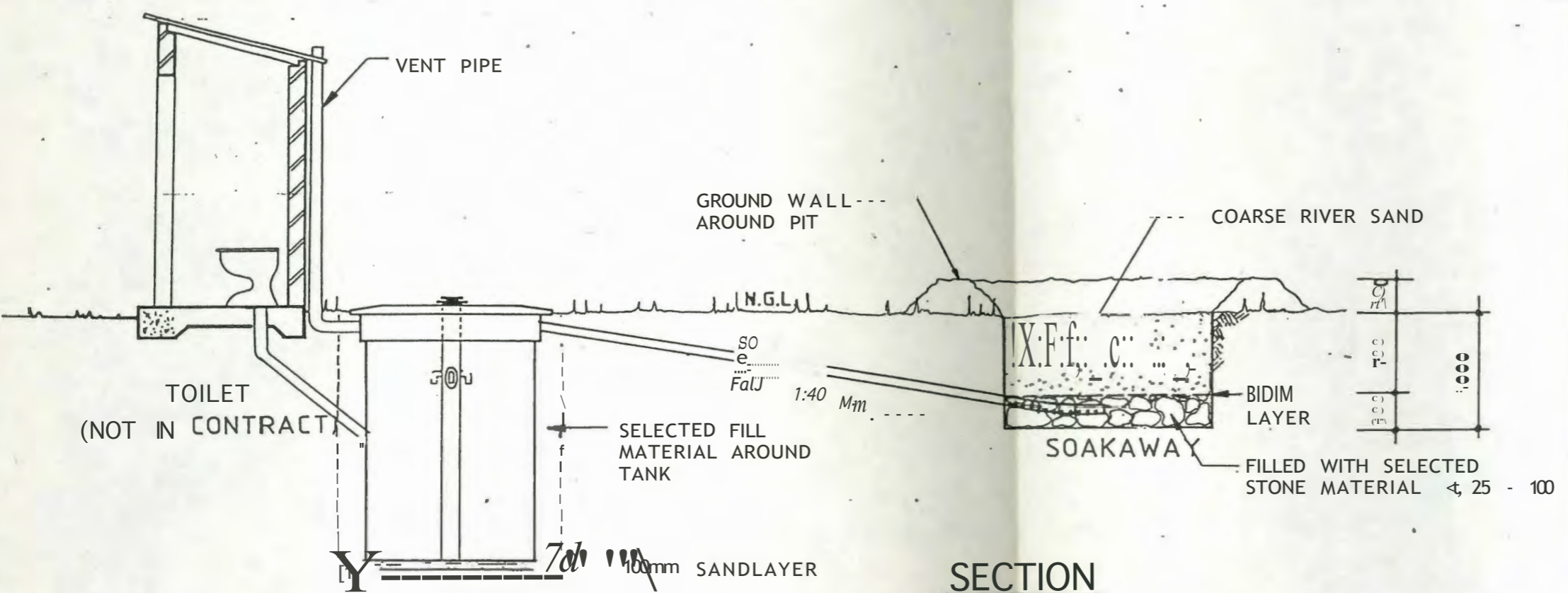
TABLE 1 : DESCRIPTION OF SERVICES BY AREA.

ANNEXURE 5B

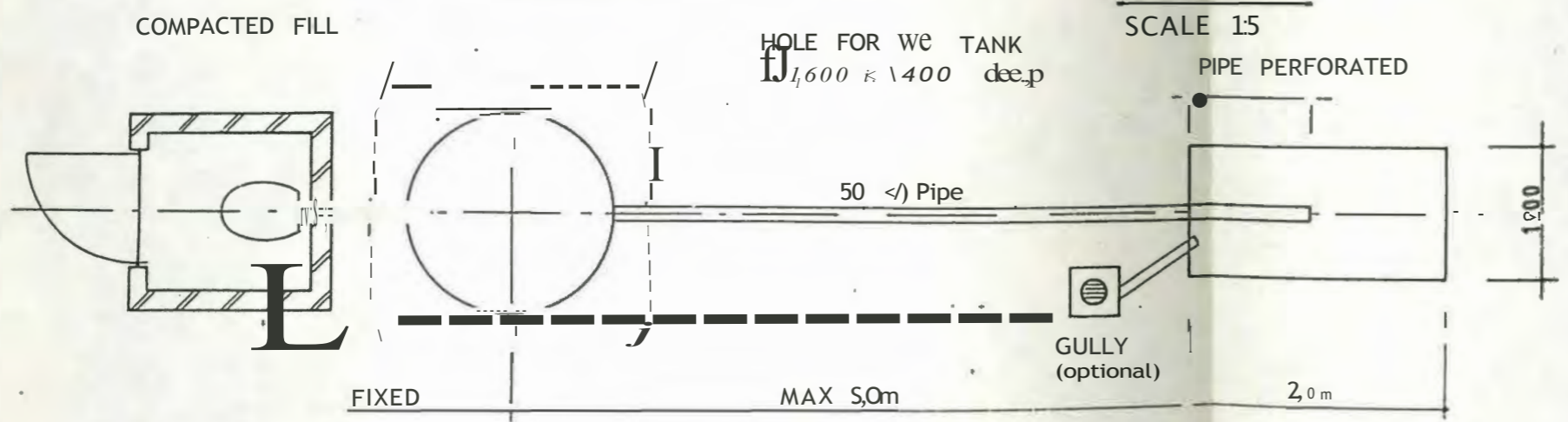
**INFORMATION
CAMPAIGN AND VIDEO
OUTLINE**

NHE-KfW
WINDHOEK LOW INCOME
HOUSING PROGRAMME

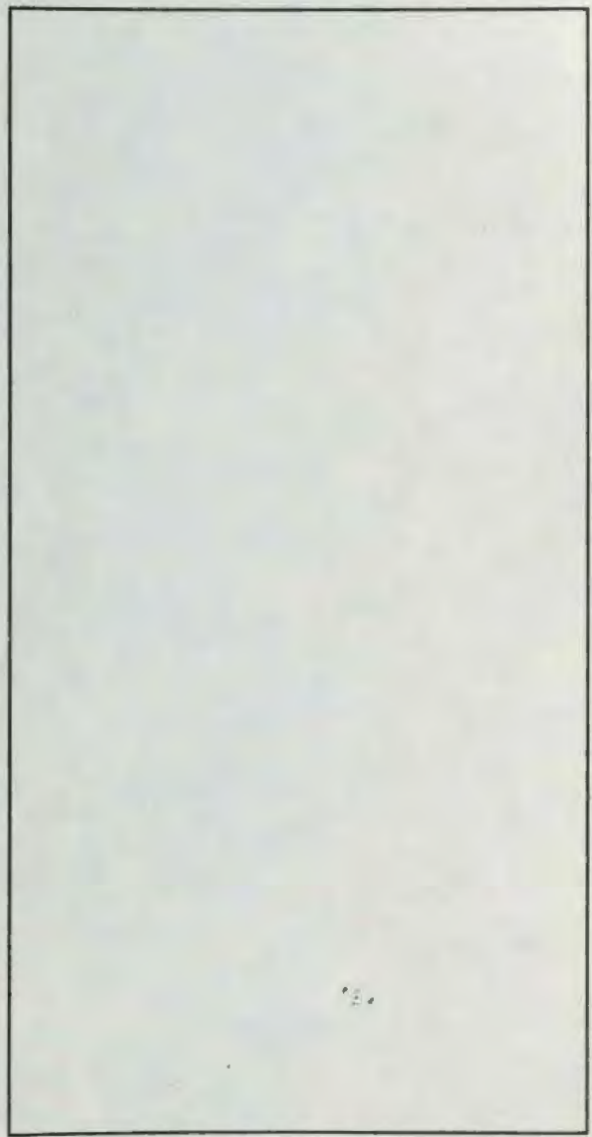
TYPICAL
AQUA-PRIVY



SECTION
SCALE 1:5



TYPICAL TOILET UNIT
SCALE 1:5



NHE-KfW
WINDHOEK LOW INCOME
HOUSING PROGRAMME

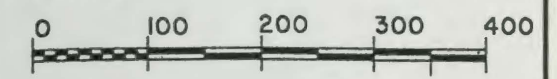
RESETTLEMENT AREAS
OKURYANGAVA

PLAN No. 5

LEGEND:

- 1. ONHELEIWA
- 2. EPANDULO
- 3. NANGOLO
- 4. ODUDULUKA
- 5. ONYEKA
- 6. ONGHUUO YE PONGO
- 7. SHIPENA
- 8. FREEDOM LAND
- 9. JOSEF NEPANDO
- 10. OMBILI

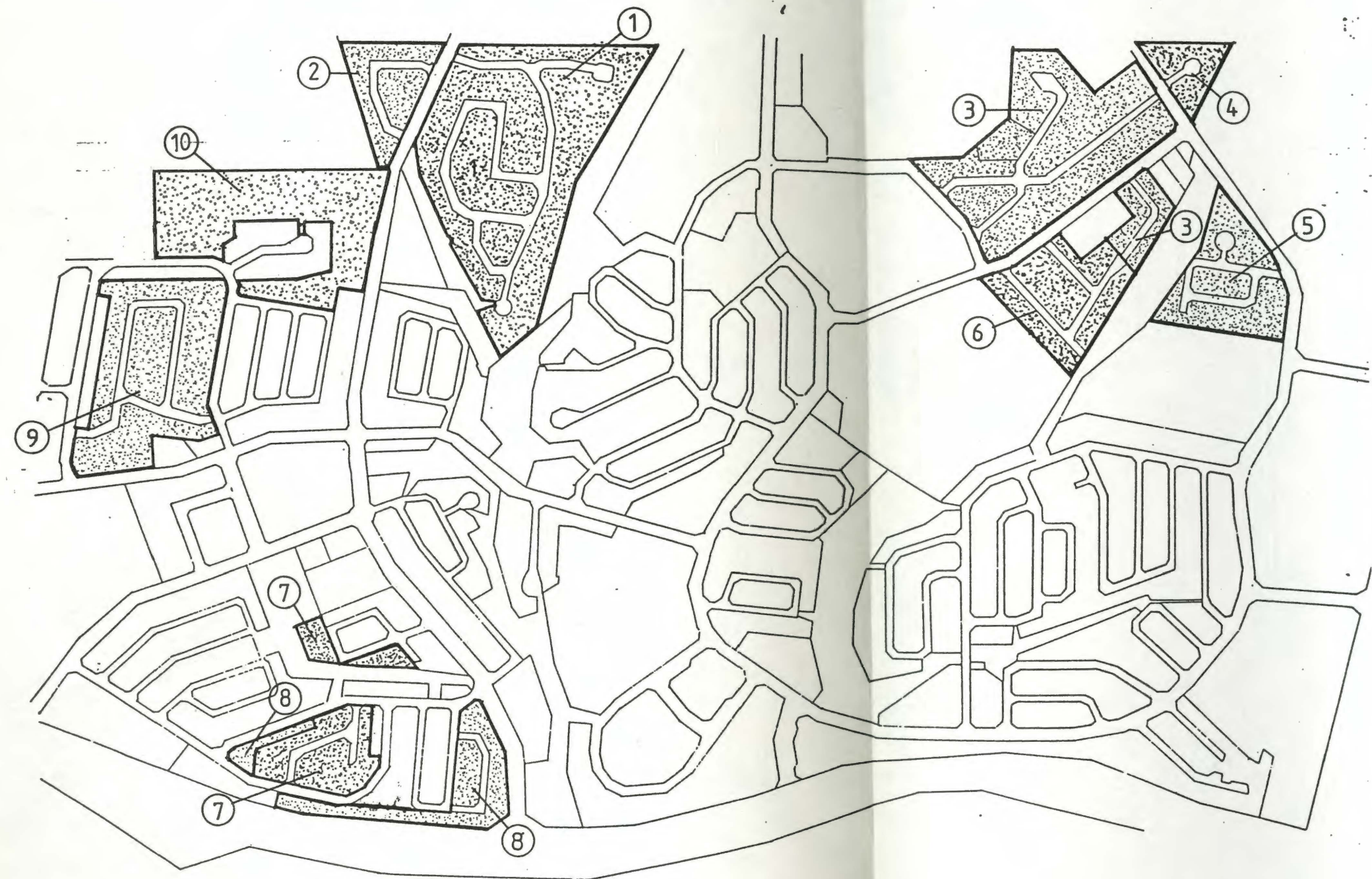
SCALE:



metre

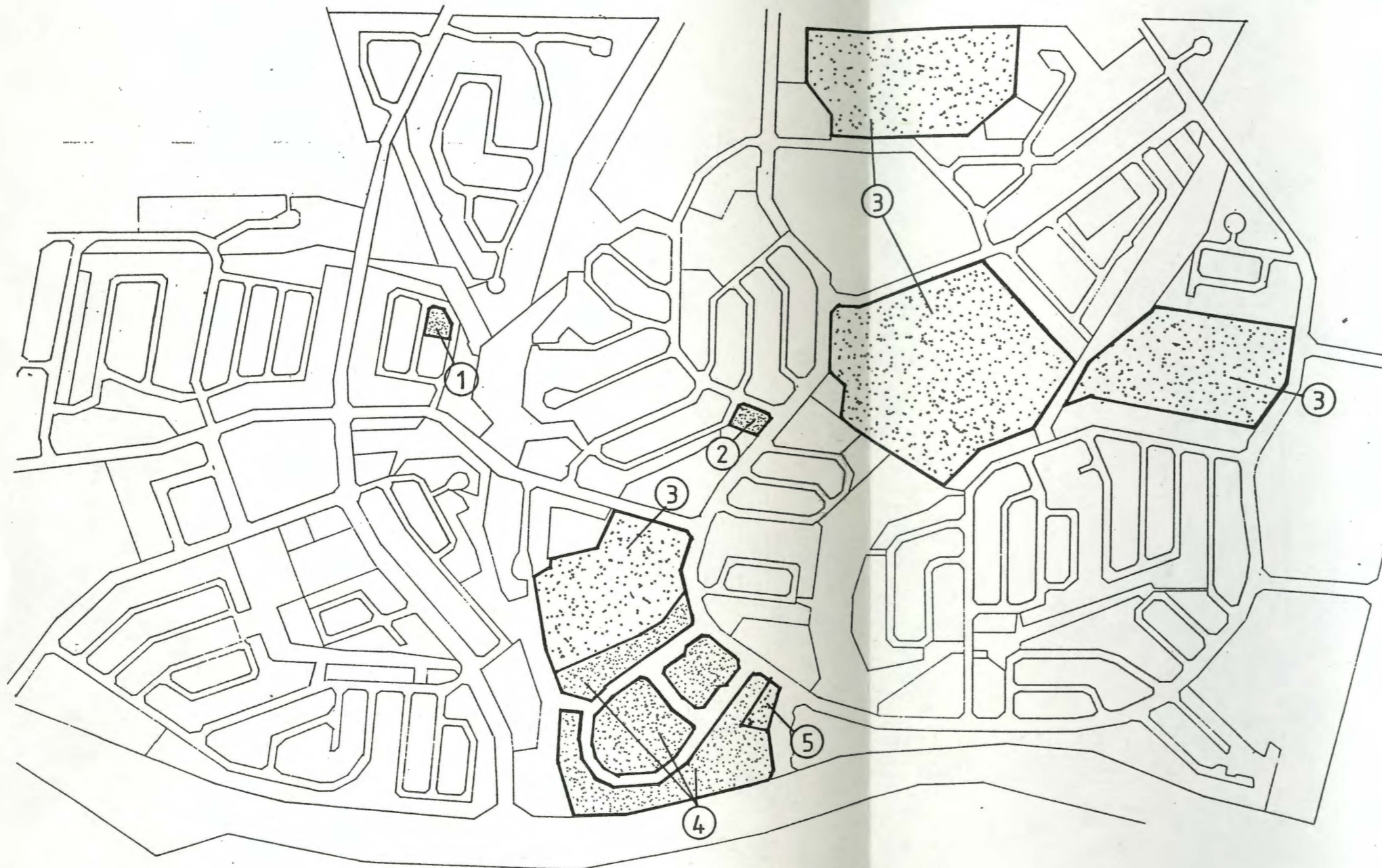


DEC.92



NHE-KfW
WINDHOEK LOW INCOME
HOUSING PROGRAMME

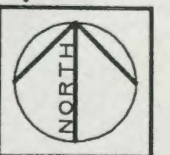
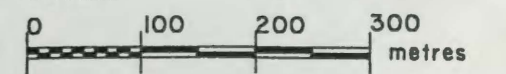
OKURYANGAVA
COMMUNITY FACILITIES



LEGEND:

1. ERF 2031.
DAY CARE CENTRE
2. ERF 921
POSSIBLE FUTURE DAY
CARE CENTRE
3. SITES ZONED FOR
SCHOOLS
4. BUSINESS ERVEN
5. NEW CLINIC

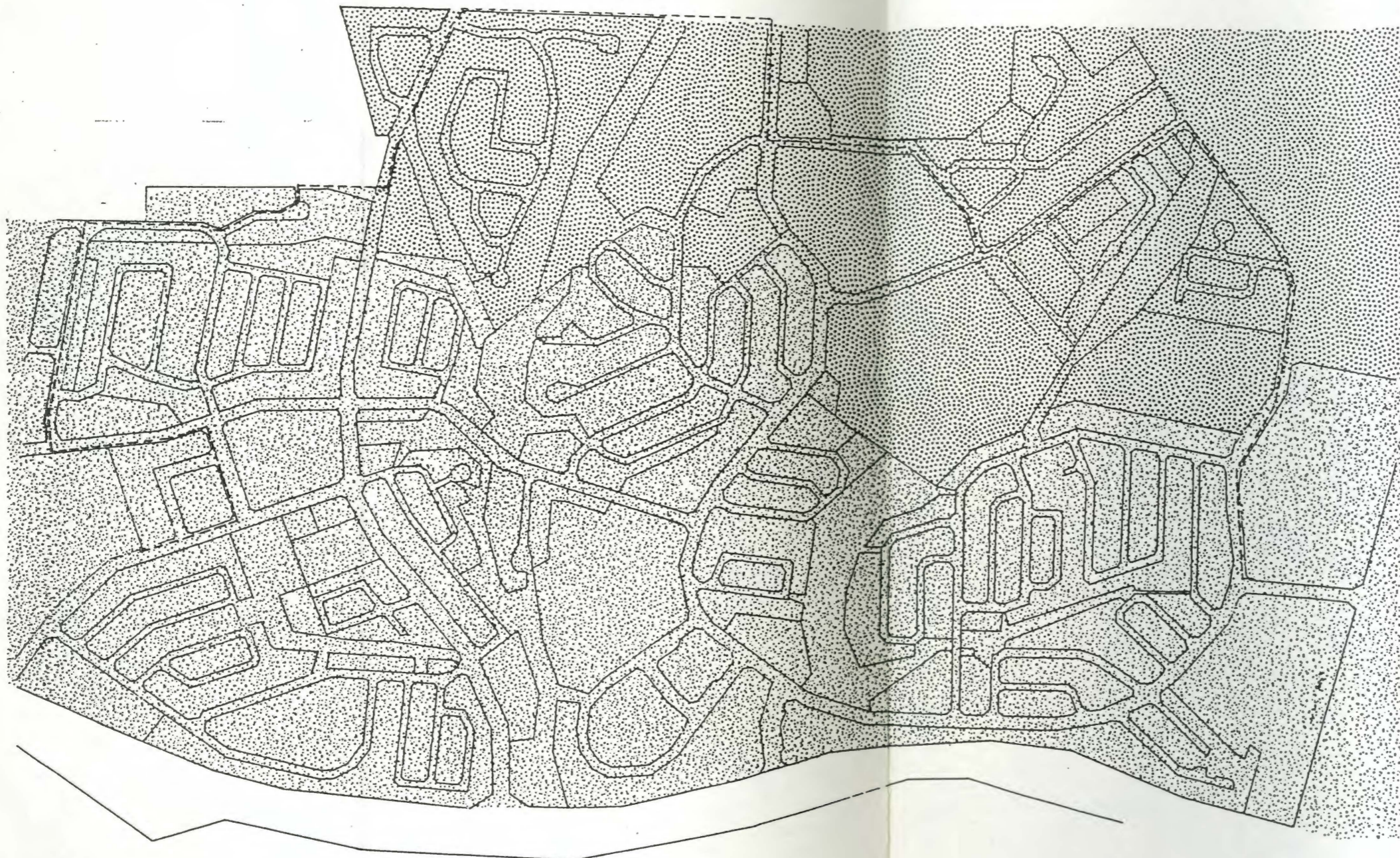
SCALE:



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NHE-KfW
WINDHOEK LOW INCOME
HOUSING PROGRAMME

RESETTLEMENT AREAS
SERVICES LAYOUT
ELECTRICAL
RETICULATION
TOWNSHIP:
OKURYANGAVA

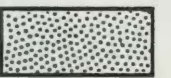


LEGEND:

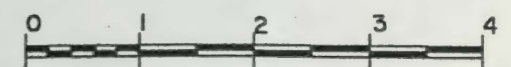
ROUTE OF
PLANNED
H.T. CABLE

AREA TO BE
SERVED BY
EXTENDED NETWORK

AREA SERVED BY
EXISTING NETWORK



SCALE:



kilometre



DEC.92

NHE-KfW
WINDHOEK LOW INCOME
HOUSING PROGRAMME

RESETTLEMENT AREAS
SERVICES LAYOUT
TOWNSHIP:
GOREANGAB EXT. I
SETTLEMENT:
GREENWELL MATONGO

LEGEND:

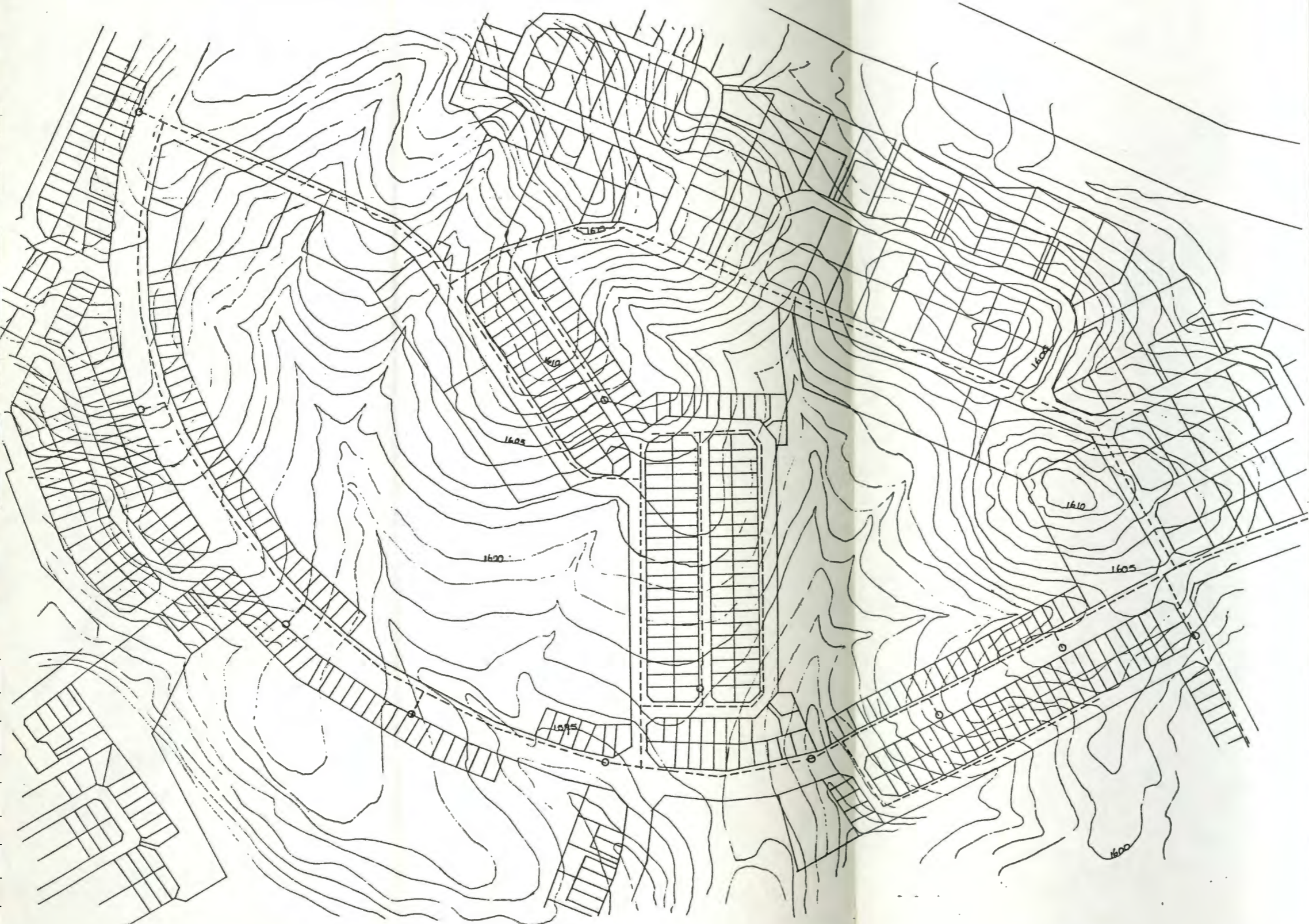
EXISTING WATER
SUPPLY LINES: -----

SCALE:



metres




DEC.92

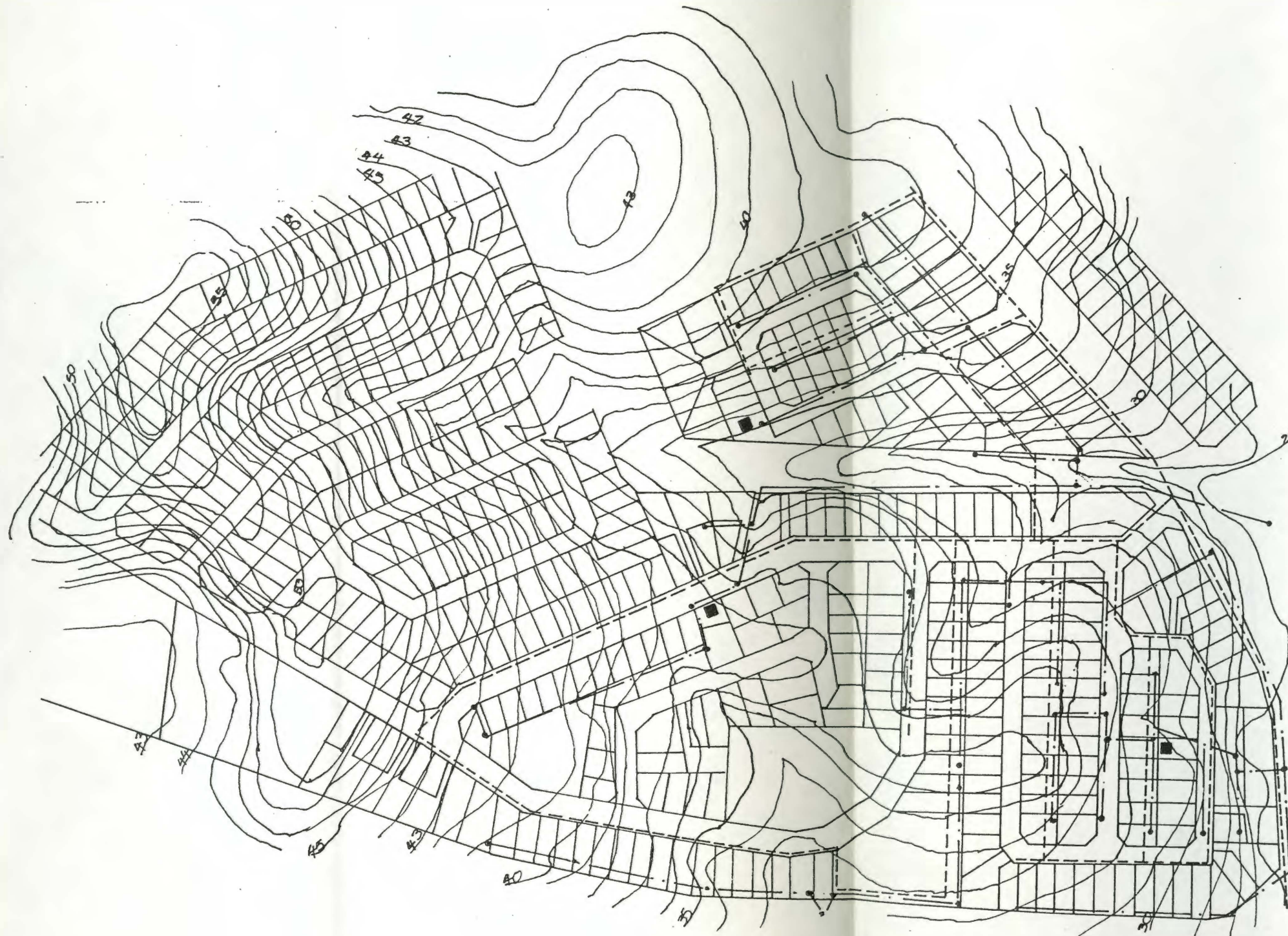


NHE-KfW
WINDHOEK LOW INCOME
HOUSING PROGRAMME

RESETTLEMENT AREAS
SERVICES LAYOUT
TOWNSHIP:
OKURYANGAVA EXT. 3
SETTLEMENT:
FREEDOMLAND
SHIPENA

LEGEND:

EXISTING WATER
SUPPLY LINES: 
EXISTING SEWERS: 
TOILET BLOCKS: 



SCALE:



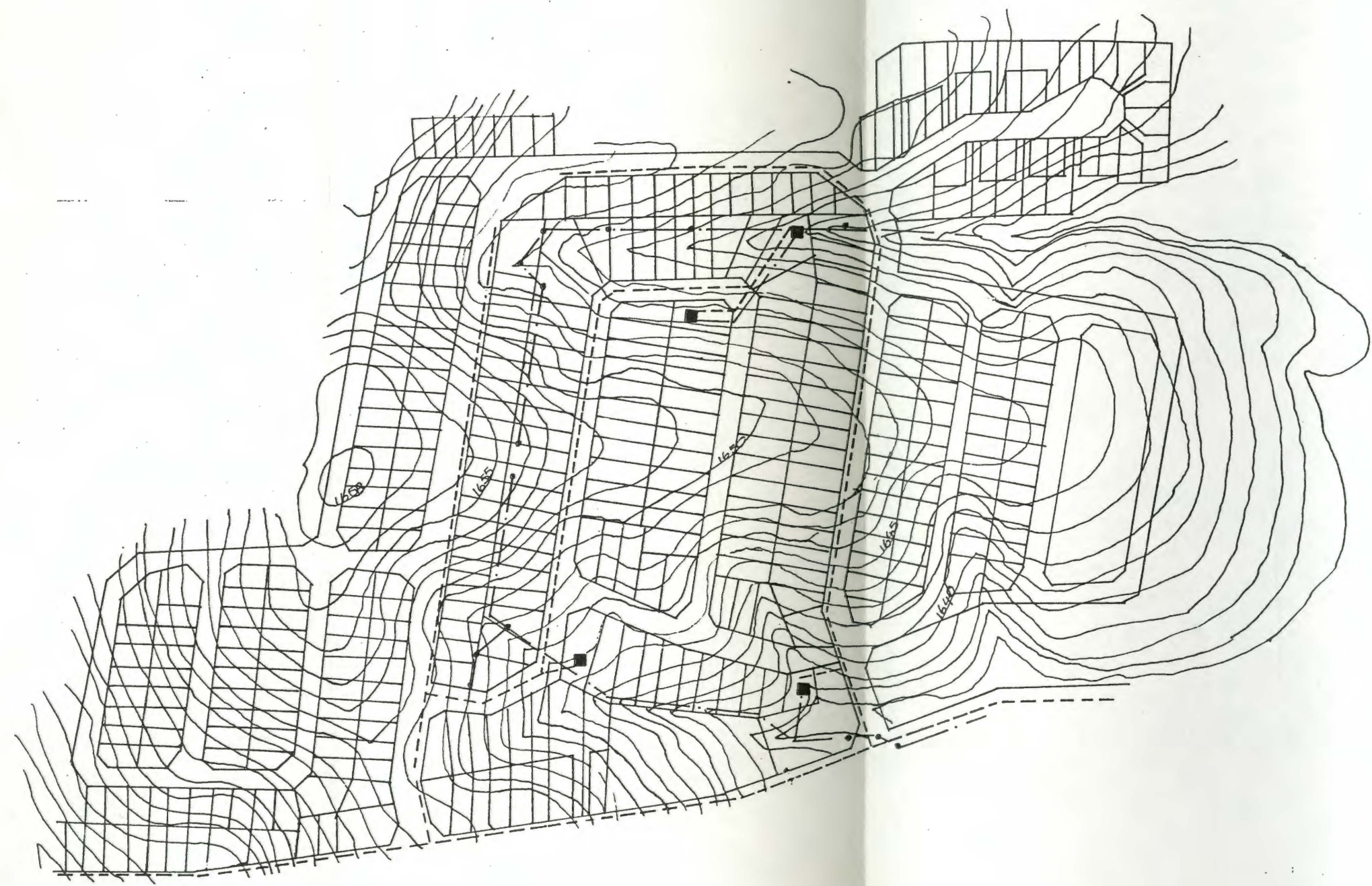
metres

DEC.92

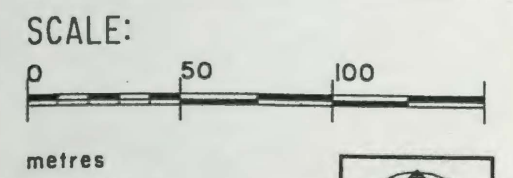
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NHE-KfW
WINDHOEK LOW INCOME
HOUSING PROGRAMME

RESETTLEMENT AREAS
SERVICES LAYOUT
TOWNSHIP:
OKURYANGAVA EXT. 4
SETTLEMENT:
JOSEF NEPANDO



LEGEND:
EXISTING WATER
SUPPLY LINES: -----
EXISTING SEWERS: -.-.-.-
TOILET BLOCKS: ■



DEC.92



NHE-KfW
 WINDHOEK LOW INCOME
 HOUSING PROGRAMME

RESETTLEMENT AREAS
 SERVICES LAYOUT
 TOWNSHIP:
 OKURYANGAVA EXT.5
 SETTLEMENT:
 NANGOLO
 ODUDULUKA
 ONYEKA
 ONGHUUO YE PONGO

LEGEND:

EXISTING WATER SUPPLY LINES:	-----
EXISTING SEWERS:	- . - . - .
TOILET BLOCKS:	■

SCALE:

metres

DEC.92

NHE-KfW
WINDHOEK LOW INCOME
HOUSING PROGRAMME

RESETTLEMENT AREAS
SERVICES LAYOUT
TOWNSHIP:
OKURYANGAVA EXT.5
SETTLEMENT:
ONHELEIWA
EPANDULO

LEGEND:

- EXISTING WATER SUPPLY LINES: - - - - -
- EXISTING SEWERS: - · - · -
- TOILET BLOCKS: ■

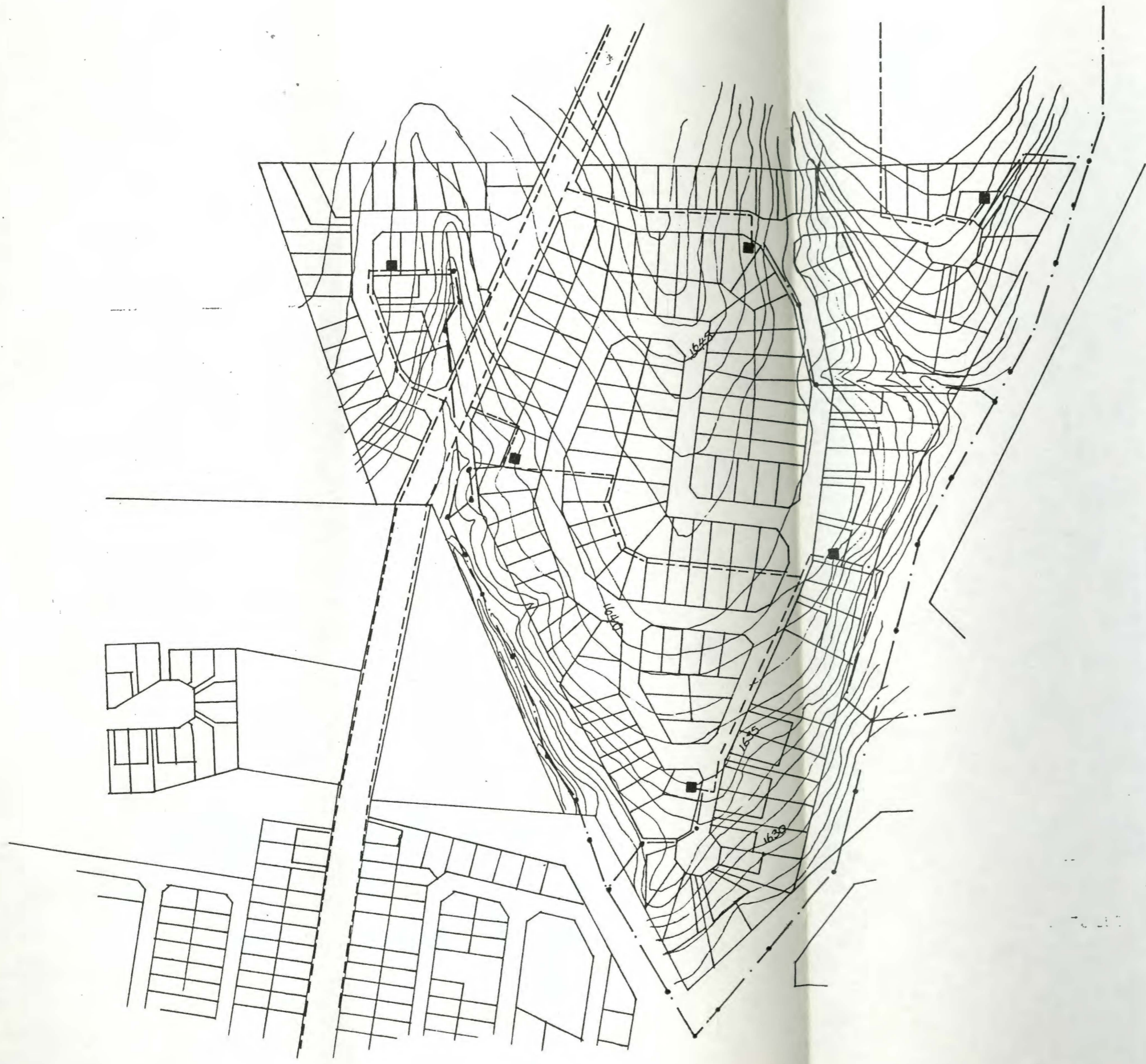
SCALE:



metres



DEC.92



INFORMATION CAMPAIGN

A decision to start an information campaign was taken on 18/11/92. It is important to start with the information campaign as soon as possible so that the community can be organised in time for the implementation phase which is planned for the first week in February.

The community participation programme has started already with the relocation of the people to the resettlement areas and the establishment of village committees. Local leadership are already being developed and it is already important that the communities receive more general information on the proposed programme of resettlement upgrading.

TOPICS TO DISCUSS WITH THE TARGET POPULATION.

1. HOME OWNERSHIP IN GENERAL;
 - * The rights and responsibilities of home ownership.
 - * Who is owning the land ?
 - * How does land ownership work and how does the transfer of ownership take place ?
 - * Why buy land ?
 - * The role of the Municipality
 - * Services and servicecharges.

2. OTHER ISSUES; (With the target population)
 - * The principle of sweat equity.
 - * Differences and resemblances of rural and city life.
 - * Voluntary work and the spinn offs of voluntary involvement in the soullution of their housing problems.
 - * Social work assistance.

3. THE PROGRAMME.

SUBPROGRAMME 1; UPGRADING OF RESETTLEMENT AREAS

- * The buying of erven.
- * Community participation/involvement. Voluntary work.
- * Savings schemes.
- * Sweat equity. ** upgrading services*
- * Upfront subsidy.
- * Community news letter.
- * Representation on steering committee.
- * Self-help construction.
- * Money collection for loan repayments.

SUBPROGRAMME 2; CORE HOUSE PROJECT

- * Building materials loan system.
- * Self-help construction.
- * Community participation.
- * Sweat equity.
- * Upfront subsidy.
- * Savings schemes
- * Credit note system.

SUBPROGRAMME 3; LOAN GUARANTEE FUND.

- * Information on the programme to all private financial institutions.
- * Information on the availability of loans for low-income housing.
- * Motivation campaign for private people to make use of this loan facility.

4. INFORMATION TOOLS / AGENTS

- * Community news letter.
 - # To be handled by the community with the help of the community development workers.
- * Pamphlet to discuss the different project components.
 - # Project description i) Upgrading of resettlement areas.
ii) Core house project.
 - # Savings schemes
 - # Service charges
- * Municipality
- * Public relations division of the NHE
 - # Help with the preparation of the information campaign.
 - # Preparation of information pamphlets on DTP.
- * M L G H
 - # Help with information campaign through their community activators.
- * Video
 - # Difference between rural and city life.
 - # Old situation (single quarters) and new situation (resettled area)
 - # Home-ownership in general.
 - # Voluntary work / community participation.
 - # Sweat equity.
 - # Resettlement programme.

- * Co-operation of the Municipality is vital for the success of this campaign.
- * The services of a communications expert may be needed to help with the info campaign.

Contact Person. Norman Curry
University of Namibia (Communications
Division)

Telephone: 3079111

- * Video Producers: MEDIA MIX Neal v/d Berg
Telephone: 62957. Fax: 216375
NEW DAWN VIDEO Mr. Akwaake
Telephone: 221431
INTER VISION Paul van Schalkwyk
Telephone: 225665.

VIDEO: DRAFT PROPOSAL FOR INFORMATION VIDEO, PREPARATION FOR WINDHOEK LOW INCOME HOUSING PROGRAMME (RESETTLED COMMUNITIES AND SQUATTERS)

1. The purpose of the video

- A tool to explain basic concepts
 - obtaining services, land and shelter in an urban area
 - support from the Windhoek Low Income Housing Programme
 - community participation and organisation

The video will be used to introduce the small group discussions during the information programme.

2. Target group

- Recent Squatters (8 groups in 3 areas) resettled in Okuryangava and Goreangab Extension 1 in Windhoek.
- Language: Mostly Oshiwambo speaking group, but other language groups are also present.

3. General Comments

- Visuals of narrator talking should be limited, or excluded, except in cases of community members. Images of objects of discussions to be included
- Music to have Namibian/African character - known and preferred among community.
- Duration about 20 to 30 minutes
- Main video in Oshiwambo, translations in Afrikaans and English (not subtitles)

4. Outline of script:

FRAMEWORK AND PURPOSES

(4.1) INTRODUCTION

- Introduction to generate interest in video, to have viewers identified themselves with it. To indicate purpose of the video.

(4.2) OBTAINING SHELTER IN URBAN AREAS

- Explain the presence of local authority as a service to the people, the obtaining of shelter and housing in the urban areas, stimulate awareness of the housing process, the land, municipal accounts and construction costs, leading to financial implications for the occupants.

(4.3) FUTURE SUPPORT FROM WLIHP AND THE INVOLVEMENT OF THE COMMUNITIES

- make people aware of the WLIHP and the possible support it can give and the scope of the programme
- stimulate awareness of own involvement and importance of committees as representatives for their own community.

4.1 INTRODUCTION

- The target group experience is illustrated: single quarters squatters and others moved to resettlement areas during 1992. Community members explaining their history
- The questions from the people are brought up by community members like: what will happen now they are resettled? can they build houses? why do they have to pay for land, water and all the other taxes? who are going to support them?

4.2 OBTAINING SHELTER IN URBAN AREAS

- Living in a town means that there are lots of people living together. All these people need water, toilet pipes, roads, electricity, rubbish removal and land to build houses on.
- If a lot of people live together and they do not have proper methods of getting rid of rubbish, dirty water and toilet wastes or they do not have clean water they can become sick. Diseases like diarrhoea and cholera are the result of dirty environments and dirty water.
- Without electricity there are no street lights and people feel unsafe.
- To make sure water, rubbish removal, electricity, dirty water disposal and other services are available, the people in a town need an organisation that can plan for it, provide for it and look after it.
- The organisation making these services available is the municipality. People living in each town have their own municipalities. They choose a council that rules the municipality and its work. The municipality's work is to make sure the people receive the services they need - water, rubbish removal, sewerage, electricity, roads and others. They also have to look after these services and ensure it is always available to the people.
- People living in towns have to pay for these services and they also have to pay for the people to do the work. This they do by paying monthly accounts and pay for the land with the services on. We will look a bit more at why land is not free and why we have to continue paying the municipality every month.

1. Land in towns:

- Each piece of land in Namibia belongs to somebody - a person, a company, the municipality, government or to kinship groups. People in towns need to make sure they know which portion of land is theirs to avoid people fighting about land. To enable this the municipality divide the land by drawing plans, then have it approved by the townships board, after which a landsurveyor take the measurements to put pegs in to demarcate the individual plots. Landsurveyors are paid for putting in the pegs in the correct place. One should never remove pegs on your plot, to have it replaced can cost around R200 (R130 per hour to do the work)!

- A road is necessary to enable people to get to their plots. There also need to be water, sewerage disposal methods and electricity lines in the vicinity. Roads, water, electricity and toilet pipes cost money - for the materials and the workers doing the work. After providing these main services the municipality sell the land to people and organisations. The price of the land includes these main services to the area and the cost of dividing and surveying the land.

- When the first groups of squatters were resettled, the municipality wanted the money before people could move on the land. The NHE had to buy the land first from the municipality. Only then could it be allocated to the households from the single quarters and Shandumbala. These people will have to buy the land now from the NHE and not the municipality.

- If land is divided and surveyed, and one buys it, it can be put on a person's own name in the registrar of deeds office. In the deeds office all the papers of the whole of Namibia are kept safely as proof to whom land belongs to. By having land registered on a person's own name one can use it for security for a loan - this security is also registered and is called a bond.

- According to the law, land belongs to a person once a sale contract - called a deed of sale- has been signed. Land can be very expensive. A plot in Pionierspark costs R....., a plot in Khomasdal costs R..... in Okuryangava it costs about R 5 200, with enough waterpipes for future connections to each plot and in Goreangab it costs R 4 600 with aqua privies and only enough waterpipes for communal taps.

- The price of the land depends on how much money was used to put in the services as well as the size of the plot. Plots in Goreangab are cheaper because they are smaller.

The more services the municipality provide, and the larger the plot, the more expensive are the plots.

- If a person has not money to pay cash for the plot, you can take a loan and pay it back over time. This loan and monthly payments are then written in the deed of sale. It is also written in the deed of sale if a person does not pay regularly, that the contract can be cancelled and the plot can be taken back by the agency giving the loan. One also pays interest on the loan, which means more money will be paid back than the amount that was borrowed.

2. Municipal Accounts

- It is also very important that the services put in by the municipality are to be looked after - if a waterpipe breaks it must be repaired, the main roads need attention and the municipality must be able to keep on doing its work, therefore it needs money. Once a person have one's own land in the town one has to pay your municipality every month to enable them to continue with their work. These payments include assessment rates, which is a property tax, as well as basic water- and basic sewerage taxes. If one has electricity lines in your area, one also has to pay basic electricity taxes.

- People also have to pay every month for the services being used by the inhabitants of the house or area during the month. These include the refuse removal, the water and if one has electricity in your house one day, also the electricity. Because water has to be cleaned and to be pumped it is no longer free, and the people have to pay for the water they use.

3. Improve living conditions/environment/houses

- Once a person signed a deed of sale, he or she can build a brick house on the plot. It cost a lot of money to build a brick house. It is often the biggest expense people have in their lifetimes.

- Houses can be built by developers, like finished houses of the NHE; by Prestige Property or developers; by builders you appoint yourself; by groups of people like Saamstaan; or by individuals with the help of their family like the self-help houses in the south of Namibia.

- Here is an example of the costs of a one room house, planned by the people of Ongwoyepongo themselves. Bricks cost R....., cement R....., timber R, corrugated iron, toilet R and bath R..... . A builder will ask R to built this house. The total will be R.....

Finished houses - built by private developers cost a lot of money. Prices of private developers in Okuryangava range from R [price of house with visual] to R

- If houses cost so much how will the individual households be able to pay for it? Most people borrow money from the bank, the building society or NHE to pay for a house. It is seen as a saving, or investment, since once a person owns a house you have something for the day you retire. You can sell the house and get the cash again, or like your plot, your family can inherit it.

4.3 WLIHP AND FUTURE SUPPORT

1. The WLIHP

- Where will people being resettled from squatter areas and the single quarters get support to improve their houses? A special programme is planned which also will look after resettled households in Okuryangava and Goreangab. It is called the Windhoek Low Income Housing Programme.

- A development bank in Germany, the KfW wants to help the Namibians to improve their living environment. This bank appointed people, the Sum-McNamara consultants to work with the NHE and to give support to low-income people in Windhoek to improve their living condition by means of this Windhoek Low Income Housing Programme. Members of the resettled communities also took part in the planning for this Programme (Photos of Participants?)

- People living previously in squatter areas like the Single Quarters and who were resettled, are to be assisted with advise, information, communal facilities and individual loans. The programme plans to support community groups as well as individual households.

2. Communal facilities and community participation:

- Communal facilities are all those things we use together and share as a group of people. The community groups might need lights in the street, more water taps, more toilets or community centers.

- To make it possible for people to make decisions about communal improvements they have to work together. They have to decide together whether a tap, a road, a toilet, lights, or a community centre are needed. They also have to decide together what work the people themselves can do to obtain community facilities. If the community help for example to do parts of the building work, or excavations, or maybe raise some funds to make a financial contribution, the

programme will provide materials and certain assistance as a donation to the community.

- The community will then have to be prepared to organise themselves for this assistance. They will have to have meetings to discuss these facilities and to discuss how to look after their communal facilities - if something breaks down they have to repair it.

- It is not always possible for all the people in an area to speak to the municipality or the NHE, to tell them about their problems, their needs and their choices - therefore the communities choose their own committees to work for them. Committee members are voluntary workers, elected by their own communities. They have to speak on behalf of the community. They have to report back to the community they represent and will have to come and tell at meetings what the community is saying about any proposals. To make sure you know about any decisions you have to attend the community meetings.

3. Support to Individual Household

- The programme plans to make it possible for individual households to buy the land they are living on and to start building brick houses.

- It is very difficult for low-income people to get loans from formal institutions, because they are regarded to be high risk and that they will not be able to pay back. In the case of this programme, loans will be made available to individual households, even if their incomes are low. These loans will have to be paid back on a monthly basis and are not donations.

- Households can take loans for the land as well as for building purposes. Each household will have to decide what size loan they can afford. For example will it be money for a foundation with a floor, one complete room or even a bigger house. It will be very important to first look whether your household will have enough money to pay the loan back as well as to pay your municipal account, before you agree to take a loan to build a house.

- Before you take a loan for building a house, you have to save 10% of the amount of money you want to borrow. That means when you have saved R500 you can borrow R5000. If you have only saved R80, you can only borrow R800. You can save this money with the NHE, by filling in a card for a request to open a deposit/savings account.

- There will also be a technical advisor, giving advise on construction issue and a community worker available to serve the communities. People can go to them for advise.

- Together the community, the committee, the Sum/McNamara consultants and the NHE personnel will have to work hard to make sure the most important needs of the resettled households in Goreangab and Okuryangava people are being met. If the people are prepared to work together and do certain things for themselves more needs can be met.

ANNEXURE 5C

**MODEL COST FOR
UPGRADING OF
SERVICES IN
RESETTLEMENT AREAS**

EXTENSION OF INFRASTRUCTURES IN RESETTLEMENT AREAS

Assumptions

- * One stand-pipe every 25 plots
- * Communal toilet block no more than 100 mts away from every plot; maximum of 100 families using block.
- * Sewers extended for new toilets only;
- * Water lines extended to serve public standpipes only;
- * Street lights every 40 meters on wooden poles.

SETTLEMENT	Comunal Toilet	Stand Pipe	63 mm water	100mm sewer	Streetlights ml	number
Onheleiwa	2	2	50 m	210 m	1300	33
Onyeka	1	1	30 m	10 m	500	13
Nangolo	3	5	400 m	200 m	820	21
Ondunduluka	-	1	15 m	-	40	2
Joseph Nepando	2	5	240 m	230 m	1070	27
Ebandulu	1	1	15 m	30 m	250	7
Freedom Land	-	-	-	-	1410	36
Onghuo Yepongo	-	3	200 m	-	410	11
Shipena	2	2	50 m	130 m	440	11
Grwell. Matongo	9	-	-	-	1730	44
Unit total	20	20	1000 m	810 m	7970	205
Unit price Rs	7000	1000	100	200	-	2000
TOTAL COST Rs	140000	20000	100000	162000	-	410000

ANNEXURE 5D

**LOAN GUARANTEE
FUND PROPOSAL**

WINDHOEK LOW-INCOME HOUSING PROJECT

LOAN GUARANTEE FUND

Purpose

01 The purpose of this paper is to suggest some conditions for NHE to assign part of the KfW grant to facilitate the development of a Loan Guarantee Fund to encourage private sector participation in the financing and delivery of low-income housing.

Background

02 The Government of the Republic of Namibia and the KfW (the German Bank for Reconstruction and Development) have signed an agreement to co-finance a programme to provide housing solutions for the urban poor.

03 The Programme is targeted to families with monthly incomes no higher than three times the Primary Household Subsistence Level (in Oct. 92 1PHSL=Rs 830). The maximum financial burden arising from a loan for a plot with a housing solution, including municipal charges must not exceed 25% of household income.

04 A grant of DM 9.600.000 has been made available as a financial contribution from the German Government to NHE, which is currently revising the original project concept, the construction of 600 houses at Otjomuise area, with support from a German-Namibian consulting consortium.

05 In June 1990 the SWABOU submitted to the Ministry of Local Government and Housing a proposal to encourage private sector involvement in the financing of housing solutions with costs ranging from 15000 to 35000 Rands.

06 Despite sufficient availability of capital funds, private institutions are reluctant to attend the housing finance needs of low-income groups due to the high risks involved. To limit this risk, the creation of a Loan Guarantee Fund was proposed, that would cover the insured building societies in the event of a loss on the sale of a repossessed property arising from default of whatsoever nature by the borrower.

07 The building societies usually grant home loans up to 80%/95% of property valuation. The Loan Guarantee Fund would reduce the risk in an additional 20% approximately.

08 Under certain conditions, part of the funds granted by KfW for the Windhoek Low-Income Housing Programme could be applied for the creation of this Loan-Guarantee Fund. These conditions refer to the form of operation, potential target group, monitoring and control and possibilities of change according to performance.

General considerations

09 An immediate objective should be making existing demand effective. If a sufficient number of seekers of housing solutions in the 15/35.000 Rs. range appears, it is expected that the market will respond with appropriate solutions.

10 Loans should permit the borrowers a flexibility of housing options, and could for instance be used for the purchase of new houses in plots, of existing houses, or flats in apartment buildings, provided there is sufficient mortgage guarantee.

11 As the availability of proclaimed land is certainly one of the major bottlenecks for providing housing solutions, mechanisms other than mortgage based loans have to be developed, including intermediary loans through development companies that, after proclamation of land could be transformed into mortgage loans.

Proposed form of operation

12 As the necessary risk capital derives from KfW grant to NHE, NHE will hold the Fund in trust for an initial period of five years at a financial institution of its choice. A maximum total amount of DM 1.000.000 could be assigned for the creation of the Loan Guarantee Fund from the grant, if the KfW approves this proposal. Interest accrued will be capitalized in the Fund.

13 After the initial five year period, on conditions to be established while preparing the general agreement, NHE may either renew the deposit for another period or recover it and invest it in the Revolving Building Material Loan Fund.

14 Participation will be open to any interested financial institution. A Steering Committee including representatives of NHE, MLGH, Building Societies and Banks will prepare the initial agreement on participation, and the general rules of operation.

15 No new institution will be created or offices established for the management of the Fund. Each participating organization will assume the corresponding administrative costs like in conventional lending procedures. NHE will receive copies of the approved applications and file them for the event of claims being presented.

16 Operational procedures will be spelt out in a Manual, specifying conditions on target group, procedures for applying, rules for presenting and entertaining claims and other relevant matters.

17 Claims will be presented to NHE; evaluation and approval could be made on a monthly basis. If entertainment is justified, payment will be released to the financial institution through checks signed by the Managing Director of NHE and the Consultant. ?

18 The risk of the Loan Guarantee Fund will be re-insured with an insurance company. Each borrower will be charged a percentage of the loan as contribution to the payment of insurance premiums.

Potential target groups

19 According to the agreement signed between the Government of Namibia and the KfW, beneficiaries of the Loan Guarantee Fund can only be families with a maximum monthly household incomes below 3 times the PHSL. (see para 03). Although participating institutions will use their own lending criteria, compliance with this condition shall be verified in each case.

20 It is suggested that for the first year lending concentrate in the Windhoek area. After sufficient experience has been gained, it can be extended to gradually encompass the whole country.

Monitoring and evaluation

21 The Steering committee will meet quarterly to review and monitor performance. The consultants will regularly control the operations of the LGF as specified in the Manual. Annual independent audits will be carried out.

22 After the first year of operation, a joint evaluation by the Steering Committee and the Consultants will be made, focussing on the hypothesis made for the

establishment of the Fund. The characteristics of the borrowers, uses of the loans, number and value of claims etc. will be assessed, and adjustments proposed if required. If it is found that it is not mobilizing private capital as expected the Fund may be cancelled and the money used for the purpose mentioned in paragraph 13. Provisions sufficient to cover loses in loans already approved will be left deposited.

Suggested loan conditions

23 Loans will be provided at market rates, permitting the institutions to make a profit after administrative costs are paid.

24 An initial saving of 10% of the amount of the loan will be a precondition to participate in the scheme. It could be integrated in cash or through a contract saving plan, but should not be capitalized in the loan.

25 The term of the loan may be reduced to a maximum of 15 years. Longer terms increase interest repayment without substantially increasing initial capital. The following table sketches the possible amount of loans for various monthly payments, all calculated at a 20% annual interest rate (without considering the initial saving):

MONTHLY PAYMENT DURING	10 YEARS	15 YEARS	20 YEARS
300 Rs	15543	17088	17662
400 Rs	20718	22782	23548
500 Rs	25892	28476	29434
600 Rs	31067	34170	35321

JACrispo 291092

ANNEXURE 5E
LETTER FROM SWABOU



SWA BUILDING SOCIETY

HEAD OFFICE

7 Post Street Mall, P O Box 79, WINDHOEK, NAMIBIA

Telephone: (061) 22-5911, Fax (061) 22-1305

DJR/YG/74/92

20 November 1992

Mr Louis Fick
Namibia Housing Enterprise
P O Box 20192
WINDHOEK

Dear Louis

NAMIBIA HOME LOAN GUARANTEE FUND

We refer to our telephone discussion of this morning and wish to confirm that the Society originally initiated the concept of such a scheme with the Honourable Minister Libertine Amathila. It follows therefore that we do support it in principal although you will of course realise that a lot of detail as to its modus operandi still needs to be worked out.

Yours sincerely

D.J. RUSSELL
MANAGING DIRECTOR

P.O. L.C.	
24 NOV 1992	
RECEIVED	FICK

ANNEXURE 5\F

**JOB DESCRIPTIONS
FOR COMMUNITY AND
TECHNICAL
ASSISTANTS**

Profile and tasks of the community development worker

The community development worker (CDW) is the person of the executing agency that is in closest contact with the client. She or he knows the household before he decides to start an improvement project, she will listen to the household when he has problems during construction, she will follow up the repayment period. She must have a perfect knowledge of the language, usually Ojiwambo, and an insight into lifestyle, aspirations and limits of the client household. She also must be acquainted with loan administration and the particular procedure of the scheme. She is a person of confidence, both to the client and the executing agency to whom she reports regularly.

As far as the proper community development activities are concerned, the CDW is supposed to support the different committees and leaders in their work oriented to inform and mobilize the community members for the development of the settlement. She will e.g. provide assistance in preparing meetings, identifying problems and priorities, negotiating with institutions, defining responsibilities and contributions to joint action and monitoring the implementation of the decisions taken. The CDW has to balance out carefully how much time she spends on community issues and how much on the preparation and follow-up of the individual building material loans.

Task related to the Upgrading Project will involve:

- a. Participate in the elaboration of information system and campaigns;
- b. Organize and conduct repetitive information campaigns on project's planning and implementation for each settlements;
- c. Discuss priorities, alternatives and proposals with the residents;
- d. Support the election of community representatives and train them for their tasks;
- e. Conduct quarterly and annual planning and monitoring workshops with community representatives (leaders);
- f. Advise communities and resident groups on:
 - Participation in the improvement of physical infrastructure,
 - administration of tariff collection,
 - upkeep and administration of community facilities,

- hygiene, garbage collection and health campaigns, adult education and other community initiatives,
- communications and negotiation with public and private sector agencies,
- employment and other related projects (e.g. brick making),
- advise the communities on the elaboration of by-laws and regulations.

Task related to the Core House project will involve+

- a. Participate in the elaboration of information system to interested persons (applicants);
- b. Receive, evaluate and verify application forms;
- c. Participate in the approval of applicants;
- d. Coordination of advanced saving (deposits);
- e. Communication with with approved applicants;
- f. Monitoring the relocation process and helping to solve problems which may arise;
- g. Support community organization initiatives and other activities of the residents;

Task related to the building material loan component will include the following:

- a. Information on the building material loan scheme in community meetings, together with the self-help construction advisor.
- b. Information of the individual household who is interested in taking a loan about his repayment and other obligations from the loan contract.
- c. Reception of the loan application, helping the head of household to fill the application form and to provide the necessary documents, like title deed and wage certificates. She must develop a special experience on what the household can really afford without endangering his basic needs of food, transportation, schooling, etc.
- d. Socio-economic evaluation of the loan application, including a visit to the site to verify the information given.
- e. Participation in the loan committee which is supposed to assess the loanworthiness of the applicant and to recommend approval.
- f. Explanation of the loan agreement to the borrower, as soon as it is approved and signed by the executing agency, making sure that it is signed by the borrower. If the agency does not have an extra field person in charge of loan administration

she hands out the loan agreement and the additional documents, e.g. repayment slips.

g. Monitoring of regular repayment; monthly reports on loans given and repayment performance.

h. Participation in the loan committees meeting to discuss arrear cases and recommendations of action to be taken.

i. In justified cases, visit of defaulter's households to find out the reasons of arrear and negotiate a solution.

Profile and tasks of the self-help construction advisor

The self-help construction advisor (SCA) is the person of the executing agency who ascertains that the loan funds are spent adequately. He helps defining the improvement project with the household, according to its priority needs, self-help potential and payment capacity, making sure that basic technical and urban development standards are respected. He is the trainer of borrowers who are interested and capable in building themselves. Like the CDW he ought to have an excellent knowledge of the local language. He must be familiar with informal construction techniques, building material use and prizes, bills of quantities, the reading and preparation of simple housing designs and the methods of construction supervision. He is not supposed to mix mortar or lay bricks himself other than for training purposes.

The main tasks of the SCA are the following:

a. Information on the building material loan scheme in community meetings, together with the CDW.

b. Participate in the revision of the loan manual, based on first month experience;

c. Survey of the site and the existing structures on it, discussion with the individual household about improvement needs, establishment of priorities and of the longer term improvement process in construction stages, definition of the particular improvement project, determination of the labour the household can make available and assistance in identifying of builders to be paid if necessary.

d. Technical evaluation of the project in accordance with the household's payment capacity, including preparation of a simple plan, bills of quantities, material and labour costs and definition of one, two to three disbursements.

- e. Participation in the loan committee which is supposed to assess the loanworthiness of the applicant and to recommend approval.
- f. Preparation of the weekly building material delivery schedule and monitoring that the required materials are delivered to the different sites in due time.
- g. Construction training to a group of self-builders, using selected improvement projects to show how foundation trenches are dug, mortar is mixed, bricks are laid, toilets are built and connected, etc.
- h. Identify and test qualified and experienced builders (foreman) who may be contracted by the project and support the organization of small-scale contractor groups;
- i. Clearance of payments to the hired builders if the agency decides that the borrower should not handle cash money.
- j. Supervision and reception of building stages, preparing individual progress reports with problems identified and recommendations for the next disbursement.
- k. Monthly reports on the advancement of the Programme and the experiences with self-help construction assistance.

A N E X U R E 5\G

**BACKGROUND REPORT
ON THE
ESTABLISHMENT AND
FUNCTIONS OF
COMMITTEES IN THE
RESETTLEMENT AND
SQUATTER AREAS**

**BACKGROUND REPORT ON THE ESTABLISHMENT
AND FUNCTIONS OF COMMITTEES IN THE
RESETTLEMENT AND SQUATTER AREAS**

November 1992

Introduction

In preparing this report, members of the project team held meetings with committee members in the resettlements and squatter communities. The purpose of the meetings was to gather information on the establishment and functions of the committees so as to ascertain whether the committees are true representatives of their communities.

1 Resettled areas

a) Establishment

There are two categories of resettled areas, namely those resettled from Katutura Single Quarters and those from Shandubala location in Katutura. The Single Quarter group consists of eight resettlements (Onyeka, Onheleiwa, Ebandulo, Nangolo, Josef Nepando, Greenwell Matongo, Oduduluka, and Freedomland) and the Shandubala group only one (Onghuwoyepongo)

The establishment of all committees for the former Single Quarter squatters were almost identical. NHE and MLGH advised the Single Quarter committee to help the various squatter sections to form committees which will represent the squatter community at meetings on their relocation and to assist with the resettlement process. The squatters around the Single Quarters were divided in various sections. The chairman of Single quarters committee identified some people with leadership qualities from each section of the squatter community whom he then appointed as the leaders of the various sections. The majority of these appointed committee members were already members of Swapo committees in their respective sections.

The initial functions of these committees were:

- To represent the squatter communities at meetings where their relocation is being discussed.
- To determine acceptability of the relocation site and to report back to the people they represent.
- To help with the allocation of plots
- To assist with all matters related to the relocation process.

These functions were completed with the completion of the relocation process. After the resettlement process has been completed, only two committees (Onyeka and Onheleiwa) called

their communities to determine whether there is still a need for a committee, what the functions of this committee will be and whether they should re-elect a new committee. In both communities the old committees were given the mandate to continue as leaders.

The committee members in the remaining six areas continued to serve on the committees without seeking their communities mandate. Some of them even took it upon themselves to appoint additional committee members. In Nangolo for instance, the chairperson was the only committee member in her area and she appointed three other people to serve on the committee with her. She is however complaining that the community does not co-operate very well with the committee and they are thinking of convening a community meeting to re-elect a new committee.

-Onghuwoyepongo committee was established on the recommendation of the MLGH and the Municipality. These former squatters were having a number of problems with the Municipality and the MLGH. The MLGH and the Municipality recommended that the people should elect some representatives to negotiate on their behalf. The community held a mass meeting where they elected the six member committee.

The initial function of the committee was to liaise between the community, and the authorities ie. MLGH and the Municipality. Prior to moving to the location from where they were resettled, the Onghuwoyepongo Squatters were forcibly removed by the Municipality from a private plot in Katutura. In the process, a lot of people lost their belongings, this resulted in a bitter dispute between the squatters, the Municipality and later the MLGH and this is the main reason why the committee was established

b) Current functions of Committees

The number of committee members range between 3 - 8 and all have a chairman, a secretary, a treasurer and additional members or advisers. The general functions of the committees are as follow:

- To hear new settlement related problems eg. lack of water taps, garbage collection, etc and take appropriate actions.
- To disseminate information from NHE, Municipality, MLGH and other instances.

- To represent community interest at meetings with NHE, MLGH, etc
- To collect money for water, keep records of those who paid and to settle the water bills.
- Control of illegal squatters.
- Keeping register of residents.
- Deal with interpersonal relationship problems between residents.

2 Squatter Settlements

a) Establishment

Ombili squatters - People in this area were advised by representatives of the MLGH and the Namibia Trade and Allied Workers Union (NATAU) to elect a committee to represent them at future meetings with the MLGH, Municipality, and other relevant authorities. The meeting was convened by NATAU and MLGH, twelve members were elected to serve on this committee but only three of them are still active.

Shipena squatters -This community only had an ad hoc committee appointed by some prominent members of the community to negotiate with the Municipality about the possibility of acquiring the land they are squatting on and to deal with other pressing issues at that time. The representative committee was only elected on 24 October 1992 at a mass meeting convened by the ad hoc committee. This meeting was attended by close to 300 people and nine committee members were elected. Their portfolios are still to be determined at the first committee meeting.

b) Functions of squatter committees

The functions of the committees in the squatter communities were given as follow:

- To represent the community interest at meetings with Municipality, MLGH and other relevant authorities.
- To keep a register of squatters.
- To collect money and record keeping thereof. Ombili squatters are collecting money for unforeseen emergencies when they move to the resettlement areas, eg lack of toilets or water. The Shipena squatters on the other hand collect money to deposit their plots if the Municipality agrees to grant their request.
- To disseminate information from MLGH, NHE or other authorities.

3 Evaluation

It is clear that committees in resettlement areas were formed in order to assist with the relocation process, a task which has already been completed. The legitimacy of these committees, with the exception of Onyeka and Onheleiwa, as representatives of the communities is rather ambiguous especially when one consider the fact that a large number of committee members were appointed and not elected. Even where elections took place, these elections were not the initiative of the people themselves but of other people such as the Government or even the Trade Unions.

Some committee members seem to put their personal interests before the groups. It can be assumed that this tendency is due to the fact that this communities are still "communities in the making" and individuals may still lack the sentiments and emotional ties which enhance group solidarity and the sense of belonging.

There seem not to be any consciously developed communication patterns in some resettlements as yet. This is not only important to get messages across but it is also a matter of the structure of the community and the social proximity of its members. The importance of this fact is well demonstrated in the Hainyeko community where the community hold weekly meetings, not only for the purpose of information dissemination, but also to enhance the community spirit.

Most of the residents in the resettlements are recent migrants from rural areas and might not be well acquainted with the concept of committees. It can be assumed that the committees and their roles may be confused with those of tribal councils in rural areas. The committee chairpersons in the resettlements are often referred to as "mwene womukunda" which literally means the owner of the village, this is also how headmen in rural areas are known as.

Despite all the aforementioned points, some of these committees especially in Onyeka and Onheleiwa are well respected in their communities.

Recommendations

- * The information campaign will involve educating the communities about the functions and structures of committees.
- * Those communities which don't regard the existing committees as their true representatives, will be encouraged to hold elections.
- * The proposed Area Representatives as well as the project team should work closely with the committees and also try to have direct contact with the community whenever possible.

ANNEXURE

**ABBREVIATIONS AND
ACRONYMS**

ACRONYMS AND ABBREVIATIONS USED IN THIS DOCUMENT

CBO	-	COMMUNITY BASED ORGANISATION
CI	-	CORRUGATED IRON
HH	-	HOUSEHOLD
HHH	-	HEAD OF HOUSEHOLD
L.I FAM.	-	LOW INCOME FAMILIES
LIG	-	LOW INCOME GROUP/S
MLGH	-	MINISTRY OF LOCAL GOVERNMENT AND HOUSING
NBIC	-	NATIONAL BUILDING AND INVESTMENT CORPORATION
NGO	-	NON GOVERNMENTAL ORGANISATION
NHE	-	NATIONAL HOUSING ENTERPRISE
NHP	-	NATIONAL HOUSING POLICY
NISER	-	NAMIBIA INSTITUTE FOR SOCIAL AND ECONOMIC RESEARCH
PHSL	-	PRIMARY HOUSEHOLD SUBSISTENCE LEVEL
SES	-	SOCIO-ECONOMIC SURVEY
SWABOU	-	SOUTH WEST AFRICA BUILDING SOCIETY
SWAPO	-	SOUTH WEST AFRICA PEOPLE'S ORGANISATION
WC	-	WATER CLOSET
WLIHP	-	WINDHOEK LOW INCOME HOUSING PROGRAMME