

**OSHATOTWA  
HOUSING PROGRAMME**

**PROGRESS REPORT N<sup>o</sup> 5**

**LYAMENA**

*(Growing up)*



*General view of the Otjomuise 103 core-house project*

**Submitted by  
SUM-McNamara Consultants  
to the  
National Housing Enterprise (NHE)**

**August 1994  
Windhoek, Namibia**

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**ABBREVIATIONS USED**

BML	Building Material Loans
CC	Community Centre
CDC	Community Development Coordinator
CDA	Community Development Advisor
CTA	Chief Technical Advisor
OF	Disposition Fund
GST	General Sales Tax
HH	Household
Kf-N	Kreditanstalt für Wiederaufbau
LGF	Loan Guarantee Fund
MRLGH	Ministry of Regional and Local Government and Housing
NGO	Non Governmental Organization
NHE	National Housing Enterprise
N\$	Namibia Dollar
PHSL	Primary Household Subsistence Level
QPR	Quarterly Progress Report
SCA	Self-Help Construction Advisor
SMFPC	Senior Manager, Finance, Planning and Control
SMTSS	Senior Manager of Technical and Social Services
SS	Starter Solution

## 1. INTRODUCTION

This Progress Report No. 5 is submitted by SUM-McNamara Consultants to the National Housing Enterprise, with copies to the Ministry of Regional, Local Government and Housing and to the Kreditanstalt für Wiederaufbau in accordance with Paragraph 2.2.3 of the Consulting Contract dated July 16, 1992. It covers the progress accomplished from the 1st of April through the end of July 1994.

The combination of the participative evaluation workshop realized in February, the training exercises for team members and the growing interest of NHE as a whole to assure project progress and success resulted in a substantial increase in the pace of implementation. Community development efforts are ongoing, and the two existing community centers are actively used both for programme and other kind of activities. All Programme sub-components are now at some stage of execution with some major tasks practically completed. Over N\$ 3.750.000 in project funds were spent during the period. The following table provides an indication of progress measured in amount spent against budget allocations.

COMPONENT	Budget	Spent till 7/94	% advance
<b>1. UPGRADING AREAS</b>	<b>9995.00</b>	<b>7345.63</b>	<b>73.5</b>
1.1 Land & basic infrastructures.	5221.00	5221.00	100.0
1.2 Infrastructure improvements	2220.00	1679.97	75.7
1.3 Starter solutions	2104.00	229.75	10.9
1.4 Community centers	450.00	214.91	47.8
<b>2. CORE-HOUSES</b>	<b>10476.10</b>	<b>5008.64</b>	<b>47.8</b>
2.1 Land & basic infrastructures	2934.70	2934.70	100.0
2.2 Land development	1363.00	576.56	42.3
2.3 Core-house construct.	5878.40	1497.38	25.5
2.4 Community centers	300.00	0.00	0.0
<b>3. LOAN GUARANTEE FUND</b>	<b>11900.00</b>	<b>1900.00</b>	<b>16.0</b>
3.1 Loan Guarantee Fund	1900.00	1900.00	100.0
3.2 Private sector loans	10000.00	0.00	0.0
<b>4. BUILDING MATERIAL LOANS</b>	<b>1263.00</b>	<b>0.00</b>	<b>0.0</b>
<b>5. COMMUNITY DEVELOPMENT FUND</b>	<b>87.00</b>	<b>40.49</b>	<b>46.5</b>
5.1 Production of 2 videos	20.00	35.81	179.0
5.2 Unassigned	67.00	4.68	7.0
<b>6. NHE ADM. / TECHNICAL COSTS</b>	<b>2.692.00</b>	<b>1499.70</b>	<b>55.7</b>
6.1 Personnel	2201.00	1110.00	50.4
6.2 Land survey & engineering fees	491.00	389.70	79.4
<b>7. CONSULTANTS</b>	<b>3467.80</b>	<b>1720.00</b>	<b>49.6</b>
7.1 Inception phase	520.00	520.00	100.0
7.2 Implementation phase	2947.80	1200.00	57.0
<b>8. RESOURCE CENTER</b>	<b>38.00</b>	<b>38.00</b>	<b>100.0</b>
<b>9. CONTINGENCIES</b>	<b>194.90</b>	<b>57.00</b>	<b>29.2</b>
<b>10. TOTALS</b>	<b>40113.80</b>	<b>17609.47</b>	<b>43.9</b>

At the beginning of July a replenishment of DM 1.500.000 for Disposition Fund requested by NHE was transferred by KfW to the Commercial Bank in Windhoek.

Two relevant visitors toured the Oshatotwa Programme. Ms. Libertina Amathila, Minister of Regional and Local Government and Housing indicated at the end of July to NHE her interest in personally appraise the progress, and a field visit was organized in early August. A few days later, Mr. Horst Gebauer, representative of the Ministry of Cooperation (BMZ) at the German Embassy in Windhoek visited the Programme sites after a briefing at NHE's offices.

The Oshatotwa Programme is now fully perceived within NHE as an in-house project. Both at the Senior Management and at the execution levels the understanding of the Programme, monitoring of progress and cooperation in day to day tasks has substantially increased, a fact that is positively reflected in the accelerating pace of implementation.

A socio-economic survey of the Upgrading Areas population performed by the CDCs and evaluated at SUM Consult Headquarters permitted to update and upgrade the knowledge of the target group.

*Note: KfW funds transferred to replenish the Disposition Fund were exchanged at the beginning of July at the rate of N\$ 2,25 = 1 DM.*

*JACrispo 150894*



*Ms. Libertina Amathila, Minister of Regional and Local Government and Housing visited the Oshatotwa Programme in early August. At the Community Center in Okuryangava she met the Oshatotwa team members .*



*Another view of the meeting of the Oshatotwa team with the Minister of Regional and Local Government and Housing.*

## 2. UPGRADING PROJECT

### 2.1 Land regularization

#### *Analysis of erven in upgrading areas*

During the land selling process several problems arose related to the definition of individual plot boundaries. They derive from the time of resettlement, when plots were assigned to families on a "first come first served" basis without reference to accurate lay-out plans. The exact number of residential plots was not known, preventing sound land management.

After completion of the internal streets all plot pegs could be identified and a clearer picture emerged at the site. During the months of May and June the Oshatotwa Team carried out a detailed field survey on erven occupancy. Out of the total of 1.007 erven figuring in the lay-out plans, 13 are unusable for residential purposes for various reasons. (See Annex 2.1/a). The net number residential erven is thus 994. 23 of them are physically vacant, and 29 (all in Nangolo), have been occupied by squatters. A master file spelling the situation of all individual erven is now kept at NHE, to be regularly updated.

Unfortunately, in the rush of resettlement, 5 erven zoned as Public Space were allotted to families; deeds of sale were prepared by NHE and, in four cases signed. Some of these plots may be re-zoned as residential by the Municipality; in other cases the families will have to be moved to other erven, as deeds of sale cannot be legally registered over public land. (Details in Annex 2.1/a)

#### *Land sales*

The number of pending cases has been reduced to 80 from the 136 at the end of March. Out of these 80, 23 are vacant erven and 29 are plots illegally occupied by squatters. The following table resumes the situation

Community	No of erven	Non residential	Net	DoS completed	%	Informal settler	Vacant erven
Onguo ye Pongo	61	0	61	61	100,0	0	0
Onyeka	64	0	64	60	100,0	0	0
Oduduluka	15	0	15	15	100,0	0	0
Nangolo	136	2	134	93	69,4	29	11
Epandulu	34	2	32	29	90,6	0	3
Onhelelwa	182	4	178	173	97,2	0	0
Joseph Nepando	124	2	122	119	97,5	0	1
Freedom Land	100	3	97	89	91,8	0	8
Greenwell Mtgo.	291	0	291	275	94,5	0	0
<b>Totals</b>	<b>1007</b>	<b>13</b>	<b>994</b>	<b>914</b>	<b>92,0</b>	<b>29</b>	<b>23</b>

As shown in the table, the complex task of regularizing land tenure to the Single Quarters resettled families is by now substantially completed and the target to have 99% of the erven sold to legitimate beneficiaries by the end of 1995 seems attainable. In future, the task will mainly involve allocations to new beneficiaries of

vacant plots, plots voluntary surrendered to NHE by the initial owners (there are already 2 cases), and plots repossessed after evictions for non-payment of loans.

## **2.2 Starter solutions**

### ***Adjusted marketing***

During April, May and June the Oshatotwa team planned and implemented an information campaign as a marketing strategy to ensure full awareness among clients of the options and procedures for buying a starter solution.

In early April the team planned the campaign, prepared information pamphlets and discussed in detail the form and contents of the envisaged community meetings. Three initial pilot meetings were held, one in each community to train team members, detect the type of questions most likely to be raised and ensure consistent presentations.

From mid April to mid May 842 families in the Upgrading areas were individually invited to attend an information meeting. In groups of around 40 heads of households, 580 of them attended and participation was lively. After being informed, interested parties were requested to contact the SCAs at the site offices to discuss the possibility of building their own starter solution. These follow-up interviews are still ongoing.

As a marketing exercise the campaign was successful, as the increasing number of starter solutions under way proves. The understanding of beneficiaries regarding the processes of sale of the land and loans for starter solutions made good progress, and the team improved the knowledge of the clients and their attitudes. Details on the information campaign are attached as Annex 2.2/a

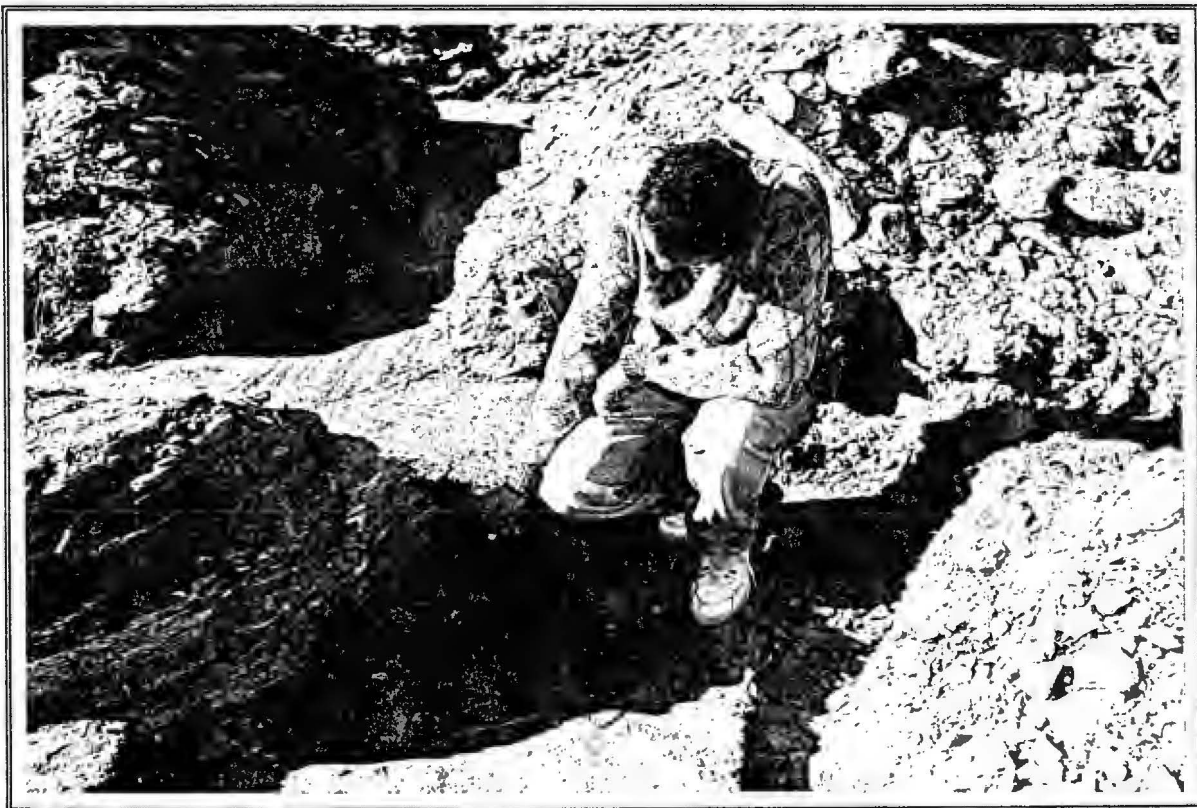
### ***Construction***

At the end of July a total of 61 starter solutions were under various stages of progress: 13 were completed, 11 were under construction, 6 new loans were approved by the loan committee in July; 8 applications were ready waiting for approval by the loan committee and the SCAs were preparing 23 new loans (8 in the central area, 3 in the eastern sector and 12 in Greenwell Matongo). All in all, NHE records show that 112 clients have started saving for a starter solution. After a slow start, it seems that now the process is consolidating and picking up speed. This is also the perception that the SCAs bring back from their day to day dealings with the people. The process requires time for the people to decide and to complete their initial saving, but there is a growing number of families interested in the scheme.





*Mr. Attie Swartz, one of the Programme's self-help construction advisors explains to a client the possible location of her house. In the background, another starter solution under construction can be seen.*



*Mr. Bryan Graig, another self-help construction advisor, inspecting the foundations of a starter solution under construction.*

The following table provides details on the 38 loans already approved or ready for approval:

No	NAME OF HEAD OF HHL.D.	GEN DER	HHL.D SIZE	HHL.D INCM	OCC	ERF NR.	AREA	TYPE	COST	STATUS
1	R.Amushelengue	M	4	1270	P	1374	Freedom Land	A8	13900	Finished
2	T. Amutoko	M	3	720	M	1393	Freedom Land	A9	18175	Finished
3	L.Ndilipunye	M	6	685	M	1397	Freedom Land	A10	24450	Finished
4	S. Phillipus	M	4	1500	P	1402	Freedom Land	A9	18174	Finished
5	K.Shuuya	M	3	820	PS	1416	Freedom Land	A10	24450	Finished
6	M.Daniel	M	9	830	M	2972	Odululuka	A10	24450	Finished
7	F.Martin	M	1	805	M	1411	Freedom Land	A10	24450	Finished
8	R.Joannes	M	5	715	P	1381	Freedom Land	A5	7250	Finished
9	K.Kakondo	M	5	640	M	2832	Nangolo	A10	24450	Finished
10	A.Shetuya	F	7	630	PS	1396	Freedom Land	A10	24450	Finished
11	L.Antonius	M	7	1170	P	1491	Freedom Land	A8	15250	Finished
12	P.Hangula	M	7	1115	P	2840	Nangolo	A5	13250	Finished
13	M.A.Kasume	F	4	1450	I	2830	Nangolo	A8	15250	Finished
14	K.Nguali	M	6	1175	PS	1399	Freedom Land	A5	10550	Finished
15	A.Tjombeka	M	5	805	M	449	Grnwell Mtongo	A10	24450	Under const
16	U.Nambala	M	10	735	P	1380	Freedom Land	A5	7250	Under const
17	A.Shikesho	M	4	610	P	2676	Onheleiwa	A5	7250	Under const
18	S.Deneinge	M	5	860	M	A10	Grnwell Mtongo	A10	24450	Under const
19	M.Lucas	M	4	665	PS	2766	Nangolo	A10	24650	Under const
20	M.Nduuntapo	M	6	1635	P	2993	Nangolo	A8	14685	Under const
21	A.Mweshininga	M	8	645	PS	1409	Freedom Land	A10	24650	Under const
22	J.Nghijelekua	M	10	1470	P	1401	Freedom Land	A11	17840	Under const
23	E.Paulus	M	5	1285	P	461	Grnwell Mtongo	A8	15000	Under const
24	F.Neliwa	M	7	900	P	240	Grnwell Mtongo	A5	10240	Under const
25	J.Mungungu	M	3	450	G	2759	Nangolo	A8	15850	Under const
26	J.Hamutenya	M	4	1420	G	3018	Onheleiwa	A10	26380	Ln.Apprvd.
27	I.Nghilime	M	8	760	G	3050	Onheleiwa	A10	26370	Ln.Apprvd.
28	H.Nuuyoma	M	5	685	G	2590	Epandulu	A10	26280	Ln.Apprvd.
29	A.Aindji	M	5	1110	G	2592	Onheleiwa	A10	26280	Ln.Apprvd.
30	L.Mweshinage	M	4	840	G	227	Grnwell Mtongo	A10	26270	Ln.Apprvd.
31	J.Agustinus	M	3	1250	G	3033	Onheleiwa	A10	26250	Ln.Preparad
32	I.Paulus	M	7	1250	G	2585	Epandulu	A10	26250	Ln.Preparad
33	L.Shagama	M	6	1100	G	2813	Nangolo	A10	26250	Ln.Preparad
34	D.Hidimokenya	M	10	1250	G	2753	Nangolo	A7	14850	Ln.Preparad
35	A.Shilimondino	M	3	490	G	463	Grnwell Mtongo	A7	14850	Ln.Preparad
36	M.Minaala	M	1	960	G	2807	Nangolo	A10	26250	Ln.Preparad
37	M.Uunona	F	3	825	G	2776	Nangolo	A10	26250	Ln.Preparad
38	J.Hendrik	M	7	870	M	2777	Nangolo	A10	26250	Ln.Preparad

Notes: P: Private sector G: Government employee PS: Working for a para-statal  
I: Informal earner M: Municipal employee

The analysis of the table permits some interesting conclusions and shows some tendencies. Only two families are headed by women, although according to the recent socio-economic survey in the Upgrading Areas 20% of the households are female-headed. Both average and median household size is 5, varying from 1 to 10 members (survey average: 4,31).

The average income of these 38 clients is N\$ 958 and the median N\$ 850 (survey median N\$ 800). Most of them have formal jobs: 26 (68,5%) in the public

sector and 11 (29%) in the private sector. Average income of Government employees is N\$ 953; for employees of para-statal organizations (like Telekom, Swawek and Transnamib) N\$ 787 and for Municipal workers N\$ 777, well below the average N\$ 1180 for private sector employees or even the one informal earner, who earns N\$ 1450 a month.

Despite their higher incomes, private or informal sector earners usually opt for the less expensive solutions. The average construction loan for these clients is N\$ 12.950. Clients with public sector jobs tend to opt for bigger and most expensive houses, with an average cost of N\$ 23.120. This is not surprising, given the fact that their salary packages include housing allowances permitting them to afford bigger loans than the take-home pay (excluding special benefits) would indicate.

As can be seen, in the initial 38 cases public sector employees are over-represented, as according to the survey they constitute only 13% of the economically active population in the Upgrading areas. This fact has probably been distorting perceptions regarding the average cost of the starter solutions built. Even if their income tends to be around 1 PHSL, some public sector employees have housing allowances entitling them for loans up to N\$ 80.000. If used to finance such expensive houses, the starter solutions budget could be depleted before attending all interested clients.

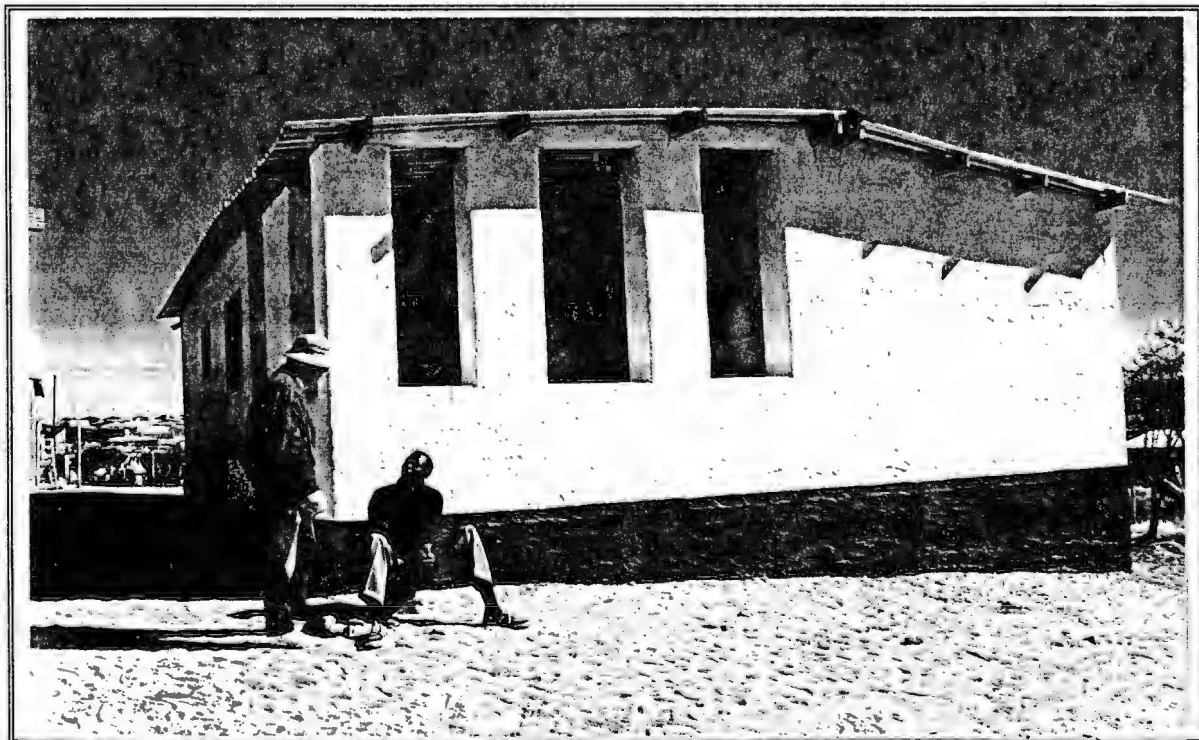
NHE is aware of this fact, and has established a ceiling of N\$ 32.000 for the maximum loan amount (erf + construction) that might be granted under the starter-solutions scheme. Public sector employees desiring to use their full allowance are encouraged to directly contact private developers or building societies to finance and build their house. NHE had discussions with three private developers that have shown interest in taking over these cases. (see annex 2.2/b)

The Oshatotwa team held a meeting in July to discuss the cost issue. It was felt that it could be unfair to exclude from the program public-sector employees if they opt for solutions falling within the established loan range. The possibility of "selling" these loans to one of the building societies after completion of the house, in order to rapidly replenish the revolving fund was analyzed. The feeling in the meeting was that the building societies would only "buy" such loans after a period of at least 18 months with a good repayment record from the clients. NHE will take over the issue with the building societies to get their view. In the meanwhile, the SCAs will encourage these clients to opt for less expensive solutions, but it is normal that they want to make the most of their housing allowance.

Nearly one third (12) of the starter solutions completed or under construction are in Freedom Land. This represents 12% of the available erven in the area, and this convergence is gradually starting to modify the physical aspect and is certainly a motivating factor for other settlers. In several other areas like Nangolo, Greenwell Matongo and Onheleiwa there is a growing number of clients applying for loans.



*A completed starter solution across the street from the Onguuo ye Pongo Community Center*



*Mr. Sattiel Philipus of Freedomland, has completed with his own resources the extension of his starter solution. In PR IV (p.4) a picture of the works under way was shown.*

An interesting aspect observed in many cases is that families begin the improvement/extension of their initial core with their own resources immediately after the starter solution has been completed. As all of them were living in temporary shacks for well over one year without making any major improvement, it seems that the starter solution scheme effectively triggers the process of self-help, house upgrading and mobilization of family assets. Annex 2.2/c provides details on owner improvements in the initial five starter solutions.

### **2.3 Repayments, arrears, evictions**

The repayment situation in the Upgrading Project is continuously monitored by the Oshatotwa team. The overall picture is not encouraging: only 45% of the total amount due as of the end of July had been recovered. The rate of recovery increases from time to time, usually as a result of strenuous efforts by the CDCs.

This situation derives from the way the resettlement of Single Quarter squatters was carried out, as described in the Progress Report No IV (pa. 6); the recovery rate will probably continue to improve, but NHE does not expect to attain the over-95% recovery rate standard of its other projects.

Repayments on the already completed starter solutions present a different picture. There is not enough statistical information available yet, as most of the houses were completed fairly recently, but the trend of repayments since January indicates that recovery of costs will be up to standard. It appears that after completion of the house, the client takes one to two months to start regular payments (probably the time it takes to organize a stop-order with his employer), and then starts acquitting regularly his monthly dues.

It is fair to differentiate between the repayment on even loans and for starter solutions. The Single Quarters squatters were forced to move and received a plot where they were supposed to stay. It is clear now that a relatively important number does not intend to remain there forever, and are not motivated to pay for something they do not want to keep and was not their option. On the other hand, the fact of deciding to build a starter solution indicates a voluntary choice for which the households are prepared to assume the corresponding financial responsibilities.

NHE has decided to keep separate records on repayments for land sales and for starter solutions. A specific project number will be assigned to the starter solution component to move the accounts of clients obtaining a construction loan.

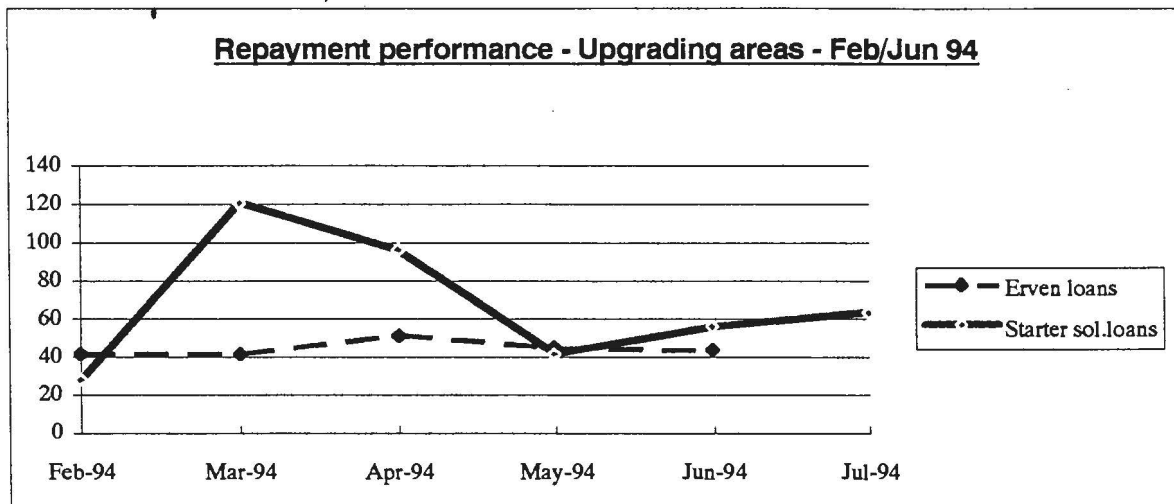
The following tables and graphs provide details on repayments:

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No V - APRIL/JULY 1994

Chapter 2 - Upgrading Project

REPAYMENTS ON ERVEN LOANS						
		Okuryangava	Onguo ye Pongo	Greenwell Matongo	TOTALS	
Feb-94	N\$ due	38476.61	4007.11	19419.26	61902.98	
	N\$ paid	19772.54	1037.3	5031.96	25841.8	
	%	51.39	27.73	25.91	41.75	
Mar-94	N\$ due	39595.43	4007.11	18817.16	62419.7	
	N\$ paid	19297.26	1111.13	5605.26	26013.65	
	%	48.74	27.73	29.79	41.68	
Apr-94	N\$ due	40285.74	4130.99	18817.16	63233.89	
	N\$ paid	21474.34	1298.70	9629.18	32402.22	
	%	53.31	31.44	51.17	51.24	
May-94	N\$ due	42633.89	4130.99	18817.16	65582.04	
	N\$ paid	20994.2	1598.88	6878.18	29471.26	
	%	49.24	38.70	36.55	44.94	
Jun-94	N\$ due	43427.4	4158.43	19241.16	66826.99	
	N\$ paid	19581.57	1598.88	7931.86	28911.26	
	%	45.09	33.61	41.22	43.26	
TOTALS	N\$ due	204419.07	20434.63	95111.9	319965.6	
	N\$ paid	101119.91	6443.84	35076.44	142640.2	
	%	49.47	31.53	44.50	44.50	

REPAYMENTS ON LOANS FOR 12 COMPLETED STARTER SOLUTIONS													
No	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
Mthly due	268.78	504.72	473.12	364.11	479.43	498.57	498.57	178.08	526.31	494.87	308.15	301.24	4895.95
payment													
Jan-94	270.00	66.30	0.00	0.00									
Feb-94	268.78	66.30	0.00	120.00									
Mar-94	268.78	583.31	457.65	630.00									
Apr-94	268.78	483.31	457.65	330.00									
May-94	268.78	483.31	457.65	250.00	0.00	66.30	66.30	66.30	66.30	0.00	0.00	305.25	
Jun-94	200.00	483.31	457.65	0.00	0.00	539.68	534.79	70.00	66.30	0.00	78.46	305.25	
Jul-94	200.00	483.31	457.65	364.11	0.00	539.68	534.79	0.00	526.31	0.00	0.00	0.00	
Tot.due	1881.46	3533.04	3311.84	2548.77	1438.29	1495.71	1495.71	534.24	1578.93	1484.61	924.45	903.75	21130.80
Tot.paid	1745.12	2649.15	2288.25	1694.11	0.00	1145.66	1135.88	136.30	658.91	0.00	78.46	610.50	12142.34
Diff.	136.34	883.89	1023.59	854.66	1438.29	350.05	359.83	397.94	920.12	1484.61	845.99	293.25	8988.56
% arrears	7	25	31	34	100	23	24	74	58	100	92	32	43



Up till now NHE efforts to secure repayment of loans has been through motivation of the clients. However, sterner measures are going to be required, that might lead as a last resort to the eviction of some clients. Evictions are politically complicated actions, particularly in an election year, and NHE has adopted a gradual policy that will initially address very clear cut cases of illegitimate occupation. At the end of June, NHE began eviction procedures in two cases detected of settlers owning houses elsewhere in Windhoek. Annex 2.3/a provide some indications on this subject.

At the ceremony of installation of the 4 new members of NHE's Board of Directors, Ms. Libertina Amathila, Minister of RLGH raised the issue of non payment of loans and arrears by NHE's clients. She said that after Independence, the perception of many people was that the new Government should donate houses to the people, which resulted in an unacceptable chain of payment boycotts. The Minister gave her full support to NHE to step up legal actions against defaulters through constant follow-up and repossession of houses. (See Annex 2.3/b)

During the visit that she paid the Programme the Oshatotwa CDCs raised with her the question of how to handle non payers. Ms. Amathila suggested a gradual approach. In the first place, NHE should seek to relocate these families in the Municipal Reception Areas, perhaps swapping with households staying in the MRAs able and willing to purchase an Oshatotwa erf. If evictions were still necessary, Ms. Amathila suggested that NHE should implement them in limited numbers (3-5 per month) in low-profile actions.

Both NHE's prior experience and Oshatotwa field worker's perception indicate that once eviction notices are served and a few evictions are implemented, the repayment rates will increase considerably.

## **2.4 Infrastructure improvements**

Implementation of this component is substantially completed. Contractual works with Herma Bros. for infrastructure improvements in Okuryangava were finished at the

end of May, the only pending task is to complete the replacement of some erf pegs removed during the work.

The total cost of works in Phase I amounted to N\$ 766.004,55. A penalty of N\$ 7.500,00 was imposed to the contractor, bringing the total due to N\$ 758.504,55, of which N\$ 718.504,55 have been paid and N\$ 40.000,00 are still retained as guarantee. The final cost of work in Phase II is not yet available. VWL Namibia Inc. Consulting Engineers inform that the final amount will be below the tender price. The contract amount was of N\$ 1.240.268,68, out of which N\$ 930.971,13 have been paid and N\$ 40.000 retained as guarantee. The Municipality might request NHE to deposit with them the amounts retained as guarantee.

Infrastructure works carried on by the Municipality are complementing NHE's efforts, resulting in significant improvements in all project areas. In Okuryangava, the paving and installation of street lights in all major roads is practically completed, and in Greenwell Matongo similar works are currently under way, and the area CDC is assisting in persuading some households to move their shacks when they stand in the path of envisaged infrastructure lines. The urgency to install the envisaged public lights in internal streets has diminished as illumination coming from major streets is already covering part of the needs.

A meeting with the Deputy City Electrical Engineer was held on July 26 on the site, and the relevant areas were described concerning the erection of street lights in the internal streets by the Municipality. After over one year of follow-up it appears that the Municipality will soon start work on this component, probably within a month.

## **2.5 Community Centers**

### **Onguo ye Pongo**

All activities mentioned in PR IV (pag.10/11) are still ongoing. The kindergarten continues to operate daily, church services are held on Sundays; a community choir practices there twice a week. Adult-literacy classes run by the Ministry of Education are held several afternoons a week and community meetings are held at the Centre, often with the Regional Councilor attending.

The centre has also been designated as a polling station for the upcoming elections; the MRLGH has provided 12 chairs and 8 tables for this purpose. The Katutura Police has requested permission (that NHE has granted) to station a police caravan, to provide 24-hour police service in the northeastern part of Okuryangava.

The proposal mentioned in PR IV to assist a group of handicapped handicraft workers is being developed. Negotiations are under way involving NHE's Oshatotwa team, the Ministry of Land and Resettlement and the Ombatero group to build a work and storage facility in the CC site. The Ombatero is a group of handicapped artisans doing knitting, sewing and basket-weaving, most of whose members live in Onguo ye Pongo, Nangolo and Onyeka. The Oshatotwa Programme will facilitate the site and





*Adult literacy classes at the Onguuo ye Pongo Community Center.*



*Another view of the adult literacy courses at the Onguuo ye Pongo Community Center*

will assist the group matching with project funds each Namibia dollar that they raise for this purpose, up to a maximum of N\$ 20.000,00. On July 20 NHE wrote to the ML&R offering the collaboration and submitting a concrete proposal and tentative plans for the facility (Attached as Annex 2.5/a). Occasionally the group shares space with the area SCA in the room he uses as site office.

- Okuryangava

The Center is actively used by the Oshatotwa team as field office and for meeting with community special interest groups. Tables, racks and other office equipment have been installed, some provided by NHE and some financed with project funds. A small independent structure (Bavaria hut) was built as a deposit to store materials and tools for the starter solution project, and some plants and trees added in the courtyard. It is regularly used for community meetings and other activities.

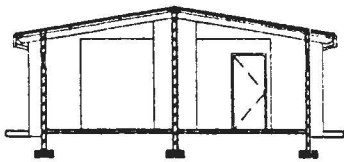
The Centre has also been designated as one of the polling stations in Okuryangava. The Ministry of Home Affairs and the Regional Councilor are using the Centre as a meeting place for planning election procedures for the upcoming elections.

- Greenwell Matongo

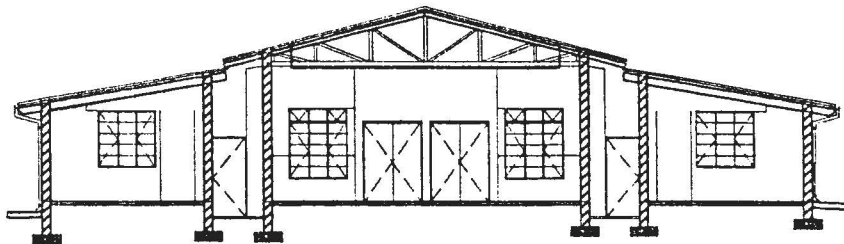
Unhappily, further delays are to be reported on the construction of this facility. Greenwell Matongo is a new area sorely lacking community services, which justifies the need for a relatively bigger facility. An initial design and cost estimate was submitted by fax to the CTA in mid-May, but the costs exceeded the budget provisions. The need to revise the design explain some of the delays. As of the end of July, final drawings, bill of quantities and tender documents were under preparation by NHE's Technical Services Division, and it was expected that the tender could be called at the end of August with construction to begin during September. In the meanwhile NHE continues to station a caravan from where the area's CDC and SCA operate. The attached plans shows the proposed facility.

Discussions are under way with the Namib Post to set up some mail service (probably mail boxes serviced once or twice a week) and with Telekom to provide pay phones for public use in all three centers.

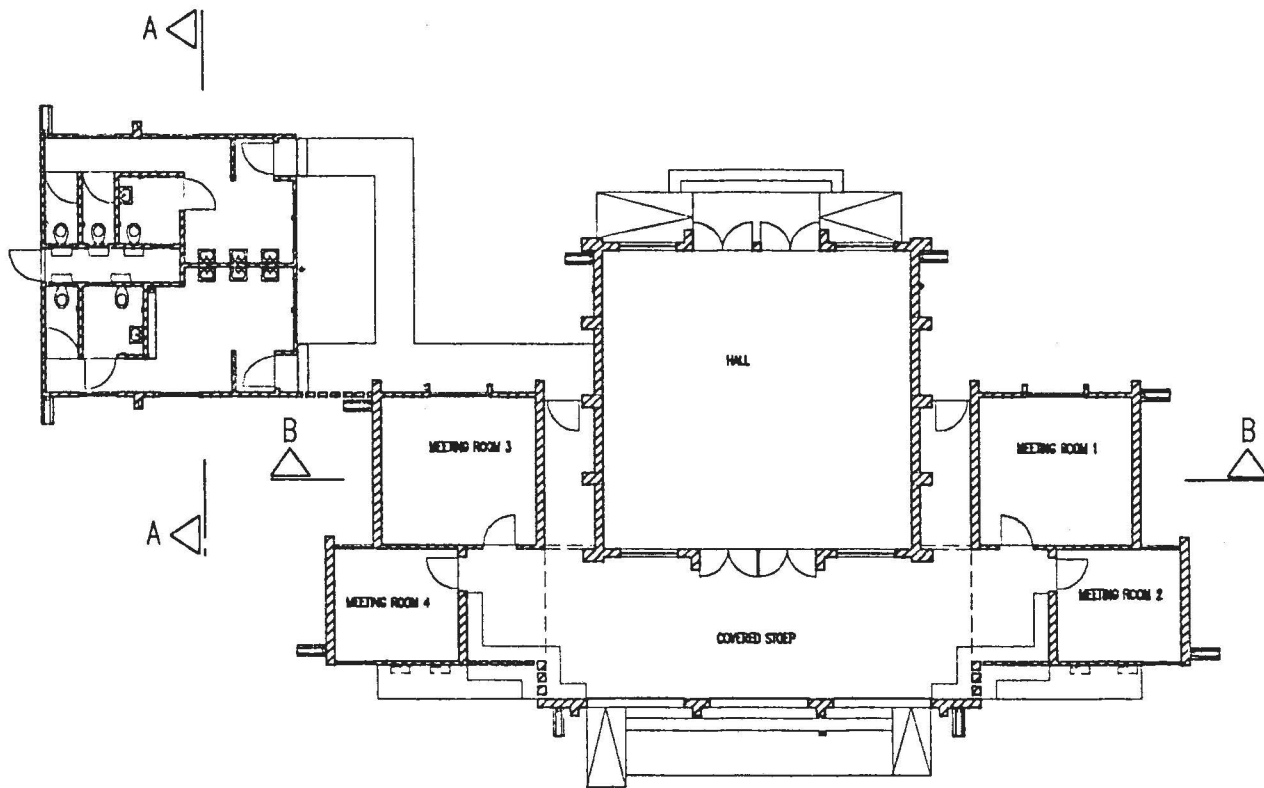
The concept of community responsibility for the centers has been difficult to grasp. Only now that the Ombatero group wants to build a facility in one of the sites the community is beginning to understand their responsibility for the centre. Community awareness of management, including sharing operating costs is just beginning to be understood by the Ombatero committee, and is expected that they will influence the Center's management committee in this sense. Management guidelines for the centers developed by the team are attached as Annex 2.5/b.



**SECTION A - A**  
SCALE 1 : 200



**SECTION B - B**  
SCALE 1 : 200



**FLOOR PLAN LAYOUT**  
SCALE 1 : 200



NATIONAL HOUSING ENTERPRISE

7 Omuramba Road, Eros · P.O.Box 20192, Windhoek  
Telephone (061) 37224 Fax (061) 222 301

Project		OSHATOTWA - COMMUNITY CENTRE - GOREANGAB, EXTENSION 1	
Description		FLOOR LAYOUT AND SECTIONS	
Date	16/08/94	Scale	1 : 200
Revision		Drawing number	
Drawn	J.S.	Approved	No Date
			JULY 94

## **2.6 Community development**

Several important activities were carried on during the period. Besides the marketing campaign on starter solutions already described, the CDCs initiated discussions with all clients in serious arrears, inviting them to personal interviews to discuss their responsibilities for payment, an ongoing task. They found that a number of clients unable to afford their erven and wanting to give them back, although do not have an alternative legal place to stay. Others that want to keep their plots profess inadequate current incomes (including some that recently lost their jobs). In this cases the CDCs encourage the client to make at least token monthly payments till the time their financial circumstances improve.

As suggested in the evaluation workshop held in February, a socio-economic survey was conducted to update and improve knowledge of the target population. A total of 140 interviews were completed from March to April; data entry and analysis was done at SUM Headquarters in Wiesbaden and a report on the findings submitted to NHE and KfW in June.

As compared with the survey conducted during the Inception Phase, it appears that a process of community consolidation is ongoing: the gender ratio is improving, there are more children living with the families. Copies of some relevant survey findings are attached as Annex 2.6/a.

- **Public toilets:**

The CDCs brought back from their field work the need expressed by some communities to have semi-public toilets with use limited to a reduced number of people (the possibility of building additional facilities of this nature of was discussed earlier, see QPR I page 10). This results from problems experienced with the earlier facilities which have been poorly looked after and are in a state of serious disrepair. The prefabricated toilet buildings erected earlier during the resettlement are not well suited to this intensity of use, are difficult to secure and the plumbing is too exposed.

The first group that approached the project to discuss this possibility is the Ehafo group living in Nangolo. The Project Coordinator insisted on having the users of the toilet sign an understanding that they will have to be responsible for all aspects of the maintenance and running of the facility. The Nangolo group is well organized and the team feels that the erection of a robust facility will be a positive contribution. They have opened a joint savings account at NHE and have already saved N\$ 7 000.00 towards the facility. The Field Coordinator designed a two-toilet block to built out of brick with a standpipe, with an estimated cost of around N\$ 7 500.00, and the team is discussing how much the programme could contribute. In July by the Field Coordinator surveyed potential locations in Greenwell Matongo where similar kind of facilities could be to built.

The CDCs also transmitted to the team the request made by some households to build pit latrines in their plots, as they felt could not afford conventional toilets. The team inquired whether this type of facilities would be acceptable for the Municipality.

The City Engineer Department communicated that, although they do not like pit latrines, they are prepared to accept them in Okuryangava and Goreangab, so long as they are requested by the people and built up to municipal requirements. Annex 2.6/b provides further information on these issues.

## **2.7 Community facilities in the Upgrading areas**

During July, a survey was conducted to update the information collected at the Inception Phase on community and social facilities (see Annex 5/a, Inception Report). Not much has changed since that time. Retail outlets are the only facilities which have been developed. A number of informal markets (actually just a collection of informal traders) have developed along the main pedestrian thoroughfares.

In Okuryangava there is still only one clinic and no formal schools. The day-care centre run by the Red Cross and the kindergarten run at the Onguo ye Pongo Center are the only other educational facilities. The two centers built by the Programme are the only community centers in operation. The Woman's Centre on erf 683 is operating again, after a hiatus involving the mismanagement of funds.

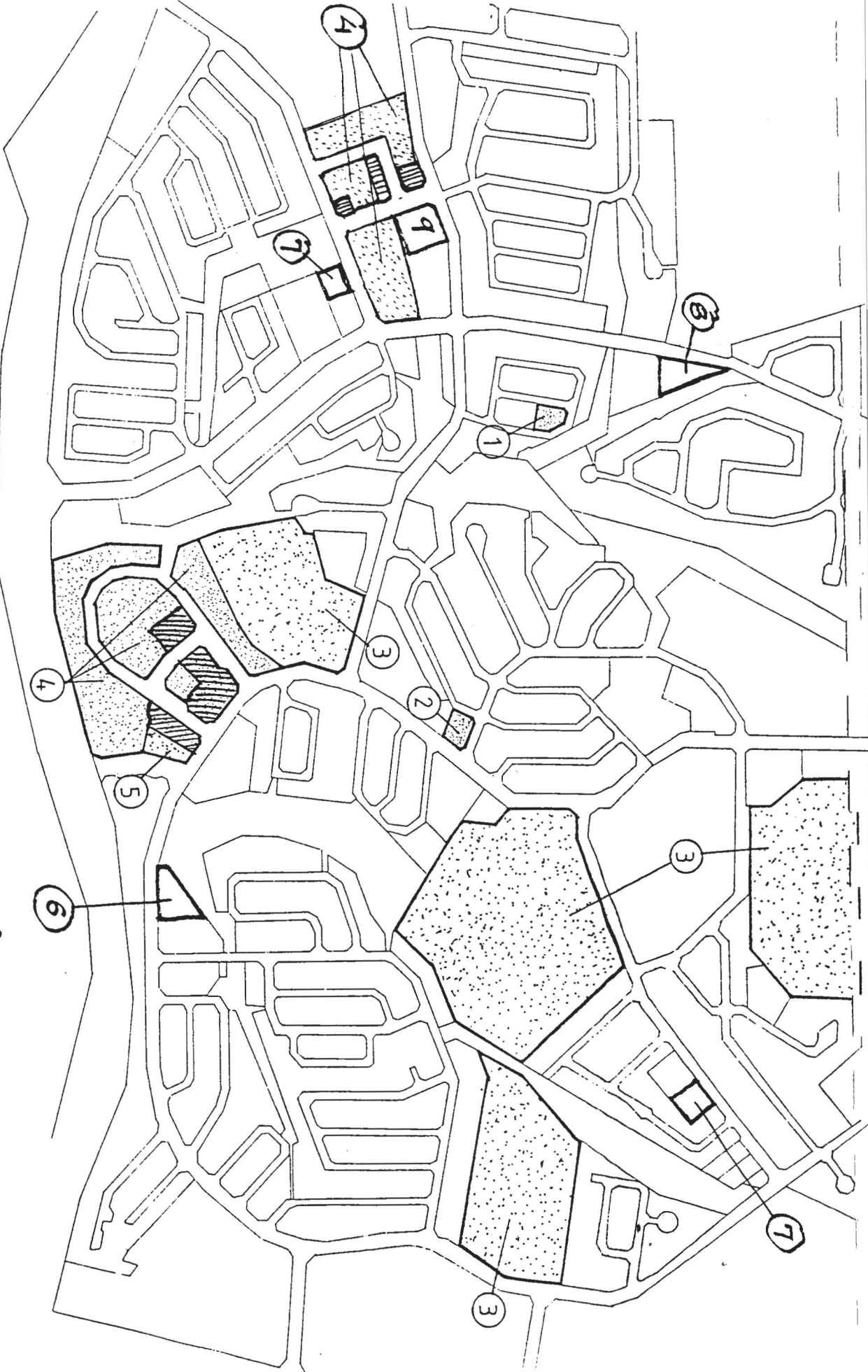
In Goreangab, there is only one supermarket/bottle store. There are no other facilities, and because the community is small and isolated it seems as though this situation will not change much until the area has grown. The closest facilities are at Wanaheda (primary school, clinics, police station). Informal sellers are to be found dotted around, no real concentration has developed as in Okuryangava. The attached plan shows the location of existing facilities. Relevant Ministries and other institutions are going to be contacted to find out about future plans for the area.

## **2.8 Squatter resettlement program**

The Municipality is taking a strong stand regarding uncontrolled squatting in Windhoek. On the one hand, it is servicing a number of relatively inexpensive 200 m<sup>2</sup> plots in the Goreangab area. They will be offered to interested low-income families for prices as low as N\$ 4.000,00 and with a financial scheme that requires a 10% deposit and the balance paid over five years at market interest rates.

On the other hand, the Municipality has prepared a squatter resettlement program (see Annex 2.8/a). For this purpose, a reception area is being developed to the North of the electrical power lines in Okuryangava extension 6. When completed, it will provide space for some 4.000 families. Around 300 have already been resettled, and further developments are under way. From the point of view of the Oshatotwa Programme, this reception area may provide in time a much sought alternative to relocate families that can not afford a serviced plot or for some reason do not desire to remain in the Project areas.

NORTH



- 1- RED CROSS CENTRE BRF 2031
- 2- INCEPTION REPORT IDENTIFIED THIS AS POSSIBLE DAY CARES CENTRE. NOTHING BUILT TO DATE.
- 3- ZONED FOR BUSINESS

- 4 - ZONED FOR BUSINESS THOSE AREAS SHADED HAVE BEEN BUILT
- 5 - CLINIC IN OPERATION
- 6 - WOMEN'S CENTRE
- 7 - OSHATOTWA CENTRES.

- 8 - CRIDA CENTRE AND BUILDERS Y.R.D.
- 9 - WOMEN'S BRICKMAKING COOPERATIVE.

### 3. CORE HOUSE PROJECT

#### 3.1 Land development

Construction of infrastructures for all three sites is completed. For Okuryangava erf 41 and Khomasdal erf 5841 the works finished in last April; for erf 1430 in Khomasdal the certificate of completion was issued in July 24. Some municipal conditions remain to be fulfilled before obtaining the approval certificate required by the Surveyor General to register of the plans. Until this is completed, deeds of sale and mortgages can not be legally entered for the new erven. Annex 3.1/a provide details on these requirements.

The total cost of land and development is now available for the Khomasdal erf 5841 and Okuryangava erf 41. The following table resumes the different items and provides a comparison with estimates included in the QPR II (Pa. 31)

ITEM	ACTUAL COSTS IN N\$	
	KHOMASDAL ERF 5841 (66 erven)	OKURYANGAVA ERF 41 (63 erven)
<b>MUNICIPALITY</b>	<b>528.996,84</b>	<b>301.277,78</b>
Purchase of land (1)	486.156,99	293.277,78
Endowment fee	12.000,00	8.000,00
Interim rates and taxes (2)	30.839,85	0,00
<b>PROFESSIONAL FEES</b>	<b>70.000,00</b>	<b>52.000</b>
Consulting Engineer	50.000,00	32.000,00
Land Surveyor	20.000,00	20.000,00
<b>DEVELOPMENT WORKS</b>	<b>422.818,07</b>	<b>211.818,44</b>
Namibbeton contract	317.818,07	205.818,44
Electrical reticulation	99.000,00	(included in land price)
	(estimate)	
Street lights	6.000,00	6.000,00
	(estimate)	(estimate)
<b>TOTAL COSTS</b>	<b>1.021.814,91</b>	<b>565.096,22</b>
<b>AVERAGE COST PER ERF</b>	<b>15.482,04</b>	<b>8.969,78</b>
<i>ESTIMATES IN QPR II (3)</i>		
Municipality	481.000,00	293.000,00
Professional fees	46.000,00	43.000,00
Development works (4)	318.000,00	206.000,00
Total cost	845.000,00	542.000,00
Average cost per erf	12.800,00	8.600,00

- Notes:**
- (1) The Okuryangava land was only paid in June 1994; interim rates and taxes are due only from that date
  - (2) Interim rates and taxes increase the land cost by an estimate N\$ 1,90/erf/day
  - (3) Based on information provided by Consulting Engineer
  - (4) Cost for electrical reticulation was presumed to be included in land price as in Okuryangava

Costs for erf 1430 in Khomasdal are likely to be similar to those incurred for erf 5841. Costs for the Khomasdal erven are substantially higher than in Okuryangava, as shown in the following table:

AVERAGE COSTS	OKURYANGAVA	KHOMASDAL	DIFFERENCE
PURCHASE AND RELATED	4.782,19	8.015,10	+67,6 %
DEVELOPMENT COSTS	4.187,59	7.466,94	+78,3 %

The same planning criteria, consultants and contractor were used by NHE for both locations. The variation in cost result exclusively from Municipal land pricing policies and the different development standards imposed for each location. Although it might not be an intended effect, the outcome of these municipal criteria is the perpetuation of economic segregation in Windhoek.

### **3.2 Core-house construction**

#### Otjomuise

The contract for the 105 core-houses at Otjomuise initially envisaged to proceed with construction in batches of 30 units, to allow clients' time for completing their initial savings. Construction of 60 houses started on April 11, and total completion was anticipated for mid-January 1995. As NHE's marketing of the houses progressed more rapidly than expected, all 105 units are now under construction. At the end of July the contractor informed NHE that 27 houses could be finished by August 12. Completion of the project is expected by mid-November 1994.

NHE could now start handing over completed houses to their new owners but for problems with electrical supply. In November 1993 NHE wrote to the City Electrical Engineer Department, communicating the envisaged work schedule and requesting the electrical connections, but the Municipality has not yet been able to complete the network. In addition, it seems that no individual meters for the houses are available at the moment.

Some 30 of the initially selected clients canceled their options after visiting the construction site, finding the houses smaller than expected. The houses were immediately re-allocated to other registered households.

Developments at Otjomuise are progressing at a dramatic speed not envisaged before. New roads and hundreds of houses may now be seen in what was the uninhabited landscape of two years ago. However, community and commercial facilities are still sorely lacking, making more urgent the need to a community center for the area. NHE is addressing the Municipality to explore the possibility of obtaining land for this purpose on similar conditions as in the Upgrading Project. A draft letter to the Town Clerk is attached as Annex 3.2/a

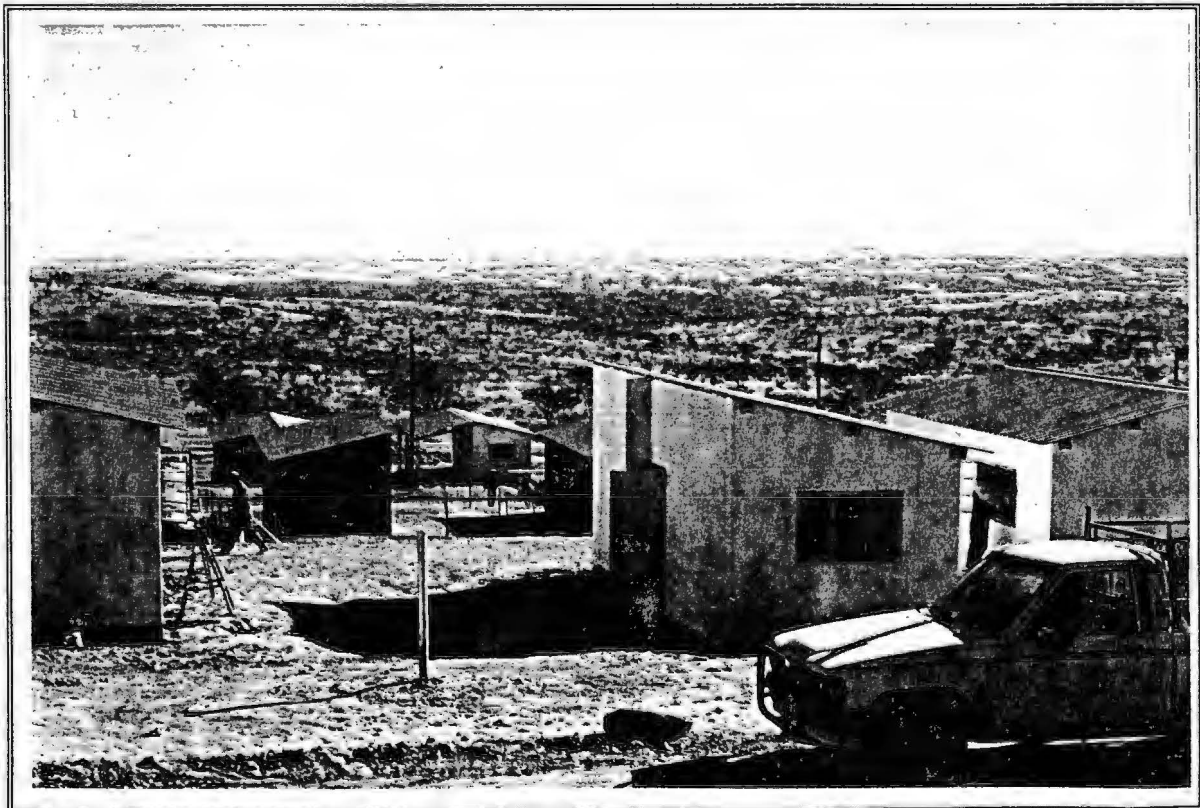
#### Okuryangava erf 41

The project was simplified as compared with Otjomuise, reducing the number of options on floor-plans and finishes. Marketing was successful, and all 63 houses are already sold. To reduce the problem of cancellations, the Oshatotwa team is taking the clients to visit completed core-houses at Otjomuise before actually signing their contracts.





*At the time of marketing the core-house project, Mr. Petrus Asino, Oshatotwa's Office Administrator, explains the different housing options to a potential client*



*Various different house-types nearly completed may be seen in this view of the Otjomuise core-house project under construction*

Tender documents for the construction of this simplified core-houses were prepared and a tender invited in July, closing on August 10. Ten offers were received, with prices ranging from N\$ 1.157.950 to N\$ 1.797.530. Average construction cost with the lowest offer will be N\$ 18.400, a sensible decrease from the N\$ 24.000 at Otjomuise that reflects the reduction in sizes and number of options introduced for this second project. NHE intends to allocate the tender immediately and begin construction before the end of August. Construction period is estimated at 25 weeks.

Khomasdal, erf 1430

After completion of land development, the Municipality decided that an initially requested storm-water drainage servitude was not needed. The lay-out plan was revised and two new erven could be added by reallocating the land previously earmarked for that purpose, bringing to 102 the total number of plots.

The evaluation of experiences in the two initial core-house schemes, permitted the Oshatotwa team to revise and adjust some of the concepts and adjust the proposal for this 102 core-house project. The following ideas will be experimented:

- To keep initial costs at the minimum, options not considered essential and easy to add by the owner at a later stage (like internal paint, geysers etc.) will not be offered.
- The number of alternative basic floor plans has been reduced to three, although each with several options for future improvements and extensions. The revised plans are shown in pages 32 to 34. Bill of quantities and cost estimates for each potential improvement will be prepared.
- The initial construction will include the foundations for a first stage of extension. Building foundations is perhaps the least "glamorous" part of self-help construction. Experiences in other countries show that the improvement process is greatly motivated when foundations are provided and raising walls can start immediately.
- Three show houses (one for each alternative floor plan) will be built on the site for marketing purposes. They will be sold at this stage and their owners will move in after marketing is completed.
- Marketing will be done at the site, stressing the incremental housing idea with the show houses in view, indications about possible future extensions and potential for building material loans.
- Prices for plots will be adjusted according to their size, topography and location, and an internal cross-subsidy scheme will be introduced for land costs.

NHE expect to have the show houses built by the end of October, and to call tenders for construction before the end of 1994. Construction could start after the End of Year holidays.

Khomasdal erf 5841

As described in chapter 4, these erven have been re-assigned for implementation of the Loan Guarantee Fund pilot project.

### Total number of solutions

With the assignment of 66 Khomasdal erven for the Loan Guarantee Fund pilot project, the core-house scheme encompass actually 268 houses: 103 in Otjomuise, 63 in Okuryangava and 102 in Khomasdal. Construction of the Otjomuise project will require roughly N\$ 2.500.000, and Okuryangava roughly N\$ 1.150.000. With the adjustments introduced, construction costs for the Khomasdal project are expected to be in the order of N\$ 2 - 2.100.000, bringing the total investment to some N\$ 5.750.000. That will leave some N\$ 786.000 of the budget allocation, permitting the construction of some 37 more core-houses.

In order to establish precisely how many core-houses might be finally built, once total land development and construction costs for the Khomasdal core-houses are known a review of this component's budget will be made along the following lines:

- As NHE is prepared to assign additional developed plots at Otjomuise, some grant money will be saved from budget post 2.2 (land development) that can be re-allocated for construction.
- Additional funds in Namibia dollars will result from future exchange-rate differences
- Funds could be transferred from the contingencies post and perhaps from other budget posts as well;
- NHE might recover from SWABOU the capital invested in the development of erf 5841 at Khomasdal in time to funnel it to the revolving fund and apply it for the construction of more core-houses.

It is expected that this future revision will permit to reach the envisaged target number of solutions.

### Selection of beneficiaries

Despite the recommendations made by KfW's February Mission in the Minutes of Meetings and the criteria set in the Progress Report No 4 (Pa. 47), problems persist in the affordability calculation while selecting beneficiaries for the core-house projects. Both for the Otjomuise and Okuryangava projects clients were selected using the conventional NHE system; as a result, some 32% of them have incomes in excess of those established in the Separate Agreement.

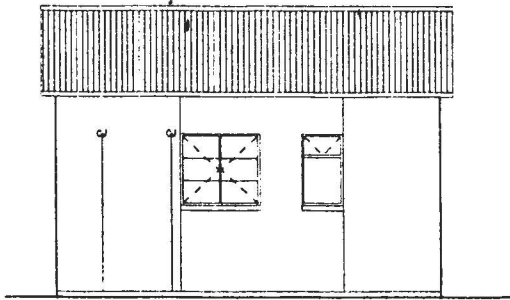
The matter was brought to the attention of NHE management and members of the Oshatotwa Team doing the job, whom assured that steps to correct the mistake will be taken. NHE's justification was that clients for these programs were registered in October, before KfW mission's remarks, and that it was difficult to go back after having informed them. For that reason NHE decided to proceed with its conventional system.

NHE often experiments difficulties to establish accurately family size for the purpose of affordability calculation. The usual concept of nuclear family does not always fit well with what NHE clients consider to be their family, whose size may greatly vary in a short period of time. Persons declared as family members at the time

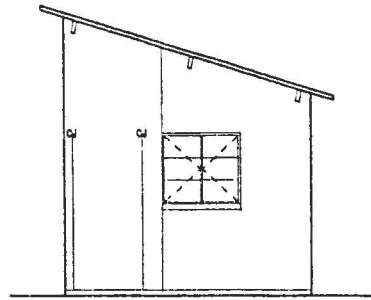
of registration, may no longer be with the family a few months later. On the other hand, a man may take a (sometimes only temporarily) a new "wife" and consider her children as members of his family.

A thorough re-checking of beneficiaries selected for the core-house programme was performed to detect inconsistencies regarding family size. Annex 3.2/b include tables listing the clients and their income compared with the affordability criteria set in PR 4. For the 103 Otjomuise houses, 60 clients all within the criteria and 28 have incomes in excess to various degrees. For 15 clients detailed information was not yet available at the time of preparing the report.

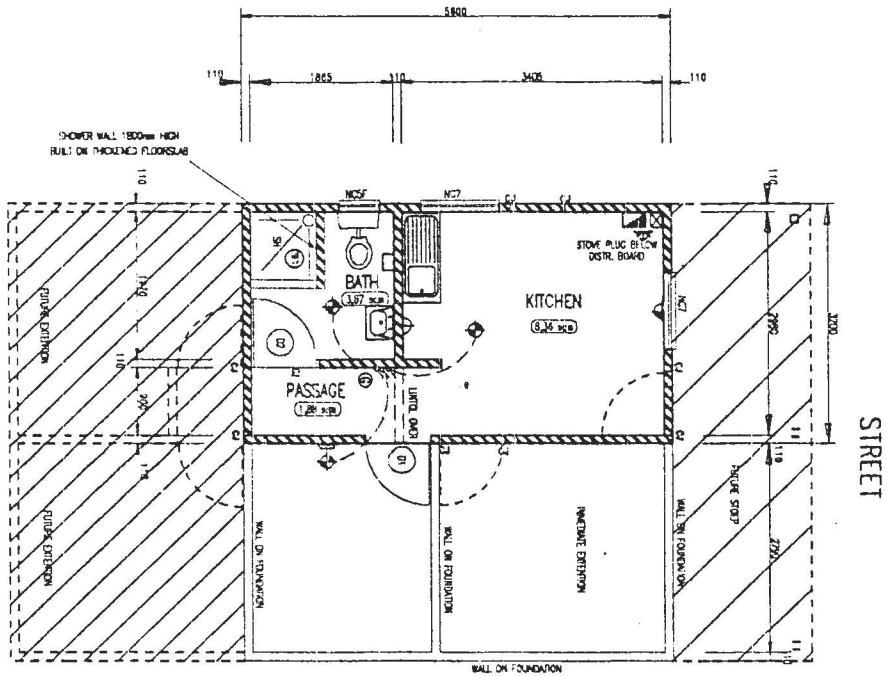
It is interesting to note that the average family size of all households is 3,82 (as compared to 5 in the upgrading areas), and the average household income N\$ 2.091,00, compared to N\$ 958,00 for 38 clients of starter solutions.



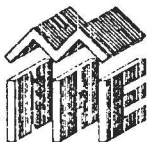
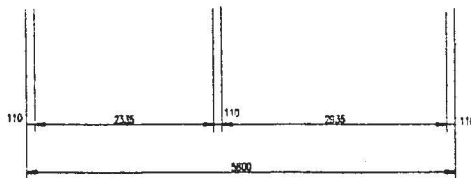
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SCALE 1 : 100



**ELEVATION FROM STREET**  
SCALE 1 : 100



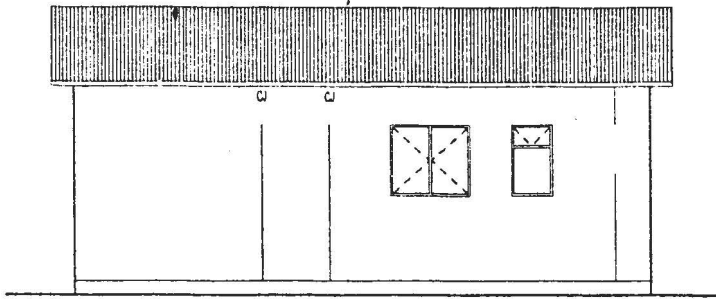
**PLAN LAYOUT**  
SCALE 1 : 100



**NATIONAL HOUSING ENTERPRISE**

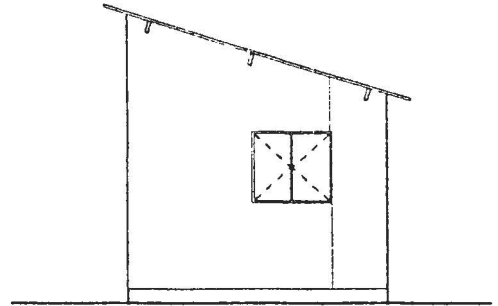
7 Omuramba Road, Eros - P.O.Box 20192, Windhoek  
Telephone (061) 37224 Fax (061) 222 301

Project		OSHATOTWA - CORE HOUSES	
Description		PROTOTYPES FOR KHOWASDAL, EXTENSION 15, ERF 1430	
Date	16/08/94	Scale	1 : 100
Drawn	BlO	Approved	WS
Revision	JAC	No	Date
			JULY '94
Drawing number			HOUSE TYPE
			(A)



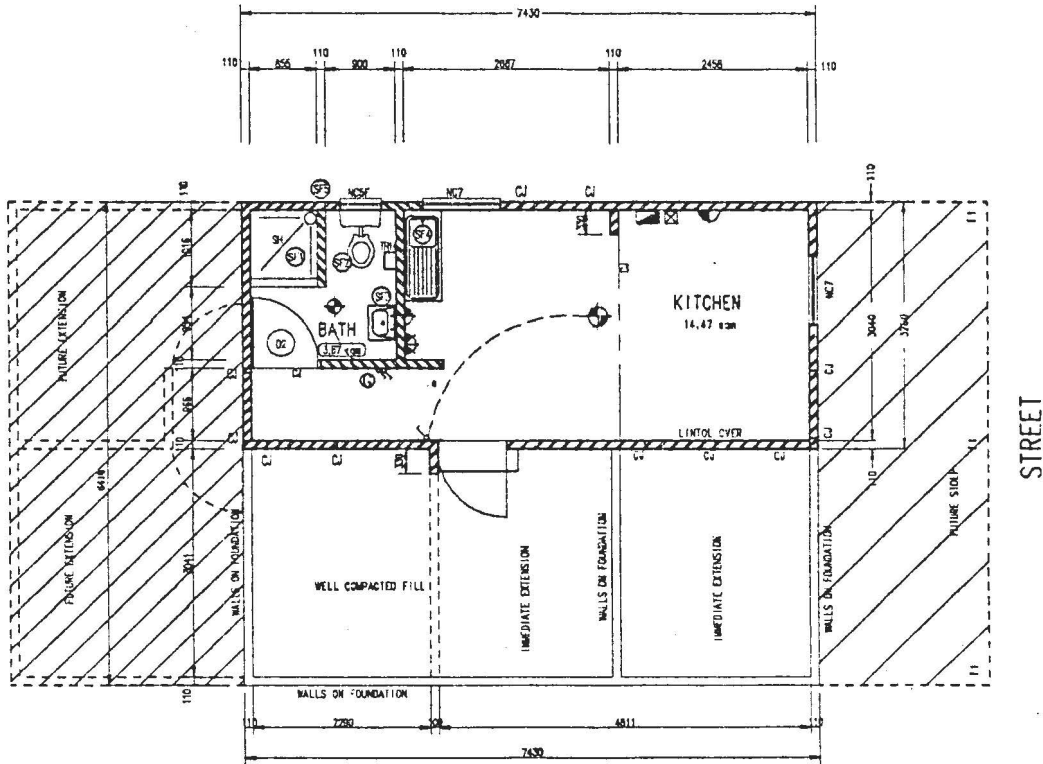
**SIDE ELEVATION**

SCALE 1 : 100



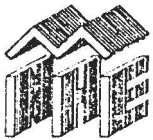
**ELEVATION FROM STREET**

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**PLAN LAYOUT**

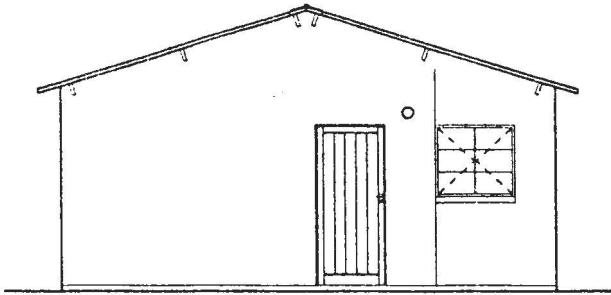
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**NATIONAL HOUSING ENTERPRISE**

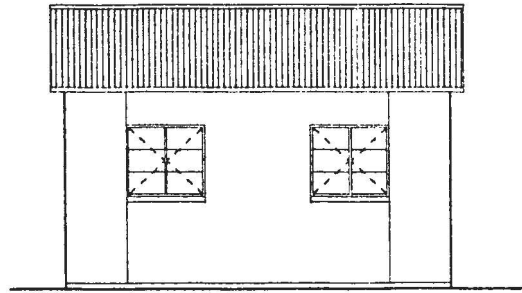
7 Omuramba Road, Eros · P.O.Box 20192, Windhoek  
Telephone (061) 37224 · Fax (051) 222 301

Project		OSHATOTWA - CORE HOUSES	
Description		PROTOTYPES FOR KHCWASDAL, EXTENSION 15, ERF 1430	
Date	16/08/94	Scale	1 : 100
Revision	JAC	Revision	JAC
Drawn	BLo	Approved	WS
No		Date	JULY '94
Drawing number			HOUSE TYPE
			(B)



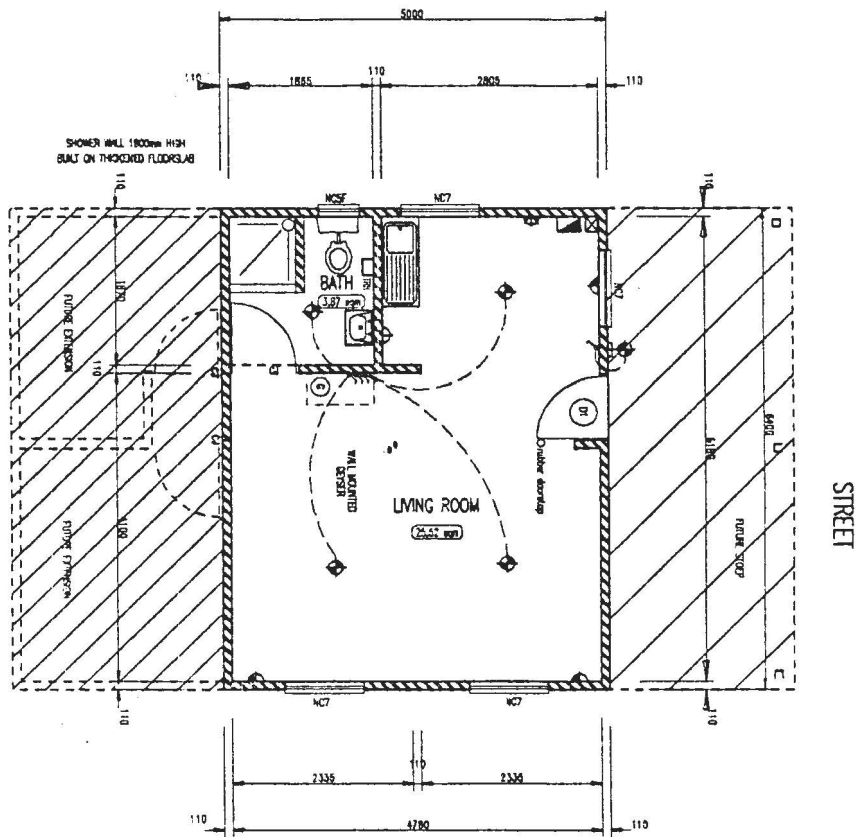
**ELEVATION FROM STREET**

SCALE 1 : 100



**SIDE ELEVATION**

SCALE 1 : 100



**PLAN LAYOUT**

SCALE 1 : 100



**NATIONAL HOUSING ENTERPRISE**

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<b>Project</b>		OSHATOTWA - CORE HOUSES	
<b>Description</b>		PROTOTYPES FOR KHOWASDAL, EXTENTION 15, ERF 1430	
<b>Date</b>	16/08/94	<b>Scale</b>	1 : 100
<b>Revision</b>	JAC	<b>Drawing number</b>	HOUSE TYPE
<b>Drawn</b>	BLo	<b>Approved</b>	WS
<b>No</b>		<b>Date</b>	JULY 94
			(C)

#### 4 LOAN GUARANTEE FUND

The execution of a pilot project as a way of starting the implementation of the Loan Guarantee Fund scheme was suggested to the Building Societies last February. In the Progress Report No IV (pag. 26-27), the outline of a possible programme was developed. NHE has pursued the matter receiving proposals from two private developers: Prestige Properties (that intended to build too expensive houses) and from Horizon Development, with whom the idea was further developed. The first program to be financed under the LGF scheme is now on the making along the following lines:

##### NHE

Is coordinating and monitoring the programme, facilitating the land and guaranteeing the loans through the LGF. The project will encompass 66 incremental houses be developed in erf 5841 in Khomasdal, developed by the Oshatotwa Programme for the core-house project. The initial idea of providing developed land at Otjomuise proved not feasible, as the Otjomuise land was not yet proclaimed thus the Building Societies could not operate there. For the pilot project guarantees for loans have been increased to 30%.

##### Building Society

On May 27 SWABOU wrote to NHE informing the NHE that the Board had approved in principle to finance the project based on a maximum selling price of N\$ 52.500, with an initial saving of N\$ 2.500 required. The remaining N\$ 50.000 to be financed by SWABOU to approved private individuals, backed by a 30% guarantee from the LGF. Furthermore, SWABOU established some specifications for the kind of house to be built. SWABOU's letter attached as Annex 4/a.

##### Private developer

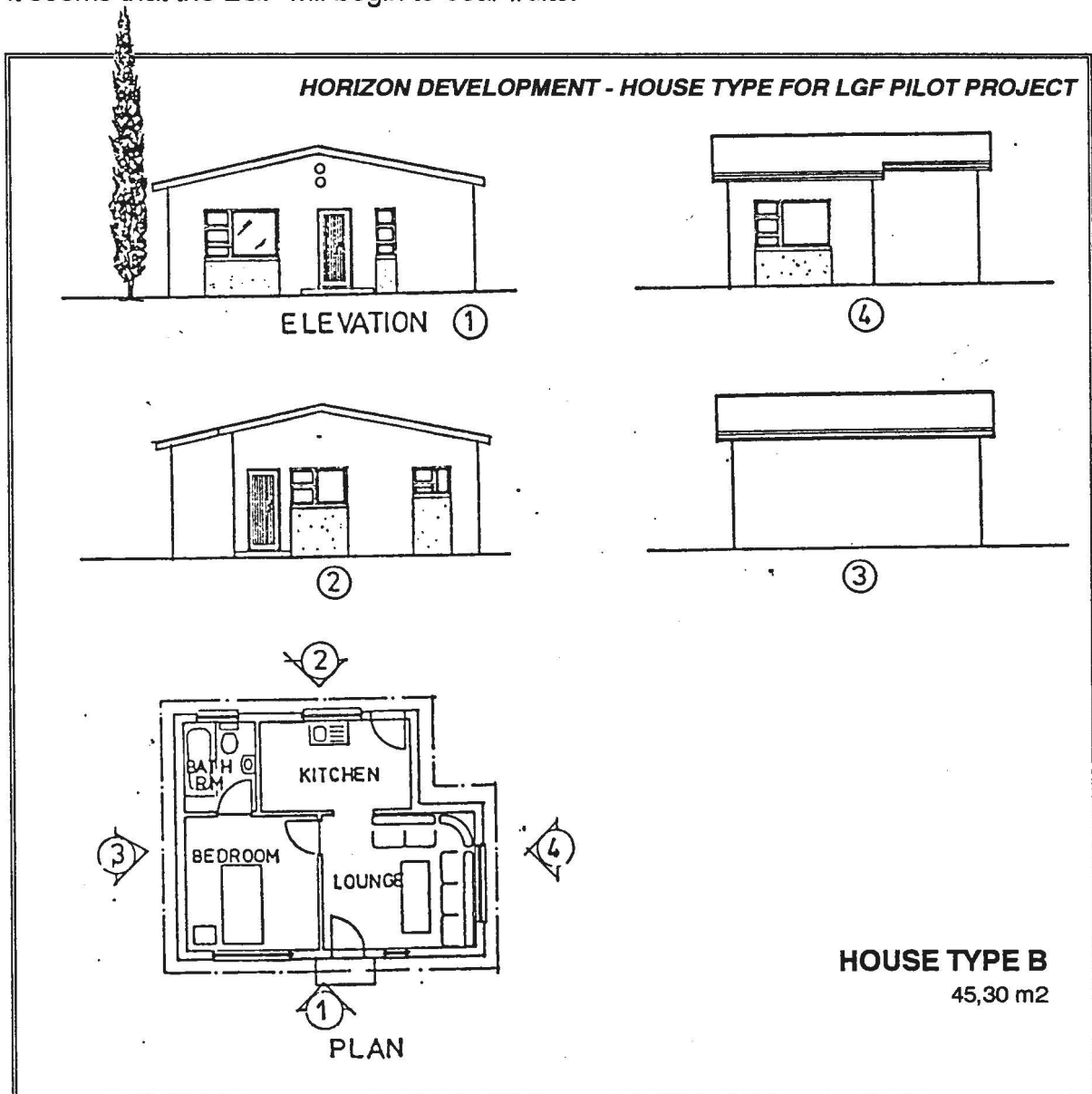
Horizon Development (Pty) Ltd. has prepared the building plans and specifications; is marketing the houses within the KfW guidelines and will realize the construction, at an average cost of N\$ 33.000. Annex 4/b include press adds and publications regarding the project; the 3 house types being offered and construction specifications.

Implementation of the project was delayed due to bureaucratic requirements. Issues like naming the newly created internal streets (a task the Oshatotwa team intended to set aside as an exercise for the building of the future community) needed to be sorted out before the Municipality would issue the final certificate of approval required by the Surveyor General to register the plans (and thus enable the Building Societies to register mortgages and deeds of sale). After NHE supplied the requested information, the Municipality issued the required certificate on July 27th (see Annex 3.1/a). It is expected that the Surveyor General's office will complete registration before the end of August, permitting the project to continue.



In order to speed up the beginning of implementation, NHE will now provide an intermediate guarantee of up to N\$ 500.000 to building material suppliers till the time mortgages can be registered and SWABOU's financing is fully operative. This guaranteed line of credit will permit Horizon Development to begin construction immediately. At the end of July about 15 project houses were already sold, and marketing by Horizon Development was ongoing.

The project will mobilize an estimated N\$ 3.470.000 in funds from the private sector, of which N\$ 165.000 as initial savings from beneficiaries. It will also permit NHE to rapidly recover N\$ 1.020.000 that has invested in purchasing and developing the land, and re-invest into the low-income housing revolving fund envisaged in the Separate Agreement at least the part that was co-financed by KfW. After a slow start, it seems that the LGF will begin to bear fruits.



## **5 BUILDING MATERIAL LOANS**

NHE has developed all internal procedures and computer systems for the short term loans envisaged for this component. Test marketing to existing NHE clients who are up to date with repayments and are employed by the private sector has been done, with little response.

A more comprehensive offer was included in the July issue of the NHE News newsletter that is distributed among all NHE homeowners. Loans up to N\$ 5.000 repayable over a period of up to three years were offered. Procedures to obtain these kind of loans are greatly simplified as compared with conventional NHE loans, and NHE expects to be able to process an application and grant the corresponding loan in a period not exceeding one week.

At present, the scheme is offered exclusively for NHE clients living in Windhoek, but it is already envisaged to extend it to non-NHE clients and, in the future, to other cities in Namibia. A copy of the article in NHE newsletter is attached as Annex 5/a.

## 6 INSTITUTIONAL DEVELOPMENT

### Internal to NHE

The Oshatotwa Programme is now fully perceived within NHE as their own project. Both at the Senior Management and at the execution levels the understanding of the Programme, monitoring of progress and cooperation in day to day tasks has substantially increased, a fact that is positively reflected in the accelerating pace of implementation.

The Senior Manager, Technical and Marketing Services is closely following up developments. His Department is currently assisting the Oshatotwa team in marketing, drawing plans, preparing bills of quantities and cost estimates, supervising construction, following-up contracts and many other tasks.

The Senior Manager, Financing, Planning and Control is personally coordinating the implementation of the Loan Guarantee Fund pilot project and the Building Material Loans scheme. His department has adjusted internal procedures and computer software to better permit project monitoring and control. Katutura's Financial Department branch is assisting the Programme implementing eviction procedures as requested by the Oshatotwa team.

The Personnel Department cooperated in the organization of the training course for team staff. Oshatotwa-related tasks are now a daily routine like for any other NHE project, and are no longer considered an interruption of the normal tasks on behalf of an outside agent.

NHE made budget provisions to appoint the CDCs as permanent staff from July 1, 1994. However, as the CDCs expressed their desire to remain under the consultant's contract till its original date of expiration (October 94), they have only signed an agreement to join NHE afterwards. The three parties involved (the CDCs, NHE's Personnel Department and the consulting consortium) are still discussing the issue.

At the beginning of June the consulting contract with Ms. Aune Tjirare, one of the Community Development Coordinators had to be terminated due to growing incompatibilities between her views and those of other team members. Ms. Tjirare was responsible for the eastern sector of the upgrading area; her task is being temporarily covered by the other two CDCs. NHE has already interviewed several candidates to replace her, but a final decision has not been reached yet. The new CDC will be directly hired by NHE.

Internal relations and communications have improved within the Oshatotwa team, partially as a result of the training trip and course they had in the first quarter. Bi-weekly meetings are regularly held to review project developments and assign tasks. Improvement of communications with other parties is still required.

Another field requiring improvement is the exploitation of available information. As a result of Programme's activities all kind of information is collected (regarding people's priorities, incomes, construction costs, etc.). If properly evaluated, it could serve as a basis to adjust project proposals. However, the intense workload and the pressure of day to day tasks prevents the team members to make time for this important function.

#### Inter-institutional

At the end of July Ms. Libertina Amathila, Minister of Regional and Local Government and Housing indicated to NHE her interest in visiting the Oshatotwa Programme to personally appraise the progress. A field visit was organized at the beginning of August, when a delegation of NHE, headed by Ms. Maria Dax and including the Project coordinators and consultants accompanied the Minister and briefed her on the Programme's achievements. Written information handed to Ms. Amathila on the status of the different components, programme disbursements, loan recovery and other basic aspects complemented Mr. W. Schulte's verbal explanations.

As already mentioned, the infrastructure improvement works carried on by the Municipality in the Upgrading areas are complementing Oshatotwa Programme's efforts. The CDCs collaborate with the Municipality in convincing owners of the need to move their existing structures if they stand in the path of the envisaged infrastructure lines. NHE expects that in future the Municipality will make available sites in the newly created reception areas if the need arises to relocate households from the Project areas.

In point 2.5, the growing cooperation with other Ministries (Education, Health, Land and Resettlements) was described. Usually the cooperation is for specific tasks involving the use of the Community Centers. The area Regional Councilors continue to support the Programme and assist the Oshatotwa team in community relations.

## 7. FINANCE

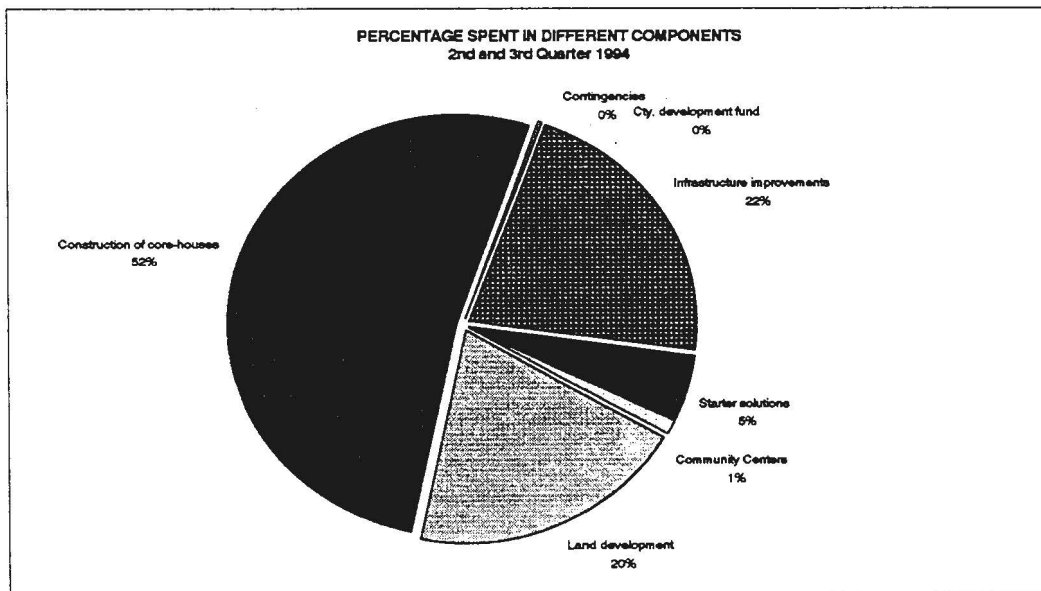
### 7.1 State of accounts

#### KfW grant

At the beginning of July KfW transferred DM 1.500.000 to replenish the Disposition Fund Account. After deduction of DM 20 as Bank fees and N\$ 167,00 charges for the foreign exchange transaction, an amount of N\$ 3.377.405,60 was credited to the account in July 6. Furthermore, KfW disbursed directly one installment of DM 120.000 for consulting services performed during the first quarter of 1994. The total amount disbursed from the grant stands now at DM 5.448.785, the balance to disburse at DM 4.151.215

#### Disposition Fund

In the second quarter of 1994 the system of provisional approvals of disbursement authorized by fax by the Chief Technical Advisor while away from Windhoek was put into operation. On May 13th a first provisional approval totaling N\$ 447.860,82 for various concepts was sanctioned, followed on May 24 by a second of N\$ 558.644,95 to reimburse NHE for payments related to the construction of core-houses at Otjomuise. Upon arrival at Windhoek, the CTA reviewed the documentation related to the provisional approvals, and prepared final authorizations adjusting minor inconsistencies. Furthermore, in the month of July 57 new approvals for disbursement were authorized, for a total of N\$ 1.728.547,83. Annex 7.1/a provides details on the approvals for disbursement. The following chart indicates the percentage of total expenditures spent for different components during the period.



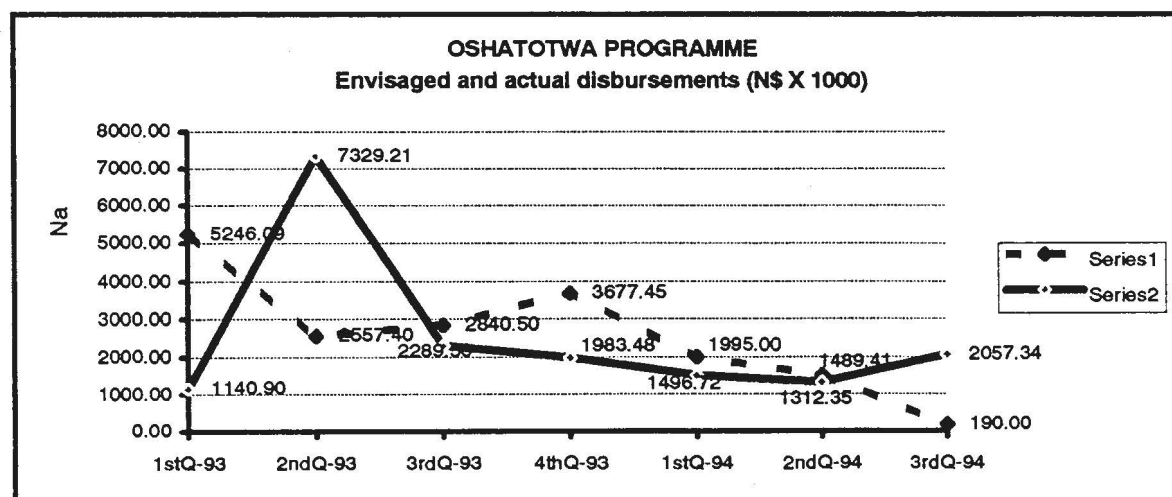
The following table resumes the Disposition Fund account movements since January 1st, 1994:

QTR.	DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
		<u>Brought forward</u>	<u>4197256.92</u>	<u>6195136.92</u>	<u>1997880.00</u>
1st		300194 Interest		16945.38	2014825.38
		150294 Withdr. DF - - 15 - 17 & 31	550546.19		1464279.19
		280294 Interest		14468.77	1478747.96
		160394 Withdr. DF - 32-38	318173.04		1160574.92
		280394 Interest		10606.70	1171181.62
2nd		280494 Interest		10245.43	1181427.05
		150594 Withdr. DF -- Pr.Appr.1	447860.82		733566.23
		260594 Withdr. DF -- Pr.Appr.2	558644.95		174921.28
		280594 Interest		8169.79	183091.07
		280694 Interest		1549.00	184640.07
3rd		60794 KfW transfer		3377405.70	3562045.77
		190794 Withdr. DF -- 60 - 102	1292427.65		2269618.12
		260794 Withdr. DF -- 103 - 104	404214.82		1865403.30
		280794 Withdr. DF -- 105 - 115	31905.56		1833497.74
		280794 Interest		19893.70	1853391.44
<b>TOTALS</b>			<b>7801029.95</b>	<b>9654421.39</b>	<b>1853391.44</b>

An amount of N\$ 50.464,62 - equivalent to DM 22.428,72 - was paid between March and July into the Disposition Fund Account as interest earned. However, NHE has detected some inconsistencies in the way the Commercial Bank calculated interest for the months of May through July, and is requesting the Bank to revise the amounts.

## 7.2 Adherence to disbursement schedule

The next chart and table shows the evolution of programme disbursements since the Inception Phase till the third quarter of 1994



Note: Disbursements for third quarter only till end of July. Envisaged disbursements refer exclusively to KfW funds - See 7.4 Inception Report (Pa. 77). Actual disbursements include all sources of finance.

FIGURES IN N\$ x 1000 COMPONENTS	BUDGET	19 93				19 94			TOTALS
		1st.qtr	2nd.qtr	3rd.qtr	4th.qtr	1st.qtr	2nd.qtr	3rd.qtr	SPENT
<b>1. UPGRADING AREAS</b>	<b>9995.00</b>	<b>0.00</b>	<b>5234.01</b>	<b>0.00</b>	<b>325.44</b>	<b>981.72</b>	<b>478.22</b>	<b>326.26</b>	<b>7345.64</b>
1.1 Land & basic infrastr.	5221.00	0.00	5221.00	0.00	0.00	0.00	0.00	0.00	5221.00
1.2 Infrastr.improvement.	2220.00	0.00	0.00	0.00	253.15	801.38	431.16	194.28	1679.97
1.3 Starter solutions	2104.00	0.00	0.00	0.00	0.00	85.10	40.96	103.69	229.75
1.4 Community centers	450.00	0.00	13.01	0.00	72.28	95.24	6.10	28.28	214.91
<b>2. CORE-HOUSES</b>	<b>10476.10</b>	<b>0.00</b>	<b>1895.20</b>	<b>0.00</b>	<b>1040.05</b>	<b>0.00</b>	<b>584.63</b>	<b>1488.76</b>	<b>5008.64</b>
2.1 Land & basic infrastr.	2934.70	0.00	1895.20	0.00	1039.50	0.00	0.00	0.00	2934.70
2.2 Land development	1363.00	0.00	0.00	0.00	0.55	0.00	0.00	576.02	576.56
2.3 Core-house construct.	5878.40	0.00	0.00	0.00	0.00	0.00	584.63	912.75	1497.38
2.4 Community centers	300.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3. LOAN GRNTEE FUND</b>	<b>11900.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1900.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1900.00</b>
3.1 Loan Guarantee Fund	1900.00	0.00	0.00	1900.00	0.00	0.00	0.00	0.00	1900.00
3.2 Private sector loans	10000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>4. BLDG.MATERIAL LOANS</b>	<b>1263.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>5. CTY. DEVPT. FUND</b>	<b>87.00</b>	<b>11.88</b>	<b>0.00</b>	<b>0.00</b>	<b>21.29</b>	<b>0.00</b>	<b>0.00</b>	<b>7.32</b>	<b>40.49</b>
5.1 Production of 2 videos	20.00	8.00	0.00	0.00	20.71	0.00	0.00	7.10	35.81
5.2 Unassigned	67.00	3.88	0.00	0.00	0.58	0.00	0.00	0.22	4.68
<b>6. NHE ADM/TECH. COSTS</b>	<b>2692.00</b>	<b>250.00</b>	<b>60.00</b>	<b>95.00</b>	<b>337.70</b>	<b>275.00</b>	<b>247.00</b>	<b>235.00</b>	<b>1499.70</b>
6.1 Personnel *	2201.00	250.00	60.00	95.00	135.00	190.00	190.00	190.00	1110.00
6.2 Land survey/Eng. fees	491.00	0.00	0.00	0.00	202.70	85.00	57.00	45.00	389.70
<b>7. CONSULTANTS</b>	<b>3467.80</b>	<b>860.00</b>	<b>140.00</b>	<b>240.00</b>	<b>240.00</b>	<b>240.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1720.00</b>
7.1 Inception phase	520.00	520.00	0.00	0.00	0.00	0.00	0.00	0.00	520.00
7.2 Implementation phase	2947.80	340.00	140.00	240.00	240.00	240.00	0.00	0.00	1200.00
<b>8. RESOURCE CENTER</b>	<b>38.00</b>	<b>19.00</b>	<b>0.00</b>	<b>0.00</b>	<b>19.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>38.00</b>
<b>9. CONTINGENCIES</b>	<b>194.90</b>	<b>0.00</b>	<b>0.00</b>	<b>54.50</b>	<b>0.00</b>	<b>0.00</b>	<b>2.50</b>	<b>0.00</b>	<b>57.00</b>
<b>10. TOTALS</b>	<b>40113.80</b>	<b>1140.88</b>	<b>7329.21</b>	<b>2289.50</b>	<b>1983.48</b>	<b>1496.72</b>	<b>1312.35</b>	<b>2057.34</b>	<b>17609.46</b>

Note: NHE disbursements for personnel are estimated

Expenses incurred during the Inception Phase are included in the first quarter of implementation

Till the end of 1993 major Programme expenditures were related to preliminary needs, like purchase of land, establishment of the Loan Guarantee Fund, payment of NHE personnel and consultants and similar. Since the beginning of 1994 the emphasis in expenditures is increasingly shifting towards the envisaged construction works, reflecting the increased rhythm of on-site implementation described elsewhere in this report.

The following table shows all programme expenditures by budget post and their source of finance. As most previous tables, it is related to the budget as adjusted in March 1994. Till the end of July the beneficiaries have deposited with NHE an amount of N\$ 209.330 to the Programme's funds. Note that the Municipality's contribution included in the budget post 1.2 (Infrastructure improvements in Upgrading Areas) is based on initial estimates. The final cost of the items that the Municipality has agreed

OSHATOTWA PROGRAMME EXPENDITURES BY BUDGET POST AND SOURCE OF FINANCE - FROM INCEPTION PHASE THROUGH JULY 1994

COMPONENTS	SOURCES OF FINANCE																	
	BUDGET			NHE			KIW			BENEFICIARIES			PRIVATE SECTOR			MUNICIPALITY		
	Appropriation	Spent till 7/94	Balance	Appropriation	Spent till 7/94	Balance	Appropriation	Spent till 7/94	Balance	Appropriation	Spent till 7/94	Balance	Appropriation	Spent till 7/94	Balance	Appropriation	Spent till 7/94	Balance
<b>1. UPGRADING AREAS</b>	<b>9995.00</b>	<b>7345.63</b>	<b>2649.37</b>	<b>3511.90</b>	<b>3323.39</b>	<b>188.51</b>	<b>5984.90</b>	<b>3873.93</b>	<b>2110.97</b>	<b>135.20</b>	<b>8.46</b>	<b>135.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>363.00</b>	<b>148.31</b>	<b>214.69</b>
1.1 Land & basic Infrastr.	5221.00	5221.00	0.00	3301.00	3301.00	0.00	1920.00	1920.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2 Infrastr. Improvement	2220.00	1879.97	540.03	77.00	0.00	77.00	1780.00	1531.86	248.34	0.00	0.00	0.00	0.00	0.00	0.00	363.00	148.31	214.69
1.3 Starter solutions	2104.00	229.75	1874.25	109.90	10.64	99.26	1888.90	219.11	1669.79	105.20	0.00	105.20	0.00	0.00	0.00	0.00	0.00	0.00
1.4 Community centers	450.00	214.91	235.09	24.00	11.74	12.26	396.00	203.17	192.83	30.00	0.00	30.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>2. CORE-HOUSES</b>	<b>10476.10</b>	<b>5008.64</b>	<b>5467.46</b>	<b>3181.20</b>	<b>3028.03</b>	<b>153.17</b>	<b>6756.10</b>	<b>1980.61</b>	<b>4775.49</b>	<b>538.80</b>	<b>199.86</b>	<b>538.80</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2.1 Land & basic Infrastr.	2934.70	2934.70	0.00	2788.00	2934.70	-146.70	0.00	0.00	0.00	146.70	0.00	146.70	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Land development	1363.00	576.56	786.44	71.20	16.14	55.06	1223.60	580.42	663.18	68.20	0.00	68.20	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Core-house construct.	5878.40	1497.38	4380.92	307.10	77.19	229.91	5277.30	1420.19	3857.11	293.90	0.00	293.90	0.00	0.00	0.00	0.00	0.00	0.00
2.4 Community centers	300.00	0.00	300.10	14.80	0.00	14.80	255.20	0.00	255.20	30.00	0.00	30.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3. LOAN GUARANTEE FUND</b>	<b>11900.00</b>	<b>1900.00</b>	<b>10000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1900.00</b>	<b>1900.00</b>	<b>0.00</b>	<b>500.00</b>	<b>0.00</b>	<b>500.00</b>	<b>9500.00</b>	<b>0.00</b>	<b>9500.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
3.1 Loan Guarantee Fund	1900.00	1900.00	0.00	0.00	0.00	0.00	1900.00	1900.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.2 Private sector loans	10000.00	0.00	10000.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	0.00	500.00	9500.00	0.00	9500.00	0.00	0.00	0.00
<b>4. BLDG.MATERIAL LOANS</b>	<b>1263.00</b>	<b>0.00</b>	<b>1263.00</b>	<b>113.00</b>	<b>0.00</b>	<b>113.00</b>	<b>1024.00</b>	<b>0.00</b>	<b>1024.00</b>	<b>126.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>5. CTY. DEVELOPMENT FUND</b>	<b>87.00</b>	<b>40.49</b>	<b>46.51</b>	<b>9.00</b>	<b>3.99</b>	<b>5.01</b>	<b>78.00</b>	<b>38.50</b>	<b>41.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
5.1 Production of 2 videos	20.00	35.61	-15.61	2.00	3.55	-1.55	18.00	32.26	-14.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Unassigned	67.00	4.88	62.32	7.00	0.44	6.56	60.00	4.24	55.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6. NHE ADM/TECH. COSTS</b>	<b>2892.00</b>	<b>1499.70</b>	<b>1192.30</b>	<b>2892.00</b>	<b>1499.70</b>	<b>1192.30</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
6.1 Personnel*	2201.00	1110.00	1091.00	2201.00	1110.00	1091.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.2 Land survey/eng. fees	491.00	369.70	101.30	491.00	369.70	101.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7. CONSULTANTS</b>	<b>3467.80</b>	<b>1720.00</b>	<b>1747.80</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3467.80</b>	<b>1720.00</b>	<b>1747.80</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
7.1 Inception phase	520.00	520.00	0.00	0.00	0.00	0.00	520.00	520.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.2 Implementation phase	2947.80	1200.00	1747.80	0.00	0.00	0.00	2947.80	1200.00	1747.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8. RESOURCE CENTER</b>	<b>38.00</b>	<b>38.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>38.00</b>	<b>38.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>9. CONTINGENCIES</b>	<b>194.90</b>	<b>57.00</b>	<b>137.90</b>	<b>0.00</b>	<b>0.25</b>	<b>-0.25</b>	<b>140.40</b>	<b>2.26</b>	<b>138.14</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>54.50</b>	<b>54.50</b>	<b>0.00</b>
<b>10. TOTALS</b>	<b>40113.80</b>	<b>17809.46</b>	<b>22504.34</b>	<b>9507.10</b>	<b>7855.36</b>	<b>1651.74</b>	<b>19389.20</b>	<b>9551.29</b>	<b>9637.91</b>	<b>1300.00</b>	<b>209.32</b>	<b>1174.00</b>	<b>9500.00</b>	<b>0.00</b>	<b>9500.00</b>	<b>417.50</b>	<b>202.81</b>	<b>214.69</b>



to finance might be less than envisaged, which might require to adjust the total amount budgeted in a future revision. It is expected that the Programme will soon begin mobilizing private sector funds through the LGF pilot project.

### **7.3 Update of Programme budget**

No major adjustment to the Programme budget has been made at this stage. The N\$ 50.464,62 in interest accrued by the Disposition Fund have been included in the contingencies post. The equivalent DM 22.428,72 have been added to the grant amount, that now stands at DM 9.904.400.

The other modification is related to exchange rates. Variations in the rate of exchange require periodical budget adjustments. The recent replenishment of the Disposition Fund resulted in N\$ 377.612,60 more that would have been credited in the account with the exchange rate used in the March budget adjustment (N\$ 2 = DM1).

As implementation progresses, money is disbursed for different components at different times. In order to adjust the budget, for each component the funds already disbursed have been accounted at the rate they were exchanged, and the balance to disburse from the KfW Grant converted at the present rate. For each component, the resulting weighted average rate has been indicated. The NHE counterpart contribution related to GST payment has been adjusted accordingly.

Since the beginning of the programme, KfW has transferred a total of DM 4.500.000 to the Disposition Fund. After conversion, an amount of N\$ 9.105.694,52 has been credited into the account, making an average rate of exchange of N\$ 2,02 = 1 DM. If the balance of the grant was converted into N\$ at today's rate, the average for the total will be in the order of N\$ 2,12 = 1 DM.

The table in next page shows the updated Programme Budget.

OSHSATOTWA PROGRAMME - GENERAL BUDGET											UPDATED AUGUST 1994	
COMPONENTS	NUMBER OF SOLUTIONS	AVRG. UNT. COSTS N\$	TOTAL COSTS					SOURCE OF FINANCE				
			N\$	N\$/DM	DM	KFW-DM	KFW-N\$	NHE-N\$	BENEF-N\$	PVT.SECT.	MUNICIP.	
<b>1. UPGRADING PROJECT</b>	1000	10.3	10273.8	1.94	5292.5	3099.5	6248.8	3526.8	135.2	0.0	363.0	
1.1 Land & basic infrastr.	1000	5.2	5221.0	1.80	2900.6	1067.0	1920.0	3301.0	0.0	0.0	0.0	
1.2 Infrastr.improvmnt.			2252.3	2.04	1106.2	890.0	1811.0	78.3	0.0	0.0	363.0	
1.3 Starter solutions	300	7.7	2324.9	2.23	1041.3	944.5	2097.6	122.0	105.2	0.0	0.0	
1.4 Community centers	3	158.5	475.6	1.95	244.4	198.0	420.1	25.5	30.0	0.0	0.0	
<b>2. CORE-HOUSE PROJECT</b>	334		11255.1	2.13	5292.3	3377.4	7461.2	3222.2	571.7	0.0	0.0	
2.1 Land & basic infrastr.	334	8.8	2934.7	1.90	1544.6	0.0	0.0	2788.0	146.7	0.0	0.0	
2.2 Land development	229	6.3	1450.7	2.14	677.1	611.8	1306.5	76.0	68.2	0.0	0.0	
2.3 Core-house construct.	334	17.6	6535.8	2.24	2923.0	2638.7	5867.6	341.5	326.8	0.0	0.0	
2.4 Community centers	2	166.9	333.9	2.26	147.6	126.9	287.1	16.8	30.0	0.0	0.0	
<b>3. LOAN GUARANTEE FUND</b>			11900.0	2.19	5444.4	1000.0	1900.0	0.0	500.0	9500.0	0.0	
3.1 Loan Guarantee Fund			1900.0	1.90	1000.0	1000.0	1900.0	0.0	0.0	0.0	0.0	
3.2 Private sector loans	200	50.0	10000.0	2.25	4444.4	0.0	0.0	0.0	500.0	9500.0	0.0	
<b>4. BLDG. MATERIAL LOANS</b>	300	4.7	1405.1	2.25	624.5	512.0	1152.0	127.1	126.0	0.0	0.0	
<b>5. CTY. DEVELOPMENT FUND</b>			92.2	2.13	43.2	39.0	83.2	9.0	0.0	0.0	0.0	
5.1 Production of 2 videos			20.0	1.80	11.1	9.0	18.0	2.0	0.0	0.0	0.0	
5.2 Unassigned			72.8	2.17	33.5	30.0	65.2	7.6	0.0	0.0	0.0	
<b>6. NHE ADM/TECH. COSTS</b>			2692.0	2.00	1346.0	0.0	0.0	2692.0	0.0	0.0	0.0	
6.1 Personnel			2201.0	2.00	1100.5	0.0	0.0	2201.0	0.0	0.0	0.0	
6.2 Land survey/engnrng. fees			491.0	2.00	245.5	0.0	0.0	491.0	0.0	0.0	0.0	
<b>7. CONSULTANTS</b>			3686.3	2.09	1762.9	1762.9	3686.3	0.0	0.0	0.0	0.0	
7.1 Inception phase			520.0	1.80	289.0	289.0	520.0	0.0	0.0	0.0	0.0	
7.2 Implementation phase			3166.3	2.15	1473.9	1473.9	3166.3	0.0	0.0	0.0	0.0	
<b>8. RESOURCE CENTER</b>			38.0	1.80	21.0	21.0	38.0	0.0	0.0	0.0	0.0	
<b>9. CONTINGENCIES</b>			262.6	2.25	116.9	92.6	208.1	0.0	0.0	0.0	54.5	
<b>10. TOTALS</b>			<b>41605.1</b>	<b>2.11</b>	<b>19943.8</b>	<b>9904.4</b>	<b>20777.6</b>	<b>9577.2</b>	<b>1332.9</b>	<b>9500.0</b>	<b>417.5</b>	

## 8. CONSULTING SERVICES DURING PERIOD

### General

Following the recommendation of February's Evaluation and re-Planning Workshop, the schedule of visits by SUM Consult international experts was modified to better assist NHE in the envisaged Programme adjustments. The Community Development Advisor's mission started in May 9 and lasted till July 8. The Chief Technical Advisor arrived in Windhoek at the beginning of July for the whole month.

Due to the timing of the CTA's first mission in February - March, the Progress Report No 4 could not be prepared in Windhoek as usual, and was produced at SUM office in Montevideo in late April and early May. As agreed with KfW, a system for provisional approvals for disbursement from the Disposition Fund was established and put into operation. Two provisional approvals were thus sanctioned by fax. The system has proved useful and convenient for NHE, and till now has operated without major problems.

During the months of May and early June SUM Consult Headquarters in Wiesbaden processed the questionnaires of the socio-economic survey in the Upgrading areas completed in the field by the Community Development Coordinators. A report summarizing the findings was submitted in June to NHE and KfW.

### Chef Technical Advisor

Activities of the CTA during his July mission included:

- General assistance to the Project Coordinator and Oshatotwa Team on programming, monitoring of implementation and policy issues;
- Adjustments to the concepts of core-house project and starter solutions; revision of floor-plans and Khomasdal erf 1430 lay-out plan;
- Sitting in the starter solutions loan-approval committee;
- Financial control, update of Programme's Budget, analysis of expenditures by component and source of funds;
- Preparation of approvals for disbursement from the Disposition Fund. It needs to be pointed that due to the increased pace of implementation this and other administrative tasks now require a substantial amount of time;
- Checking out land development and core-house construction works and contracts;
- Follow-up in Loan Guarantee Fund and Building Material loan components;
- Follow-up on KfW's Minutes of Meetings and Progress Report 4 recommendations, (regarding selection of beneficiaries and affordability criteria, survey of facilities in upgrading areas, etc.)
- Preparation of Progress Report No 5

### Community Development Advisor

Activities of the CTA during his two month mission included:

- Completed compilation of household survey and shipping to SUM Consult Headquarters for analysis;
- Assisted in supervision of CDCs' work and with their eventual incorporation as NHE staff;
- Status survey of all erven in Upgrading areas;
- Reviewed the plans for the Building Material Loans component, assisted in preparation and briefing of SCAs;
- Follow-up on Loan Guarantee Fund pilot project;
- Continued revision and updating of the Operations Manual;
- Met several times with NHE Senior Manager, Technical and Social Services, especially on issues of enhancing agency support of Upgrading Project.
- Drafted procedures for identifying selected clients in conflict with NHE requirements or non-paying on their loans in order to issue formal notices and begin eviction procedures when required;
- General advice and assistance to Programme management.

#### Field Supervisor

According to last quarter decision, has started to reduce his time involvement.

During this period:

- Assisted NHE in the organization of the Loan Guarantee Fund pilot project;
- Assisted NHE in institutional relations, particularly regarding coordination with Municipality in the development of squatter policy;
- General monitoring and backstopping of Programme implementation.

#### Field coordinator

According to last quarter decisions, at the beginning of July reduced his involvement from full to part-time. He now works from Monday to Friday from 14,00 to 17,00 hours. This arrangement will continue till October, when requirements for his involvement will be re-assessed. During the period his main activities included:

- Discussions with Greenwell Matongo community regarding the Community Center, preliminary and final design of the facility;
- Discussions with communities regarding the provision of additional toilet facilities privately run, design of facility;
- Survey of potential sites for such facilities in Greenwell Matongo;
- Assistance to SCAs in the implementation of the starter solutions component;
- Design and implementation of equipment for Community Center - Site office at Okuryangava;
- Updating of survey of community facilities in or near Upgrading areas;
- General assistance to Project Coordinator,
- Discussions with Municipality for the provision of street lights and electricity supply for Project areas;

#### Community Development Coordinators

Their activities have been discussed elsewhere in this report.

The following check-list of issues raised in the Progress Report is included to facilitate follow-up by Oshatotwa Team members. In brackets, page number where the question is mentioned.

### **UPGRADING PROJECT**

- Keep updated file on use of all individual erven; (5)
- Sort-out the question of Public land sold as erven to individual households; (5)
- Organize publicity (perhaps with loudspeakers) to refresh effects of the information campaign for starter solutions; (6)
- Keep updated list of clients for starter solutions; (9)
- Keep tabs on material and labor costs of starter solutions, insist on Self-Help; (9)
- Keep updated list of owner-improvements in completed starter solutions; (13)
- Follow-up question of repayments, implement separate records for erven and starter solutions repayments; (13)
- Inform community leaders and coordinate eventual evictions with them; (PR 4, p13)
- Follow-up with Municipality installation of street lights; (16)
- Follow-up with Ministry of Land and Resettlement question of assisting Ombatero group; (16)
- Speed-up construction of community center in Greenwell Matongo; (19)
- Follow up with Namib Post installation of mail boxes, and with TELEKOM of public telephones in community centers; (19)
- Pursue matter of semi-public toilets for specific groups like EHAFO in Nangolo or groups in Greenwell Matongo; (21)
- Evaluate possibility of implementing the use of pit latrines when acceptable to clients as a way to reduce starter solution costs; (21)
- Inquire in relevant institutions plans for future community facilities; (22)

### **CORE-HOUSE PROJECT**

- Begin construction of Okuryangava project; (29)
- Obtain official approval for modifications in Khomasdal erf 1430 lay-out plan; (29)
- Adjust erven prices, establish internal cross-subsidy scheme; (29)
- Build show-houses, start marketing Khomasdal 1430 core-houses; (29)
- Adjust selection of beneficiaries procedures according to criteria set in PR 4, p.47

### **LOAN GUARANTEE FUND**

- Finalize registration with Surveyor General, get construction started (35)

### **BUILDING MATERIAL LOANS**

- Evaluate response to article in NHE newsletter, develop marketing (37)
- Evaluate possibility of BML in upgrading areas; (PR 4, Pa. 31)

### **INSTITUTIONAL DEVELOPMENT**

- Finalize question of appointing CDCs as permanent NHE staff; (39)
- Select and appoint a third CDC to replace Ms. Tjirare; (39)

**ANNEX 2.1/a**

**LIST OF ERVEN NOT SUITABLE FOR RESIDENTIAL PURPOSES IN UPGRADING AREAS**

# MEMORANDUM

DATE: 28 June 1994

TO: Diane Bester, Wilfried Schulte

FROM: Don Kurtz  
Community Development Advisor, Oshatotwa Housing Programme

SUBJECT: UPGRADING ERVEN NOT SUITABLE FOR RESIDENTIAL PURPOSES

The following 13 erven are public spaces or otherwise not useable for residential purposes:

<u>Community</u>	<u>Erf Numbers</u>	<u>Designation</u>
Nangolo	Erf N° 2740	Zoned "Institutional"
Nangolo	Erf N° 2843	Designated "Undetermined": possibly reserved for market stalls.
Ebandulo	Erf N° 2577	Public space - drainage area
Ebandulo	Erf N° 2582	Public space - drainage area
Onheleiwa	Erf N° 2603	Public space - drainage area
Onheleiwa	Erf N° 2624	Public space - drainage area
Onheleiwa	Erf N° 2721	Graveyard
Onheleiwa	Erf N° 3050	Public space - drainage area
Joe Nepando	Erf N° 2863	Junction of underground sewerage lines trisects erf, making building on it impossible.
Joe Nepando	Erf N° 2967	Public space
Freedomland	Erf N° 1359	Deep drainage hole; could possibly be filled.
Freedomland	Erf N° 1360	Deep drainage hole; could possibly be filled.
Freedomland	Erf N° 1390	Apparently has sewerage drainage pipes underground making construction impossible.

With some effort (and expense) erven numbers 1359 and 1360 could possibly be made acceptable for residential building. 1390 is being further checked out to confirm that the sewerage pipes do indeed make construction on the site impossible.

The accompanying memo identifies five of these erven for which deeds of sale have been signed or are pending, on which corrective action must be taken.

# MEMORANDUM

DATE: 28 June 1994

TO: Wilfried Schulte, Diane Bester

FROM: Don Kurtz  
Community Development Advisor, Oshatotwa Housing Programme

SUBJECT: UPGRADING PROJECT-DEEDS OF SALE FOR PUBLIC AREAS

In the survey of erven that I am just about to complete, we have identified 5 "Public Space" erven for which there are deeds of sale. Below is a list of those erven and some information on repayments:

Community	Erf N°	Size	Designation	Arrears*
1) Ebandulo	2577	252 m <sup>2</sup>	Public space: drainage	N\$ 479.38 (7.5 mos)
2) Onhelelwa	2603	1073 m <sup>2</sup>	Public Space: drainage	Pending?
3) Onhelelwa	2624	906 m <sup>2</sup>	Public space: drainage	N\$ 513.43 (5.1 mos)
4) Onhelelwa	3050	8108 m <sup>2</sup>	Public space: dry river	N\$ 958.80 (9.5 mos)
5) Joseph Nepando	2863	535 m <sup>2</sup>	Sewerage pipes junction trisects erf	N\$ 132.88 (2.1 mos)

\* - These arrears are as per the printout of 09/06/94.

Notes:

- 1) There is a vacant erf (# 2591) across the street from # 2577; M Nanguli could be moved there if his arrears were brought up to date.
- 2) If this Deed of Sale is pending, it should be cancelled; possibly another erf (# 2587 in Ebandulo) could be offered to the client.
- 3) There is a vacant erf in Ebandulo (# 2586) to which S Joseph could be moved if his arrears were brought up to date.
- 4) There has been no contact with this client. Perhaps NHE could quietly cancel the contract through eviction process or other methods.
- 5) If a Deed of sale for Erf N° 2874 has not been finalized, perhaps G Tobias would be happy to switch there.



## **NOTES ON MEETING RE PENDING ORIGINAL SALES OF ERVEN OSHATOTWA HOUSING PROGRAMME - UPGRADING PROJECT**

Date: Tuesday, 31 May 1994

Location: Okuryangava Community Centre

Participants: P Asino, D Bester, D Kurtz, S Shaningwa, P Taaru, A Tjirare, W van Wyk.

This meeting was called to discuss resolution of the original sales of erven in the Upgrading Project. Some 75 pending sales had been identified prior to the meeting as being relatively routine.

### **I. RESOLVING PENDING PAPERWORK ON SALES OF ERVEN**

The bulk of the cases require minor actions on the clients' part to allow final processing of the Deed of Sale for the erven. The others (less than a dozen) may be more problematic. It was decided for these cases the respective CDC and the Office Administrator would review each file to determine exactly what each case requires to be done, and notes to that effect would be placed in the file. Meetings were scheduled for each area; the specific clients will be invited to the NHE on-site offices, and adequate staff are scheduled to process the required documentation. The meetings and assigned staff are as follows:

Saturday, June 4th, from 9:00am: Greenwell Matongo: SS, DB, PA  
Tuesday, June 7th, from 5:00pm: Freedom Land: PT, DB, WvW, AT  
Wednesday, June 8th, from 5:00pm: Onghuuo ye Pongo: AT, DB, PT

There will be a follow-up staff meeting on Friday morning, June 10th, at 08:15, to summarize the results and discuss any required subsequent actions.

### **II. TRANSFER OF ORIGINAL OWNERSHIP TO SECOND OWNER**

A small but significant number of people who were the original buyers of erven no longer want the plots, but want NHE to transfer the ownership to a specific designated person. The group recommends NHE consider this option, with the following conditions and considerations:

- The designated new owner must have been physically located on the erf for at least six months;
- The designated new owner must have permanent employment or income;
- The CDCs must undertake a preliminary evaluation of that designated new owner's ability to buy the erven (consider affordability and other factors, such as payment of water bills, etc.);
- If that evaluation is positive, then the designated new owner must go to an

- . NHE office (Katutura or Eros) to complete an application form (if he/she has not already completed one);
- The Oshatotwa staff will track progress of the application and preparation of a Deed of Sale to expedite transfer of ownership.

Presumably, the new owner must be responsible for all arrears and debts outstanding on the account of the original owner, both to NHE and to the municipality.

### **III. DEATH AND TRANSFER OF OWNERSHIP**

Several cases of death of the owner have been reported to the CDCs, and the question of what needs to be done arose.

When the owner dies, the next of kin or the otherwise responsible person must provide NHE with an original Death Certificate. Then NHE can process the transfer of ownership to the designated person or next of kin.

Again, the new owner must be responsible for all arrears and debts outstanding on the account of the original owner, both to NHE and to the municipality.

**ANNEX 2.2/a**

**INFORMATION CAMPAIGN ON STARTER SOLUTIONS**

DATE: 22 June 1994

TO: Jurgen Lehnert

FROM: Don Kurtz  
Community Development Advisor, Oshatotwa Housing Programme

SUBJECT: SUMMARY AND COMMENTS:  
MARKETING EXERCISE OF UPGRADING PROJECT TEAM

Attached please find three copies of a package of documents concerning the information campaign recently undertaken by the Oshatotwa team within the Upgrading Project area. The purpose of the campaign was essentially a marketing exercise, to assure that clients had correct information on maintaining payments on their erven and on obtaining starter solution houses through the project.

The package includes a summary and observations of the team on the campaign itself, and various documents produced during the preparation and implementation of the campaign.

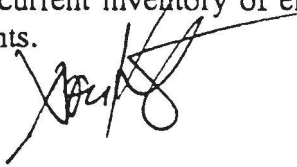
Team members are reporting an increase in responsible reactions from the project area, and an increase in interest among the clients for starter solutions, although the process continues to be slow. Continuing follow-up on target groups (those up-to-date on erven repayments, those who have substantial savings deposits) must continue energetically.

This exercise reinforces our earlier conclusions that there are a number of "clients" in the Upgrading Project who by choice would not be buying land or houses in Windhoek. These include those who feel buying is beyond their economic potential or is extraneous to their purpose for spending time in Windhoek.

We also are again confronted with the realization that to many low-income people, especially the lower low-income ones, perceive only two realistic options for shelter in Windhoek: squatting or buying. And as buying is not a realistic option in their minds, their only viable option is to squat. The Upgrading Project is burdened by this lack of options, as numbers of clients "give up" their erven, but have no place to move to, and as squatters have moved onto most vacant, unsold erven. Both groups profess a degree of willingness to move if a legal alternative is available.

One of our next steps will be to identify the intentions or expectations of all erven owners within the Upgrading Project in a uniform fashion, and to then tabulate those intentions or expectations. As soon as we have completed the current inventory of erven, we will work on tabulating intentions or expectations of the clients.

cc: W Schulte  
Crispo  
K McNamara



**NHE OSHATOTWA HOUSING PROGRAMME**  
*Upgrading Project*

**SUMMARY OF INFORMATION CAMPAIGN  
UNDERTAKEN AS A MARKETING STRATEGY  
IN THE UPGRADING AREA**

In April, May and June of 1994, the Oshatotwa team planned and implemented an information campaign, as a marketing strategy to reinforce information on participation in the Upgrading Project, to assure full awareness among clients of the options and procedures for buying starter solution houses.

Team meetings were held to plan the campaign and discuss in detail the form and content of the meetings, and the form and content of the information pamphlets (two memos outlining the intent of the meeting and reporting on its conclusions are attached).

Pamphlets were prepared explaining details of the Oshatotwa Programme (samples in English and Oshivambo are attached). This information was included in the "NHE NEWS" newsletter of April 1994. These pamphlets formed the basis of the format for the meetings, thus ensuring consistency of information and serving as a reference for the participants after the meetings.

The purpose of the information meetings was to assure that all plot owners are aware of the options available to them, the procedures for achieving those options, and the obligations of the owner to maintain payments both to NHE for the erven (and starter solution loans), and to the municipality for rates and taxes, water and any other bills for specific services.

Three initial meetings, one at each community centre (Greenwell Matongo's was held in the house of a committee member), were held and attended by the whole team. These served as training sessions for the team and helped in ironing out any problems and in ensuring consistent presentations and responses to questions.

The information meetings were held from 19 April through 19 May 1994. Upgrading Project participants were individually invited to group meetings of about 40 per meeting (a sample invitation is attached); some of the meetings were also announced on the NBC Radio Oshivambo Service. (As terms for government employees are so different from other formal and informal sector clients, they were not invited; some did however attend and while they were free to remain for the meeting, they were also informed that specific arrangements are being made for them.) Registers of invitees and participants were kept (a sample is attached). Of the 842 heads of household invited to the meetings, 580 (69%) attended, and participation was lively.

During the meetings people were requested to contact the SCAs if interested in starter solutions or needing additional information. Times were given by the SCAs when they would be in their offices (between 10:00am and 12:45pm). Few people came to the offices at the

(Continued...)

indicated times (these times have subsequently been changed for the follow-up contacts). A number of invited participants came before or after the meetings saying that they could not attend and requesting copies of the pamphlet. So although the attendance at the meetings was only 69%, it can be assumed that more than this received sufficient information about the starter solutions to be able to make further enquiries.

All Oshatotwa team members attended at least one of the meetings; usually a team of at least one SCA (BG, JH, EM or AT), one CDC (SS, PT or AT) and one admin officer (PA, DB, WS or WvW), conducted the meetings. Following is a table with a summary of community participation in the meetings.

<b>COMMUNITY INFORMATION MEETINGS</b>			
<b>SITE:</b>	<b>DATE:</b>	<b>INVITED</b>	<b>ATTD'D</b>
Onghuuo ye Pongo Community Centre	19 April	40	37
	26 April	40	32
	27 April	46	32
	28 April	51	42
	10 May	33	32
Sub-Totals:		210	175
Okuryangava Community Centre	18 April	47	40
	26 April	32	12
	27 April	28	25
	28 April	55	32
	10 May	44	15
	14 May	50	48
	19 May	50	26
	31 May	48	21
2 June	14	4	
Sub-Totals:		368	223
Greenwell Matongo	20 April	50	40
	16 May	50	35
	17 May	50	37
	18 May	50	42
	19 May	37	11
	22 May	27	17
Sub-Totals:		264	182
<b>TOTALS:</b>		<b>842</b>	<b>580</b>

In follow-up to these group meetings, individual clients identified as having good potential for starter solutions are invited to meet with the SCAs or CDCs during office hours and some evenings to discuss their specific housing interests.

These included clients who are identified on NHE computer printouts as having made savings deposits for starter solutions, or as being up-to-date on their erven repayments. For example, 61 Upgrading Project clients were identified as being up-to-date on erven repayments, and were invited to private meetings (an analysis of participation and findings of those meetings has been prepared separately). This is an ongoing activity, with the

(Continued...)

computer list being revised and updated, so that potential clients are identified every month based on receipt of loan repayments and arrears, and deposit payments.

The team, in discussing the process of the information campaign, has made a number of observations about the project participants and their attitudes.

▶ Despite multiple efforts to improve participation in discussions concerning the Upgrading Project, *there is consistently a 30% no-show factor within the target group.*

▶ *There are still a surprising number of people who claim they have never been told the details of sale of erven and houses*, after 16 months of explanation by the Oshatotwa team members and by other NHE personnel in the 8 months prior to implementation of the Oshatotwa Programme. We note, however, that such community member claims are almost always expressed to the "newer" members of the Oshatotwa team, and not in the presence of those team members who have been with the programme for more than a year.

▶ It is increasingly clear that *a substantial number of those resettled into what is now the Upgrading Project are not really interested in building a house, or even owning the land.* Many of these consider their stay in the Windhoek area as temporary or transient, while they earn a little cash before returning home or moving on in search of work. An analysis of intentions should be the outcome of some of the follow up activities subsequent to the information campaign:

▶ *Many of the resettled people feel that the costs of the erven and permanent houses are excessive*, and thus beyond their interest or economic capacity. There is a clear interest to achieve shelter in accordance with their affordability, and their intentions of the time they expect to spend in Windhoek. Unfortunately, too often only two options are perceived as available to the low-income population: squatting or buying.

▶ However, despite these negatives, it is clear that *the processes of explaining and understand sale of the land and loans for starter solutions are making progress.* For each new house built, for example, dozens of previously uninterested residents approach staff with queries about what is required for them to build a house. The process of understanding and participating in the Upgrading Project is on-going, and probably will not be considered done and done even when all 1,006 erven have houses on them.

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NATIONAL HOUSING ENTERPRISE

OSIATOTWA HOUSING PROGRAMME

MEMORANDUM:

DATE:07.04.94

**TO:**

Asino

Bester (for information only)

Graig

Hangula

Taaru

Tjirare

Shaningwa

Swartz

Van Wyk(for information only)

Walton

**FROM:**

W. Schulte

**SUBJECT:**

INFORMATION CAMPAIGN FOR THE STARTER SOLUTIONS

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There is to be a meeting of all field team personnel to discuss the proposed information campaign for the sale of starter solutions. Please read the attached proposal so that you are informed before the meeting. This will help to keep the meeting short and constructive and will give you time to prepare any questions or comments you may have.

The meeting will be held at

at the Ombili community centre (programme offices)

9.00 AM on Monday 11th April.

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memo74.doc



# NATIONAL HOUSING ENTERPRISE

## OSHATOTWA HOUSING PROGRAMME

### UPGRADING PROJECT: PROPOSED MARKETING OF STARTER SOLUTIONS

The purpose of this proposal is to outline a strategy to inform all the participants in the OHP of the starter solution and housing improvements options.

Three actions are proposed:

#### 1: Meetings

Through the committees the CDCs invite people to attend information meetings on designated days. These will be held at the community centres (an alternative arrangement will have to be made for Greenwell Matongo) in the evenings and on Saturday mornings. These are general information meetings attended by +- 30 people at a time who could then approach the programme staff at a later date to fill in the relevant worksheets. Should the response be positive we could consider having certain evenings for the applications to be filled in.

The meetings are to inform about:

- preconditions for participation (up to date with erf payments, affordabilities etc.)
- types and costs of options
- building materials loans and other support from the NHE
- loan conditions
- incremental nature of improvements
- advantages of self -building

These meetings will be addressed by the SCAs (including Johannes Hangula), CDCs (when the survey is completed) and the Office Administrator working in teams in their allocated areas. In this way the three main areas could be addressed simultaneously.

Roughly the number of meetings required in each area are:

AREA	No OF ERVEN	No OF MEETINGS	CLIENTS PER MTNG.
1(Aune, Attie)	274	9	30
2(Petronella, Bryan)	439	15	30
3(Sophy, Ernest)	291	10	30

Note: Area 1 is Oduduluka, Nangolo, Onghuo Ye Pongo, Onyeka  
Area 2 is Onhelelwa, Josef Nepando, Ebandulo, Freedom Land  
Area 3 is Greenwell Matongo

If five meetings are held per week (Monday through Thursday and Saturday mornings) all the upgrading project participants could be informed thoroughly within three weeks. Starting on the 11.04 we could be finished by 29.04)

## 2: Information Pamphlets

Pamphlets in English, Afrikaans and Oshivambo are to be distributed through the upgrading area using the community committees. These will have information on the starter solution project and will invite any interested people to approach the Programme offices to complete the relevant worksheet.

The pamphlets are to inform about:

- preconditions for participation (up to date with erf payments, affordabilities etc.)
- types and costs of options
- building materials loans and other support from the NHE
- loan conditions
- incremental nature of improvements
- advantages of self -building

## 3: Follow up clients with deposit payments

CDCs are to check through the payment reports and identify those who have made payments in excess of that required for their monthly repayments. They are to be contacted and interviewed (either by the CDCs or the SCAs) about their housing needs to see if they are willing to participate in the starter solution scheme. This should be a regular activity occurring at least once a month initiated by the CDCs when they receive the payment reports.

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market.doc 06.04.94

NATIONAL HOUSING ENTERPRISE

OSHATOTWA HOUSING PROGRAMME

MEMORANDUM

DATE:12.04.94

TO:

Asino  
Bester  
Graig  
Hangula  
Mathias  
McNamara  
Taaru  
Tjirare  
Shaningwa  
Swartz  
Van Wyk  
Walton

FROM:

W. Schulte

SUBJECT:

MEMORANDUM OF MEETING HELD ON 11.04.94 TO DISCUSS THE PROPOSED  
INFORMATION CAMPAIGN FOR THE STARTER SOLUTIONS

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The proposed marketing strategy was discussed and the following agreed to:

1. INTENTION

1. The intention is to invite every plot owner in the upgrading programme to an information meeting so that they may be fully aware of the options and procedures.

2. TRAINING MEETINGS

1. Three training meetings to be attended by the field team are to be held so that everyone is informed about the facts and details of the starter solutions.
2. These meetings will be addressed by the SCA responsible for the area in which the meeting is held.
3. The dates and places are:

18 April	Freedom Land Community Centre	5.30 p.m.
19 April	Onghuo Ye Pongo Community Centre	5.30 p.m.
20 April	Greenwell Matongo (venue to be confirmed)	5.30 p.m.

### 3. INVITATIONS

1. Participants are to be invited to information meetings to be addressed by the SCAs and the CDCs working together in teams. The SCAs will have to do this alone until the CDCs have completed the households survey.
2. The CDCs are responsible for inviting the participants to the meetings. AW is to draft an invitation letter and CDCs are to translate.
3. The invitations are to go out one to two days before the date of the meeting.
4. Forty to fifty people are to be invited to each meeting with the understanding that about 30 of those will attend.
5. A registry of invitations and attendance are to be kept by the teams.
6. Government employees are not to be invited as they are to deal with in a separate housing project.

### 4. FREQUENCY OF MEETINGS

1. Following the training meetings the teams are to hold at least three meetings a week in their area until all the participants have been invited.
2. The time and days of the meetings is to be decided by the relevant team for that area.

### 5. REPORTING BACK

1. Report back meetings will be held every Monday morning at 8.00 a.m. at the programme offices.
2. Numbers of meetings held, clients invited and attending are to be given during the report backs and any problems arising discussed.

### 6. PAMPHLETS

1. Pamphlets with the basic information of the housing improvement project are to be printed for distribution at the meetings. AW to draft one for review by the project coordinators by 13.4 so that it may be discussed at the workshop on the 14.4.
2. Pamphlets to be in English, Oshivambo and a few in Afrikaans. SS and PT to do the Oshivambo translations and DB to arrange for the Afrikaans translation.

### 7. FOLLOW UP CLIENTS VIA DEPOSIT PAYMENTS

1. In addition to the above the CDCs and the SCAs are to identify clients who have made deposit payments or who are up to date with their erf repayments and approach these people to discuss the starter solution project.
2. The deposit payment list and the arrears reports are to be used for this purpose.
3. Reports of action, number of people identified and contacted etc. will be given at the report back meetings.

### 8. OTHER ITEMS

1. WS to follow up with the drawing office for the drawings of the new options
  2. WS to follow up the approval of the budget run for the new options.
  3. SS to follow up the venue for the meetings in Greenwell Matongo
- 
-



## NATIONAL HOUSING ENTERPRISE

Head Office: 7 Omuramba Road, Eros • P.O. Box 20192, Windhoek, Namibia  
Telephone (061) 37224 • Fax (061) 222 301

### OSHATOTWA HOUSING PROGRAMME

#### UPGRADING PROJECT

##### HOUSING IMPROVEMENT PROJECT

- THE HOUSING IMPROVEMENT PROJECT IS FOR:
  - THOSE HOUSEHOLDS MOVED FROM THE SINGLE QUARTERS AND THE SHANDUMBALA SETTLEMENT IN 1992 BY THE NATIONAL HOUSING ENTERPRISE.
  - HOUSEHOLDS WHO HAVE SIGNED THEIR DEEDS OF SALE FOR THEIR ERVEN.
- THE PROJECT IS TO HELP YOU IMPROVE YOUR HOUSING WITH A STARTER OPTION THAT YOU CAN AFFORD
- THE PROJECT HAS MANY OPTIONS FROM A FLOOR SLAB ONLY TO A COMPLETED TWO BEDROOM HOUSE
- THE PROJECT IS TO HELP YOU IMPROVE YOUR HOUSING WITH IMPROVEMENTS THAT YOU CAN AFFORD AT THAT TIME.
- YOU CAN GRADUALLY BUILD THE HOUSE YOU WANT.
- WHAT YOU START WITH IS NOT THE END, IT IS ONLY A BEGINNING
- WE WILL ORGANIZE BUILDERS TO BUILD YOUR HOUSE IF YOU CAN AFFORD IT .
- YOU CAN BUILD YOUR HOUSE YOURSELF IF YOU CANNOT AFFORD BUILDERS OR IF YOU WANT TO SAVE MONEY. WE WILL HELP YOU WITH THE TECHNICAL PROBLEMS AND SUPERVISION IF YOU BUILD THE HOUSE YOURSELF

##### YOUR IMPROVEMENT OPTIONS ARE

- A NEW FLOOR ONLY (3 X 3 OR 3 X 5 METRES)
- ONE ROOM ONLY (3 X 5 METRES OR 3 X 3 METRES)
- ONE ROOM AND A TOILET (3 X 5 METRES OR 3 X 3 METRES)
- ONE ROOM (3 X 5 METRES OR 3 X 3 METRES) AND A BATHROOM.
- ONE ROOM AND A COVERED STOEP
- ONE ROOM AND A COVERED STOEP AND A BATHROOM
- TWO ROOMS ONLY
- TWO ROOMS AND A BATHROOM
- TWO ROOMS AND A COVERED STOEP
- TWO ROOMS AND A COVERED STOEP AND A BATHROOM
- TWO BEDROOMS, A LIVING ROOM AND A KITCHEN
- TWO BEDROOMS, A LIVING ROOM A KITCHEN AND A BATHROOM
- SHELL HOUSE
- SHELL HOUSE WITH A BATHROOM
- WET CORE (TOILET AND SHOWER IN ONE ROOM WITH A WASH TROUGH OUTSIDE)
- A TOILET ONLY
- (NOTE; THE BATHROOM INCLUDES A TOILET. BASIN AND SHOWER).

## TO TAKE PART

TO TAKE PART IN THE HOUSING IMPROVEMENT PROJECT:

- YOU MUST HAVE BEEN RESETTLED FROM THE SINGLE QUARTERS OR SHANDUMBALA SETTLEMENT IN 1992 BY THE NATIONAL HOUSING ENTERPRISE
- YOU MUST HAVE SIGNED A DEED OF SALE FOR YOUR ERF WITH THE NHE
- YOU MUST BE UP TO DATE WITH YOUR PAYMENTS FOR YOUR ERF
- YOU MUST NOT RECEIVE A SUBSIDIZED LOAN FROM THE GOVERNMENT OF NAMIBIA (IF YOU DO, YOU WILL BE ASSISTED WITH ANOTHER PROJECT)
- YOU MUST BE ABLE TO AFFORD TO REPAY THE MONTHLY AMOUNT REQUIRED FOR THE HOUSING OPTION SELECTED AND FOR YOUR ERF.
- YOU MUST PAY A DEPOSIT OF 5% OF THE CONSTRUCTION COST OF YOUR OPTION SELECTED BEFORE YOUR LOAN WILL BE APPROVED.

## TO JOIN

- TO JOIN THE HOUSING IMPROVEMENT PROJECT YOU MUST CONTACT THE OSHATOTWA HOUSING PROGRAMME OFFICE AT ERF 1739 OKURYANGAVA EXT 3 (NEXT TO THE OMBILI POLICE CARAVAN)
- OR CONTACT THE OSHATOTWA COMMUNITY CENTRE IN YOUR AREA
- OR CONTACT SOMEONE WORKING ON THE OSHATOTWA PROGRAMME.
- WE WILL HELP YOU SELECT AN IMPROVEMENT OPTION WHICH YOU MAY AFFORD.

## LOANS

- THE MONEY TO BUILD THE HOUSE IS LOANED TO YOU BY THE NATIONAL HOUSING ENTERPRISE
- THE INTEREST RATE FOR THE LOANS IS 16%
- THE PERIOD OF THE LOAN IS 15 YEARS
- YOUR TOTAL LOAN AMOUNT WILL BE FOR THE HOUSE IMPROVEMENTS AND FOR THE BOND REGISTRATION FEES AND INSURANCE
- REMEMBER THAT IF YOU GET A LOAN TO IMPROVE YOUR HOUSE YOU MUST STILL PAY:

→ FOR YOUR ERF

- ♦ AND FOR YOUR MUNICIPAL ACCOUNTS (FOR WATER, RATES AND TAXES, GARBAGE REMOVAL, SEWER FEES AND ELECTRICITY IF YOU HAVE IT)

## THE BUILDING MATERIALS LOANS

- YOU MAY OBTAIN A LOAN IN THE FORM OF BUILDING MATERIALS IF:
  - YOU HAVE BEEN PAYING YOUR LOAN FOR YOUR STARTER SOLUTION FOR 12 MONTHS
  - YOU ARE UP TO DATE WITH ALL YOUR PAYMENTS FOR YOUR ERF AND YOUR STARTER SOLUTION
  - YOU WANT TO FURTHER IMPROVE YOUR HOUSE
  - IF YOU WANT TO BUILD SOMETHING OTHER THAN THE OPTIONS WE OFFER.
  - YOU MUST PAY A DEPOSIT OF 5% OF THE LOAN AMOUNT IF THE BUILDING MATERIAL LOAN YOU WANT IS YOUR FIRST LOAN FOR A HOUSE.
- THE MAXIMUM LOAN AMOUNT IS NS 5.000.00
- IT IS TO BE REPAID OVER A SHORT PERIOD (6 TO 36 MONTHS DEPENDING ON WHAT YOU CAN AFFORD).

## WHERE CAN YOU USE THESE MATERIALS?

- THESE MATERIALS MUST BE USED FOR PERMANENT IMPROVEMENTS TO YOUR HOUSE OR SHACK ON THE ERF FOR WHICH YOU HAVE SIGNED THE DEED OF SALE.
- THESE IMPROVEMENTS MUST BE PERMANENT AND IMMOVABLE.
- THE BUILDING PLANS FOR WHICH YOU USE THE LOAN MUST BE APPROVED BY THE MUNICIPALITY AND THE NATIONAL HOUSING ENTERPRISE.

## THE PROGRAMME OFFICES ARE AT:

ERF 1739 OMUNGWINDI STREET  
OKURYANGAVA EXT3  
(NEXT TO THE OMBILI POLICE CARAVAN)  
TELEPHONE: 63284 OR 215942  
CONTACT PERSONS: PETRUS ASINO  
BRYAN GRAIG  
JOHANNES HANGULA  
ERNEST MATHIAS



## NATIONAL HOUSING ENTERPRISE

Head Office: 7 Omuramba Road. Eros • P.O. Box 20192, Windhoek, Namibia  
Telephone (061) 37224 • Fax (061) 222 301

### OPROGRAMMA YOMAGUMBO GOSHATOTWA

- O PROGRAMMA YOKU ITUNGILA OMAGUMBO GOSHATOTWA OYA UTHILWA AAKWANEGUMBO:
  - MBA YA LI YA TEMBULWA KOOSINGELA DHA KATUTURA OSHO WO KOSHANDUMBALA MOMVULA 1992 KU NHE
  - MBA YA SHAINA EEMBAPILA DHOKU LANDAKO OMAVI GAWO
- OPROGRAMMA YOSHATOTWA OYI LILEPO OKU KU KWATHELA OPO U TAMEKE OKU I TUNGILA EHALA LYOYE SHA IKWATELA KOSHIMALIWA SHI TO VULU OKUFUTA.
- ISHEWE OPROGRAMMA YOSHATOTWA OTA YI KU PE OMPITO U TAMEKE TO ITUNGILE EGUMBO LYOYE, TO TAMEKE KASHONA NA KASHONA SHI IKWATELA KIIMALIWA MBI U NA, SIGO WA GWANITHAPO EGUMBO NDI WA HALA.
- NGELE OTO VULU U FUTE MPA U THIKE, NHE OTA VULU OKU KU KONGELA AATUNGI YE KU TUNGILE.
- NGELE PAMWE AATUNGI ITO VULU OKU YA FUTA, NENGE WA HALA U PUNGULE IIMALIWA YOYE, WAAYI HEPITHE, OTO VULU U ITUNGILE NGOYE MWENE. OTA TU KUPE OMAYELE KOMBINGA YETUNGO LYOLYENE MANGA TO TUNGU.
- ONDUNDA YIMWE NETALA LYA TU LWA IPELEKI NO KIYOGELO
- OONDUNDA MBALI ASHIKE
- OONDUNDA MBALI NO KIYOGELO
- OONDUNDA MBALI NETALA LYA TULWA IPELEKI
- OONDUNDA MBALI NETALA LYA TULWA IPELEKI NOKIYOGELO
- OONDUNDA MBALI, OSETI, (OSHOTO, EHALE) NOKOMBITHA
- OONDUNDA MBALI, OSETI, OKOMBITHA NOKIYOGELO
- EGUMBO NENGE ONDUNDA INA YI TUKAGULWA, TO VULU OKUYI TUKAGULA KONIMA YETHIMBO
- EGUMBO NENGE ONDUNDA ONENE, MUNA ASHIKE OKIYOGELO
- OKANGULU MONO MUNA ASHIKE (OKANDJUGO, NOSHAWA NENGE OBATA ; NETEMBA LYOKUYOGELA PONDJE
- OKANDJUGO ASHIKE
- TALA NAWA, NGE TA PA POPIWA OBATA, OKWA DHILADHILWA MOKUMA MU NA OKANDJUGO, OKATEMBA MONO HO VULU OKWIIYOGELA KOSHIPALA, NOPOMBA YOMEYA NDJONO HO VULU OKWIIYOGA NAYO ONGOSHAWA (WATHIKAMA).

### OMALUDHI GOKUTUNGA OMAGUMBO

- OLUPANDA ASHIKE (3X 5 METRES NENGE 3 X 3 METRES).
- ONDUNDA YIMWE (3X 5 METRES NENGE 3 X 3 METRES).
- ONDUNDA YIMWE NOKANDJUGO(3X 5 METRES NENGE 3 X 3 METRES).
- ONDUNDA YIMWE NOKIYOGELO (3X 5 METRES NENGE 3 X 3 METRES).
- ONDUNDA YIMWE NETALA LYA TU LWA IPELEKI

### OKU YA MO PROGRAMMA YOMAGUMBO GOSHATOTWA

OPO U KWATELWE MO MOPROGRAMMA YOSHATOTWA, KALA WA GWANITHA PO IINIMA TA YI LANDULA:

- OWA TEMBULWA KOOSINGELA DHA KATUTURA NENGE KOSHANDUMBALA.
- OWA MANA OKU SHAINA EEMBAPILA DHEVI LYOYE KU NHE.

- KU NA OONDYO MOFUTO YEVI LYOYE DHO HO FUTU KEHE OMWEDHI
- NGELE OTO PEWA O LOAN KEPANGELO LYA NAMIBIA. OTO KWATHELWA PAMUKALO GWIILI. NO PROGRAMMA Y IKALEKELWA YOKU TUNGA OMAGUMBO
- KALA TO VULU OKUFUTA EE PAIEMENTE (OMAFUTILO) DHOKOMWEDHI DHEGUMBO NDI TO HOGOLOLA.
- KALA TO VULU OKUFUTA O DEPOSITO YEGUMBO NDI WA HALA TANGO.
- OPO U PEWE OLIENENGA. EKWATHELO. OUNA OKU DEPOSITA OOPERESANTA 5. DHE TUNGO. OPULANA NDJI WA HALA.

**EKWATATHANO NOPROGRAMMA**  
**YOSHATOTWA.**

- NGELE OWA HALA U KWATHELWE KOPROGRAMMA YOMAGUMBO GOSHATOTWA. KWATATHANA NOMBELEWA YOSHATOTWA. POPEPI NOCARAVANA YOPOLISI MOMBILI.
- OTO VULU ISHEWE U KWATATHANE NOOMBELEWA DHOSHATOTWA ONGHUO YE PONGO NENGE MO GREENWELL MATONGO.
- ISHEWE OTO VULU U MONATHANE NAANIILONGA
- YOMOOMBELEWA DHOSHATOTWA MOSHITOPOLWA KEHE.
- OTA TU KU KWATHELE OPO U HOGOLOLE U ITUNGILWE SHI TO VULU.

**EHEHELO LYIIMALIWA**  
**(MOHSIINGILISA O LOAN)**

- IIMALIWA MBI TO TUNGU NAYO EGUMBO OTO YI HEHELA KO NHE.
- IIMALIWA MBINO OUNA OKU KALA WE YI GALULILA KO NHE. MUULE WOOVULA 15. HO FUTU KO KEHE OMWEDHI.
- SHINO OSHA KWATELA MO WO IHOHELA YOO PERESANTA 16
- OKANDUMBA KIIMALIWA AYTHE MBI TO HEHELA OYA KWATELA MO OKUTUNGA EGUMBO NOSHO WO O ASSURANSIE YEGUMBO LYOYE. NOFUTO YOKU TULA EGUMBO KEDHINA LYOYE.
- NGELE WA PEWA IIMALIWA MBINO YEHEHELO. NOTANGO OTO TEGELELWA U GWANITHE PO OKUFUTA EVI LYOYE KEHE OMWEDHI. OSHO WO ORIEKENENGA YA MUNI NGASHI OMEYA NOLUSHENO. EKUTHOPO LYIYAGAYA NOSHO TUU.

**EHEHELO LYIITUNGITHO**

- OPE NA OMPITO OPO U HEHELE IITUNGITHO. EHEHELO NDINO OLI NA ONGUSHU YIIMALIWA SIGO OPEEDOLA DA NAMIBIA 5 000 (OMAYUVI GATANO).
- HANO. OTO VULU OKUHEHELA IITUNGITHO YONGUSHU YOMAYUVI GATANO.
- IIMALIWA MBINO OTO TEGELELWA U KALE WE YI FUTA MUULE WETHIMBO EFUPI. TASHI TI OMWEDHI 6 SIGO OOMVULA NDATU (3).
- IITUNGITHO MBINO OTA YI HEHELWA. NGELE OMUNTU A KALA HA FUTU EGUMBO LYE NAWA KENA OONDYO MUULE WOOWEDHI 12. NOSHO WO HA FUTU NAWA EVI LYE KEENA OONDYO
- NGELE OWA HALA OKU WAPALEKA EGUMBO LYOYE.
- NGELE OWA HALA OKUTUNGA PAMUKALO OGUMWE HAAMBANO WA GANDJWA KOPROJEKA
- NATANGO OTO TEGELELWA OKU DEPOSITA OOPERESANTA 5 DHIITUNGITHO MBI WA HALA OKUHEHELA
- IITUNGITHO MBINO OYI NA OKULONGITHWA OPO U TUNGE ETUNGO NENGE EHALA LYA THIKAMA PO. NETUNGO NDINO OLI NA OKU KALA LYA KOLA. ITA LI VULU OKU TEYWA PO ILE OKU LUNDULULWA PO. NETUNGO NDINO OLI NA OKU KALA POERFA YOYE.
- OPULANA YEGUMBO NDJONO OYINA OKWIITALWA NOKUKOLEKWA KOMUNISIPALITI NOKU NHE.

OMBELEWA OYILI POPEPI NO CARAVAN OYOPOLISI MOMBILI

ONOMOLA YOTELEFONA 63284 NENGE 215942

OMUKULUNTU GOMBELEWA OYE:

PETRUS ASINO

JOHANNES HANGULA

FREEDOM LAND:

BRYAN GRAIG

ONGHUO YE PONGO:

ERNEST MATILAS. BRYAN GRIAG &  
JOHANNES HANGULA

GREENWELL MATONGO:

ERNEST MATILAS



NATIONAL HOUSING ENTERPRISE

OSHATOTWA HOUSING PROGRAMME  
UPGRADING PROJECT

**HOUSING INFORMATION MEETINGS**

TO:.....

ERF No:.....

AREA:.....

YOU ARE INVITED TO ATTEND A MEETING TO FIND OUT ABOUT THE HOUSING IMPROVEMENT PROJECT OF THE OSHATOTWA HOUSING PROGRAMME.

THE MEETING WILL BE AT:

<p>TIME:.....</p> <p>DATE:.....</p> <p>VENUE:.....</p>
--

THIS INVITATION IS FOR YOU ONLY. PLEASE DO NOT BRING OTHER MEMBERS OF YOUR HOUSEHOLD.

---

**OSHATOTWA HOUSING PROGRAMME**  
**UPGRADING PROJECT**

**OSHIGONGI SHI NA SHA NUUYELELE WIKWAMAGUMBO**

TATE/MEME:.....

OERFA:..... OLUKANDA:.....

**ETHIMBO:.....**

**ESIKU:.....**

**EHALA LYOSHIGONGI:.....**

OTO HIYWA NESIMANEKO OPO U KALE MOSHIGONGI SHO  
PROGRAMMA YOSHATOTWA, SHI NA SHA NUUYELELE,  
NOMAPAKULULO MEHUMOKOMEHO LYOKUTUNGA  
OMAGUMBO.

EHIYO NDINO OLI NA SHA OWALA NAMWENE GWEGUMBO,  
INA SHI PUMBIWA U ETELELE AANEGUMBO AYEHE.

TANGI

---

NATIONAL HOUSING ENTERPRISE

OSHATOTWA HOUSING PROGRAMME

SUBJECT: LIST OF INVITED PLOTOWNERS FOR THE INFORMATION  
CAMPAIGN FOR THE STARTER SOLUTION AS PER AREA:

DATE: 10 MAY, WEDNESDAY, 1994

TIME: 5H30

VENUE: ONGHUUO YE PONGO COMMUNITY CENTRE

FROM: A Tjirara

1. ONGHUUO YE PONGO

<u>NAME OF PLOTOWNER</u>	<u>PLOT NUMBER</u>
1. Iharwa P	688
2. Nehemia S	689
3. Ueyulu H	690
4. Shihepo H	691
5. Stephanus N	692
6. Nghiyonanye F	693
7. Aukumbe P	694
8. Hamunyela A	695
9. Kauhangenge H	696
10. Shehama P	697
11. Samuel K	702
12. Haita J	703

2. ONYEKA

	<u>PLOT NUMBER</u>
1. Jonas S	2401
2. Shapeta J	2405
3. Frans F	2406
4. Petrus J M	2407
5. Kamtai S N	2410

ATTENDANCE LIST

DATE: 10 MAY, WEDNESDAY, 1994

AREA: ONGHUUO YE PONGO

NAME		PLOT NUMBER	PRESENT SIGNATURE	ABSENT	APOLOGISES
1. Iharwa	P	688	Iharwa		
2. Nehemia	S	689	S Nehemia		
3. Ueyulu	H	690	Ueyulu		
4. Shihepo	H	691	Shihepo H.		
5. Stephanus	N	692	S. no.		
6. Nghiyonanye	F	693	Nghiyonanye		
7. Aukumbe	P	694	A.P.		
8. Hamunyela	A	695			
9. Kauhangenge	H	696			
10. Shehama	P	697	Shehama		
11. Samuel	K	702	Samuel		
12. Haita	J	703	Haita		

13. Phillip G 617

not present

12

was invited for the 28/4/94  
note Mr. Phillip is an experienced builder.

15  
12  
5  
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32  
12  
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42

**ANNEX 2.2/b**

**OPTIONS FOR PUBLIC-SECTOR EMPLOYEES**



NATIONAL HOUSING ENTERPRISE

Head Office: 7 Omuramba Road, Eros • P. O. Box 20192, Windhoek, Namibia  
Telephone (061) 225518 • Fax (061) 222 301

## **OSHATOTWA HOUSING PROGRAMME**

### **UPGRADING PROJECT**

#### **SPECIAL MEETINGS WITH CLIENTS ELIGIBLE FOR GOVERNMENT EMPLOYEE SUBSIDIZED HOUSING LOANS**

Many clients in the Oshatotwa Upgrading Project are government employees eligible for subsidized housing loans from their employers. There are many more such clients in the Upgrading Project than expected. And most of these clients are eligible for housing loans subsidized by their employing government agency that are greatly in excess of the low-income housing loans available through the Oshatotwa Programme (the maximum loan for an erf and a house available from NHE in this programme is only N\$ 32,000).

There are several options available to such government employees participating in the Oshatotwa Upgrading Project:

- 1- The client may choose live on the erf for the time being without building a permanent house. This is fine. But the client must keep up repayment to the NHE for the erf, as well as pay rates and taxes to the municipality and any other fees for services rendered for the client's erf.
- 2- The government employee may be eligible for a loan from NHE for the erf and house that is in the range of the Oshatotwa low-income housing programme (that is, a total cost for erf and house of less than N\$ 32,000). These clients wanting such a house on their erven should immediately contact the Oshatotwa team members once they have arranged their housing subsidy allowance with their employing government agency.
- 3- The client with a housing subsidy allowance greatly in excess of the Oshatotwa maximum of N\$ 32,000 is encouraged to approach a private developer to arrange a direct contract with the developer and a building society to pay for the erf and to build the house desired. Three private developers have expressed their interest in participating in this way, and are ready for such clients to approach them. They are Ombili Homes, Bricko Quality Homes, and PAX Construction. Such an arrangement will include payment in full to NHE for the erf by the building society. Addresses and contact persons at these companies is printed at the back of this sheet.
- 4- In all cases where third-party loans are made to include the cost of the erf, NHE will capitalize the arrears due from the client.

## CONTACTS WITH PRIVATE DEVELOPERS

### Ombili Homes

Address: Kenya House,  
Windhoek  
Contact Person: Mr. van Rooyen  
Telephone: 388-34, 388-46

### Bricko Quality Homes

Address: Sanlam Building  
P O Box 11246  
Windhoek  
Contact Person: Mr. Stephen Kruger  
Telephone: 221-651

### PAX Construction

Address: 16 Jasper Street, Academia  
P O Box 22080  
Windhoek  
Contact Person: Mr. R Graig  
Telephone: 422-81 (FAX: 422-80)

**ANNEX 2.2/c**

**OWNER IMPROVEMENTS ON STARTER SOLUTIONS**



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# MEMORANDUM

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DATE: 6 July 1994

TO: Don Kurtz  
Community Development Advisor, Oshatotwa Housing Programme

FROM: Bryan Graig, SCA

SUBJECT: OWNER IMPROVEMENTS ON STARTER SOLUTIONS

The following houses which were built during our Oshatotwa phase were further upgraded by the home owners. Following is a description of alterations and renovations made.

<sup>1411</sup>  
**ERF N° 1441:**

This home-owner did the following:

- 1) He put wall tiles (150 x 150) in the kitchen and bathroom;
- 2) He put vinyl floor tiles in his dining room and kitchen;
- 3) In his two sleeping rooms he put carpets;
- 4) He painted the whole interior of his house.

The new alterations place his home in a totally higher category. The job is done very good.

**ERF N° 1402:**

This owner did extend his house shortly after it was handed over to him. He built a bar (store) with a stoep. This made his A-9 house into an A-10 size. He also painted the interior.

**ERF N° 1491:**

This owner added burglar bars to his windows to safe-guard it from theft. The job is done very neatly and professionally.

**ERF N° 1396:**

This house is also upgraded. Burglar-bars are being added and the whole of its interior is painted.

**ERF N° 1416:**

This owner also painted the interior of his house.

All this additional work indicates that we indeed have proud home-owners!

cc: Wilfried Schulte, Diane Bester, Andrew Walton, Panchi Crispo

**ANNEX 2.3/a**

**INFORMATION ON ONGOING EVICTIONS**

## MEMORANDUM

DATE: 30 June 1994

TO: Petronella Taaru, Brian Craig

FROM: Don Kurtz  
Community Development Advisor, Oshatotwa Housing Programme

SUBJECT: ERVEN IN FREEDOMLAND TO BE VACATED

The occupants of two erven in Freedomland own houses elsewhere, and consequently must vacate the Freedomland erven. As NHE has potential buyers for both those erven, we want to expedite the removal of those occupants off the erven. As a first step, would you two please contact those occupants to advise them that since the registered head of household owns another house, they cannot participate in the Oshatotwa Programme, and must leave the erven at once.

The first erf is # 1373, occupied by Petrus Ugwanga, who has a house with the CRIAA project, Erf # 2277 in Ombili (he took occupancy on 25 August 1993).

The second erf is # 1488, occupied by Simon Augustus, who has a house, Erf # 960 in Katutura, with a municipality subsidized loan through SWABOU.

Also, the client on Erf # 1464 straddles the vacant Erf # 1463. He must relocate onto a single erf immediately, as a client is lined up for the other erf. If he prefers Erf # 1463, NHE is willing to switch his Deed of Sale (at no cost or advantage) to that erf.

As we have identified waiting list clients with solid credit wanting these erven, the occupants must be motivated to move off these two erven immediately. Please do what you can to get them to move. We will be following up with official letters, but want to use personal contact as a first step.

cc: W Schulte, D Bester, J Lehnert, L Fick, P Crispo

**PROPOSED PROCESS FOR REMOVING SELECTED OCCUPANTS  
FROM ERVEN IN THE UPGRADING PROJECT**

As the Oshatotwa team identifies erven occupants that should be removed from plots in the Upgrading Project and that have viable options for resettlement, we need to establish procedures for promoting voluntary surrender and removal, backed up with the real threat of legal eviction if immediate surrender and removal is not done.

We have identified two clients who signed Deeds of Sale for erven, but have other houses in Windhoek (one with CRIAA in Ombili, the other with SWABOU in Katutura). These two clearly contravene the conditions for participation in the Oshatotwa Programme (i.e., own no other house in the Windhoek area). The first was only detected after signing his Deed of Sale (he has made no payments and is over N\$ 900 in arrears); the second was detected after signing the Deed of Sale but before computerizing his loan.

We suggest the following procedure, to be implemented immediately, for these two cases, and for subsequent cases:

1. Clients clearly in violation of terms for participation in the Oshatotwa Housing Programme are identified, and viable alternatives for settlement are assured.
2. The field staff (Community Development Coordinators and Self-Help Construction Advisors) will approach the occupants of the specified erven, explain the situation, and request immediate voluntary surrender of the erf and removal from it.
3. NHE will send the signer of the Deed of Sale a formal notice requesting voluntary surrender of the erf and removal from it. The letter should state that the signer of the DoS should contact a specific NHE official at the Katutura or Eros office in this regard. It should further state that if voluntary surrender and removal is not effected within a specified time (one month?) that NHE will immediately institute legal eviction action. This letter should be signed by the finance manager.
4. If voluntary surrender and removal is not effected by the specified date, NHE must immediately initiate legal eviction as quickly as possible. The cases identified are clear violations of conditions of participation in the Oshatotwa Programme, and the "owners" have completed houses elsewhere, so there is no issue of the client having no viable alternative living space.

Attached please find a copy of a memo to the CDC and SCA responsible for Freedomland requesting their action on this issue.

Also attached please find copies of drafts of letters to the first two clients to be requested to immediately surrender their erven voluntarily.

dk/30 June 1994



NATIONAL HOUSING ENTERPRISE

Finance Branch: Independence Avenue, Katutura • P.O. Box 20192, Windhoek, Namibia  
Telephone (061) 81288 • Fax (081) 217053

2

Enquiries: D Bester

30 June 1994

Mr Petrus Ugwanga  
P O Box 21013  
WINDHOEK

Dear Mr Ugwanga

ERF NO: 1373 IN FREEDOMLAND ALSO: ERF NO: 2277 IN OMBILI

With reference to your application for an erf in the Oshatotwa Housing Programme, erf no 133 in Freedomland, this is to repeat that one of the main criteria for participation in the Oshatotwa Programme is that clients cannot own another house in the Windhoek area. This has been explained to all clients in the resettlement project prior to taking applications for participation.

As you already have a house in the CRIAA Project, erf no 2277 in Ombili (for which you took possession on the 25th August 1993), you acted improperly and deceptively in applying to NHE for erf no 1373 in Freedomland. Consequently, you must report to NHE to arrange voluntary surrender of erf no 1373 in Freedomland immediately.

This letter is to formally advise that if you do not immediately make voluntary surrender arrangements, NHE will take legal action to have you evicted from Erf no 133. All legal and removal costs will then be at your expense.

Please contact Mrs D Bester at our head office in Eros immediatly.

Yours faithfully

J. DE KLERK  
MANAGER : FINANCE BRANCH

7/94 : Read & explained to occupant.  
Signature : P. H. H. H.



NATIONAL HOUSING ENTERPRISE

Finance Branch: Independence Avenue, Katutura • P.O. Box 20192, Windhoek, Namibia  
Telephone (061) 61288 • Fax (061) 217053

1

Enquiries: D Bester

30 June 1994

Mr Simon Augustus  
P O Box 69  
WINDHOEK

Dear Mr Augustus

ERF NO: 1488 IN FREEDOMLAND - ALSO: ERF NO: 960 KATUTURA

With reference to your application for an erf in the Oshatotwa Housing Programme, erf no 1488 Freedomland, this is to repeat that one of the main criteria for participation in the Oshatotwa Programme is that clients cannot own another house in the Windhoek area. This has been explained to all clients in the resettlement project prior to taking applications for participation.

As you have a previous loan subsidized by your employer, the Municipality of Windhoek, through SWABOU, for erf no 960 in Katutura, you acted improperly and deceptively in applying to NHE for erf no 1488 in Freedomland. Consequently, you must report to NHE to arrange voluntary surrender of erf no 1488 in Freedomland immediately.

We note that you have not made any payments to date for erf no 1488 in Freedomland, and are consequently in arrears to NHE in the amount of N\$981-44.

This letter is to formally advise that if you do not immediately make voluntary surrender arrangements, NHE will take legal action to have you evicted from erf no 1488. All legal and removal costs will then be at your expense.

Please contact Mrs D Bester at our head office in Eros immediately.

Yours faithfully

JUDE KLERK  
MANAGER : FINANCE BRANCH

DATE: 06/07/94  
Bester

## Evictions

10/8/94

i) Est 1488

Client accepted letter. Said he had nowhere to move to. Unacceptable as he has another house.

Finance Branch will proceed with eviction as he was, verbally, given until end of July to move. He still occupies the the est. He is a municipal client.

ii) Est 1373

Client also accepted letter. Client advised that the house of Criaa was in his name to help a lady friend. He has subsequently had the ownership changed. I followed it up and Mr. van Staden confirmed that this was the case. It also cannot be changed back to his name at a later stage. We therefore said he could keep his est 1373 on condition that he repay his arrears dating back to 1/9/94.

His deed has now been completed and computerized.

Pandri

MEMORANDUM

DATE: 9 June 1994

TO: Wilfried Schulte  
Project Co-ordinator

FROM: Don Kurtz  
Community Development Coordinator, Oshatotwa Housing Programme

SUBJECT: MOVING FORMER CLIENTS OFF UPGRADING PROJECT ERVEN

In order to facilitate the removal of people and their belongings off of erven in the Upgrading Project when they voluntarily give up occupancy or when/if NHE decides to legally and physically evict them, we should consider assuring the transport necessary. There are several good reasons for doing this.

First, it is now clear that many of the clients moved onto this project site by the resettlement programme would not have moved to the site by choice, and would prefer to be somewhere else in the Windhoek area. Transport was provided by the government/municipality/NHE for the move from Katatura Single Quarters and other "squatter" areas to the resettlement areas. Thus, a case can be made for "if you transported us in, you should transport us out." *This is a social argument from the client's point of view.*

Secondly, it would be a financial burden, possibly an impossible one, for these clients to move their structures and belongings to new sites on a short schedule. *This is a economic argument from the client's point of view.*

Thirdly, assuring transport would likely accelerate the removal of non-paying clients from Upgrading Project erven, and to allow NHE to quickly replace them with more viable clients who are interested in the erven and consequently more likely to maintain their repayments. For an investment of a day's rental of a truck, NHE could replace a couple non-paying clients with more willing clients who are more likely to keep up their repayments. *This is an economic argument from NHE's point of view.*

There are probably a number of other good arguments that can be made, but these are enough to show the validity of considering the idea.

Note also that the Municipality may be providing transport to people going into the reception and transit areas programme, so that if any Upgrading Project clients sign up for that programme, the Municipality may be responsible for their transport.

cc: J Lehnert, K McNamara, A Walton, D Bester



*National Housing Enterprise  
Oshatotwa Housing Programme*

**ISSUES REDUCING POTENTIALS  
OF LOW-INCOME HOUSEHOLDS TO PURCHASE  
APPROPRIATE RESIDENTIAL PROPERTY**

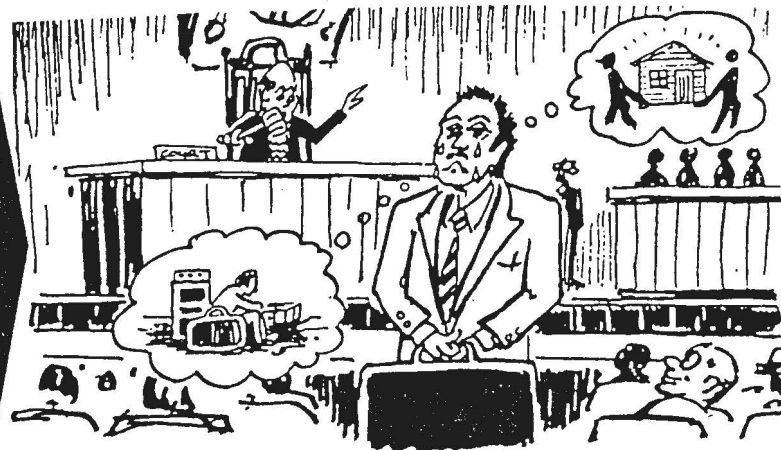
Following are several issues identified in the Upgrading Project of the Oshatotwa Housing Programme in the resettlement areas in northern and northwestern Windhoek that may require legal changes to improve low-income households' capacities to buy and own residential plots in the urban area.

- (1) Traditional marriages are not acceptable "married" co-owners of property. Thus both incomes cannot be considered by the agency extending credit.
- (2) Broken marriages in community of property present special problems. Some wives, permanently separated but not legally divorced who were resettled, cannot buy property in their own names. In at least one case, the estranged husband demanded his legal right to sign the Deed of Sale for an erf onto which the separated wife had been resettled, and then kicked her off the plot.
- (3) Foreign citizens who are legal residents are not allowed to buy the property. Several cases were found where Zambian and Kenyan women had married Namibian men in exile, returned with them to Namibia, and then separated and/or divorced. Some were in stable employment or successful small business entrepreneurs, and are solid contributors to the economy and to society.

**ANNEX 2.3/b**

**EVICTIONS PROCEDURES, MINISTER OF RLGH POSITION**

# Evictions ordered only as last resort



Evicts clients from their houses only after they have failed to pay the instalments on their loans for a certain period of time.

It is important to note that NHE makes all efforts to give the home-owner a fair chance to repay his arrears before any action is taken to have the client evicted. Eviction always takes

place as a last resort.

No houses are repossessed without prior notice. Clients receive written notices as well as personal house calls by NHE officials motivating them to pay

their instalments. Home-owners are then invited to visit the NHE office to make arrangements for ways in which the outstanding amount can be paid.

As a policy, NHE grants clients an opportunity to repay their arrears in instalments or to make alternative arrangements before legal action is taken against them. The period of this arrangement differs from client to client as each client's individual circumstances are taken into consideration.

It should be emphasised that no house is repossessed without prior notice.

If a client fails to pay his/her account for a period between one and one and a half months, he/she receives a letter by mail reminding him/her that instalments have to be paid in advance on the first day of the month. He or she is then requested to pay the outstanding amount as soon as possible.

If the client does not respond to this request after two and a half months, a registered letter is mailed to the client in which he/she is given 30 days from the date of the notice to settle the arrears in his/her account. He/she is also informed that failure to do so might result in the following:

1. The Sales Agreement will be cancelled;
2. The property will be repossessed;
3. A claim will be made against him/her for the outstanding amounts plus interest on the arrears.

If, after a period of three and a half months the client does not respond, he/she will receive a notice by registered mail, informing him/her that an application

has been made to the Magistrate's Court for the cancellation of the Sales Agreement and that summons is to be served on him/her.

If a period of more than three and a half months has passed without any response from the client, a final registered letter is sent to the client informing him/her that an application has been made to the Magistrate's Court for the cancellation of the Sales Agreement and for summons to be served on him/her.

A copy of the final letter is sent to the client every month if no response is obtained from him/her.

NHE then applies to the Magistrate's Court for the cancellation of the bond. Summonses are also prepared and sent to the Clerk of the Court to be issued to the client. The Messenger of the Court delivers these summonses to the house of the client. In the summons the client is given 3 days in which to respond. If no response is obtained, the Court issues judgement which is sent to the client by registered mail.

If the client does not respond after 10 days, NHE prepares a request for an eviction order from the Magistrate's Office.

After the eviction order is obtained, the Messenger of the Court visits the client in person to warn him/her of the eviction date. At this stage, the Messenger of the Court encourages the client to either pay the arrear amount or make arrangements with NHE to have it paid. If by this time the client does not respond, the eviction takes place and the property is sold.

## Costly

From the above procedures one can see that it is a lengthy and costly process. NHE tries to prevent this by encouraging clients to pay their instalments regularly. Many evictions could be prevented if clients would come to the office and discuss their problems before it is too late.

Some people also get evicted because they do not inform NHE that their addresses have changed. As a result, they do not receive the notices issued to them.



## Encouraging advice

Mr B Pelonomi, P O Box 945, Oranjemund, writes:

First of all, I would like to thank NHE for the difficult task they are performing by providing the whole community of Namibia with housing where they can. It is really a difficult task which rests on your shoulders and I want to say, continue to help the entire population of this country to have shelter over their heads.

Some of us don't understand how difficult it is, as in your case, what sometimes you spend restless nights while we don't know what a responsible task you have.

I would like to request my fellow home-owners, to please be very patient with our brothers and sisters at NHE because they understand our housing problems.

To all home-owners, we must understand that Namibia is a big country and every town and rural area need assistance with housing. Sometimes it takes a long time for NHE to give attention to every citizen. We must also understand that on the other hand, it depends on the availability of finances. We must understand that Jerusalem was not built in one day and therefore we cannot expect that houses will be built in Namibia in one day. It will take time - days, months and sometimes even years.

Those who do not have an NHE house should not feel that they have been forgotten. Wait until it is your opportunity and you shall never be left out.

Last, but by no means least, I would like to extend my big thanks to the Minister and staff of the Ministry of Regional and Local Government and Housing who work so hard in assisting NHE to provide houses to the people of Namibia. We are with you and will support you wherever we can. Your excellency, Dr Libertine Amathila, we thank you for performing this difficult task which rests on your shoulders.

I am glad to receive the NHE News from NHE. It was a surprise for me to hear that we can apply for second loans because I want to improve my house with additions and alterations. I hope to be one of the lucky ones. I have waited for a long time, more than 3 years, for a second loan.

Congratulations to all the staff members of NHE on their excellent job. I want to remind all NHE home-owners not to fall into arrears with their payments because NHE needs the money to build more houses in Namibia. NHE cannot always depend on the Government.

Please send me every issue of the NHE News newsletter. Thank you.

# "Helping people to house themselves" shines through, says Minister

The NHE slogan, "Helping people to house themselves," shines through NHE's improved services as well as the type and quality of houses that NHE provides.

This opinion was expressed and Local Government and by the Minister of Regional Housing, Dr Libertine

## No more subsidies

The Ministry of Regional and Local Government and Housing has discontinued subsidies on interest rates that used to be allocated to NHE.

According to Minister Libertine Amathila, this decision came into effect as from November 1993. When she made the announcement, Dr Amathila emphasised that the position of NHE clients who were allocated subsidies before this date, will not be affected and that they will continue to enjoy their subsidies. This means that all new clients who received loans since December 1993 will repay them at market-related interest rates.

This decision means that the NHE will in future have to generate its own funds in order to survive and therefore the company will have to strengthen its accounting principles to ensure that it succeeds without financial assistance from the Government.

To reach this decision, the Government had thoroughly considered all options and concluded that NHE can succeed on its own if it was given all political and moral support it needs to operate as an autonomous body.

Although NHE did venture into the field of self-help housing, the company had to spend money on "on-site" training and technical assistance. These costs cannot be recovered from the home-owners involved in the project because it would make the prices of houses too expensive compared to contractor built houses.

In view of these difficulties, Dr Amathila gave NHE a full mandate to construct profitable houses in areas that are not catered for by the private sector. This would enable NHE to use the profits from these houses to pay for expenditures incurred in self-help projects.

She emphasised that although NHE would be doing profitable housing projects, it does not mean that the company would not have a role to play in the low income field.

"I am aware that the demands I am making on you are not simple, but I have confidence in you. You are experienced in dealing with housing issues and are able to make it alone with support and commitment of all people involved," she said in an address to the NHE management.

Amathila, when she introduced four new members of the NHE Board of Directors to the media this month.

The Minister also announced that NHE has expanded its services throughout Namibia, especially in areas that were formerly neglected, such as Rundu and Katima Mulilo. She said according to NHE's project programme, projects will be started

in Ondangwa, Luderitz and Walvis Bay in the next financial year.

Dr Amathila complimented NHE's willingness to assist with the housing needs of the disadvantaged people. This was demonstrated by NHE's prompt action to improve the housing situation in Hainyeko, the resettlement of the Katutura Single Quarters residents and the renovations of the Quarters. NHE will also assist the Municipality of Swakopmund with renovations to the Mondesa Single Quarters.

### Opsomming

## Leuse weerspieël dade

Die slagspreuk van NHE, "Helping people to house themselves," word weerspieël in die verbeterde diens wat die maatskappy lewer sowel as die tipe en gehalte huise wat deur die maatskappy voorsien word.

Hierdie siening is onlangs deur die Minister van Streeks- en Plaaslike Regering en Behuising, Dr. Libertine Amathila, gehuldig.

Dr. Amathila het tydens dieselfde geleentheid aangekondig dat NHE se dienste dwarsoor die land na vorige verontregte gebiede uitgebrei sal word.

Sy het ook NHE gelukgewens met hul bereidwilligheid om die behuisingsnood van die verontregte inwoners van die land aan te spreek.

Volgens haar bewys dit dat NHE 'n maatskappy is wat die belange van die mense op die hart dra. Sy het aangekondig dat sy haar volle steun aan pogings deur NHE toegesê het om op te tree teen mense wat nie hul finansiële verpligtinge nakom nie.

"These efforts are the testimony of an organisation that puts the interests of the people at heart," Dr Amathila said.

She said many clients stopped paying their instalments immediately after inde-



Dr Libertine Amathila.

pendence because they expected that in an independent Namibia, the Government should donate houses to the people. This resulted in a chain of boycotts that could have gone out of hand if the situation was not

handled firmly.

Dr Amathila explained that she had given her full support to NHE to step up legal action against defaulters through constant follow-up and repossession of houses.

"Today, arrears are in control, and the amount collected against the amount required to be paid by clients for the 1992/93 financial year, amounts to more than 100 per cent.

"These accomplishments are a testimony of an organisation that is efficiently run by a team of committed men and women", Dr Amathila said.

**ANNEX 2.5/a**

**PROPOSAL FOR OMBATERO GROUP FACILITY  
AT ONGUO YE PONGO COMMUNITY CENTER**

ENQUIRIES: S SHANINGWA

REF: 156926

20 July 1994

Ministry of Lands and Resettlement  
Private Bag 13343  
WINDHOEK

ATTENTION: MRS J U MUPURUA

Dear Madam


RE: MATCHING ASSISTANCE TO THE OMBATERO HANDICAPPED GROUP IN  
ONGHUUO YE PONGO, OKURYANGAVA FOR A LOCAL WORK AND STORAGE  
CENTRE

Please find attached the proposal for the above-mentioned  
subject.

Could you please peruse the proposal and comment.

We would appreciate it if you could organize a meeting in order  
to finalize the proposal as soon as possible.

Yours faithfully



W SCHULTE: PROJECT CO-ORDINATOR  
OSHATOTWA HOUSING PROGRAMME  
for: SNR MANAGER: TECHNICAL & MARKETING SERVICES

ENCL

WS\mj

**PROPOSAL  
TO THE MINISTRY OF LANDS AND RESETTLEMENT  
FOR  
MATCHING FINANCE TO THE OMBATERO HANDICAPPED GROUP  
IN ONGHUUO YE PONGO, OKURYANGAVA,  
FOR  
A LOCAL WORK AND STORAGE CENTRE**

**INTRODUCTION:**

The National Housing Enterprise, through its Oshatotwa Housing Programme (for low-income people in Windhoek), proposes to assist the Ombatero handicapped group in its income-generating handicraft activities, with matching funds ( for every Namibian Dollar raised by the group from other sources, the NHE through the Oshatotwa Housing Programme will contribute a Namibian Dollar) to build a work and storage facility at the Onghuuo ye Pongo Community Centre.

The Ombatero group would be responsible for maintenance and upkeep for this facility, and for electrical supply. Water and toilet facilities would be provided by the Community Centre for the time being for a nominal fee to permanent users of the community centre.

The preliminary plans call for a brick building approximately 4.7 metres by 12.1 metres, with a 1.3 metre roof overhang on the northwest (street) side. The building would be composed of one large room (that could be partitioned with dividers), and two storage rooms. A rough estimate of the cost of the construction of such a building is N\$ 45,000. NHE, through the Oshatotwa Programme, is willing to contribute up to N\$ 20,000.00 towards the costs of this construction, matching every dollar raised from another source with a dollar.

**BACKGROUND:**

In 1992, the Ministry of Local and Regional Government and Housing, and the Municipality of Windhoek, arranged for the resettlement of squatters in the Katatura Single Quarters and other areas. One thousand such households were relocated on erven owned by NHE. The NHE offered loans the purchase of the erven and building houses.

The Ombatero group were among 61 households resettled to the community called Onghuuo ye Pongo. The Ministry of Lands and Resettlement has reported a productive relationship, both before and after the move, with this group.

Four members of the Ombatero group, along with the rest of the 61 households in Onghuuo ye Pongo, signed deeds of sale with NHE for their erven in July 1992. The four members of the Ombatero group have consistently had better repayment rates for their erven than have the others in Onghuuo ye Pongo. One owner, in fact, is always ahead of deadline on payments. While most of the Ombatero group members live in Onghuuo ye Pongo proper, others live in neighbouring communities.

The group has been active in community affairs as well. One has served on the community committee from its inception in 1992. Another currently serves as community water management secretary (this committee collects fees and pays the water bills for the communal taps and toilets). They are respected members of the community, and a positive and stabilizing influence in the area.

### **HANDICRAFT PRODUCTION:**

The Ombatero group works to support itself by producing and selling handicrafts. They concentrate on basket weaving, knitting and sewing. Currently they work out of their homes, storing equipment, materials and products in their houses (generally shacks constructed of informal materials). The resulting knitwear and sewn products consequently are often dirtied and thus sub-standard in quality. Access to the materials is dependent on the presence of the particular members in whose houses the equipment is stored.

In 1994, the Ombatero group have to date produced and sold sweaters, sewn goods and woven basket products for N\$ 1 195.00. These products were sold through street vendors, as well as through direct sale such as Saturday locations on the Post Mall in downtown Windhoek.

A local facility in Onghuuo ye Pongo would work to improve the productivity and self reliance of the Ombatero group by improving the efficiency and quality of their products, by increasing their potential for productivity, and by providing the potential for additional options.

The Ombatero group would bring to the facility their equipment and materials. They currently have five sewing machines which will be placed in the facility for use and storage; these include two Singer Pressomatics (electric) and three hand-operated Singers.

### **THE PROPOSED FACILITY:**

NHE has built a small community centre at Onghuuo ye Pongo, on a large lot, that is designed for expansion as demand and support for additional facilities arises. The current facility comprises a roofed meeting area and two adjacent office/rooms (one is used as the NHE site office, the other as a kindergarten, an adult literacy classroom, and for other community meetings), two toilets and a small kitchen. The attached site sketch shows the existing building outlined in yellow, and the proposed facility for the Ombatero group outlined in green.

The preliminary plan includes two storage areas at each end of the building, each 1.2 meters by 4.4 meters. The large work area is 8.8 metres by 4.4 metres, and is designed to allow easy partition by movable dividers, thereby providing two separate work areas, each 4.4 meters by 4.4 metres.

The facility would have its separate electricity supply, so the Ombatero group would be solely and completely responsible for the power it consumes for lights and operating any electrical machinery and equipment.

The users of the facility would have access to the community centre's toilets and kitchen, on the condition that they participate in maintaining the cleanliness and equipment



in common-use areas. A monthly user's fee will be required of the Ombatero group for the operating costs of the community centre (lease, rates and taxes, water costs, maintenance, etc.) based on the actual operating costs. The community centre is meant to be a self-supporting operation and in this way will recover its operating costs. An "agreement of use" or contract to this effect will be signed by the NHE (the current lease holders for the community centre site) and the Ombatero group, detailing rights and obligations of each party for the centre as well as for the Ombatero facility itself, including the user's fee rates.

### **THE ESTIMATED BUDGET:**

The first budget estimate for the preliminary plans is about N\$ 45,000.

This includes about N\$ 33,000 for materials (sand, brick, cement, doors, windows, roofing materials, electrical wiring, etc.), plus about N\$ 10,000 for labour and other construction costs; the electrical connection and control box is another N\$ 1,100.

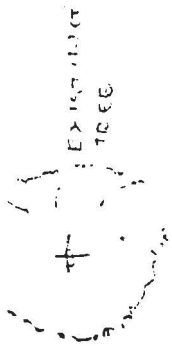
Once satisfactory commitments to finance the construction are in hand, it would take about 4 months for NHE to complete the construction (one month to finalize plans, one month to obtain the required building permits, and two months to build).

Additionally, certain operating costs should be planned for on an annual basis. These will include such things as electricity costs (paid directly by Ombatero to the Windhoek Municipality) and user's fees for the facility on the community centre grounds and common-use considerations (paid to NHE for the time being; eventually to be paid to the community authority managing the community centre).

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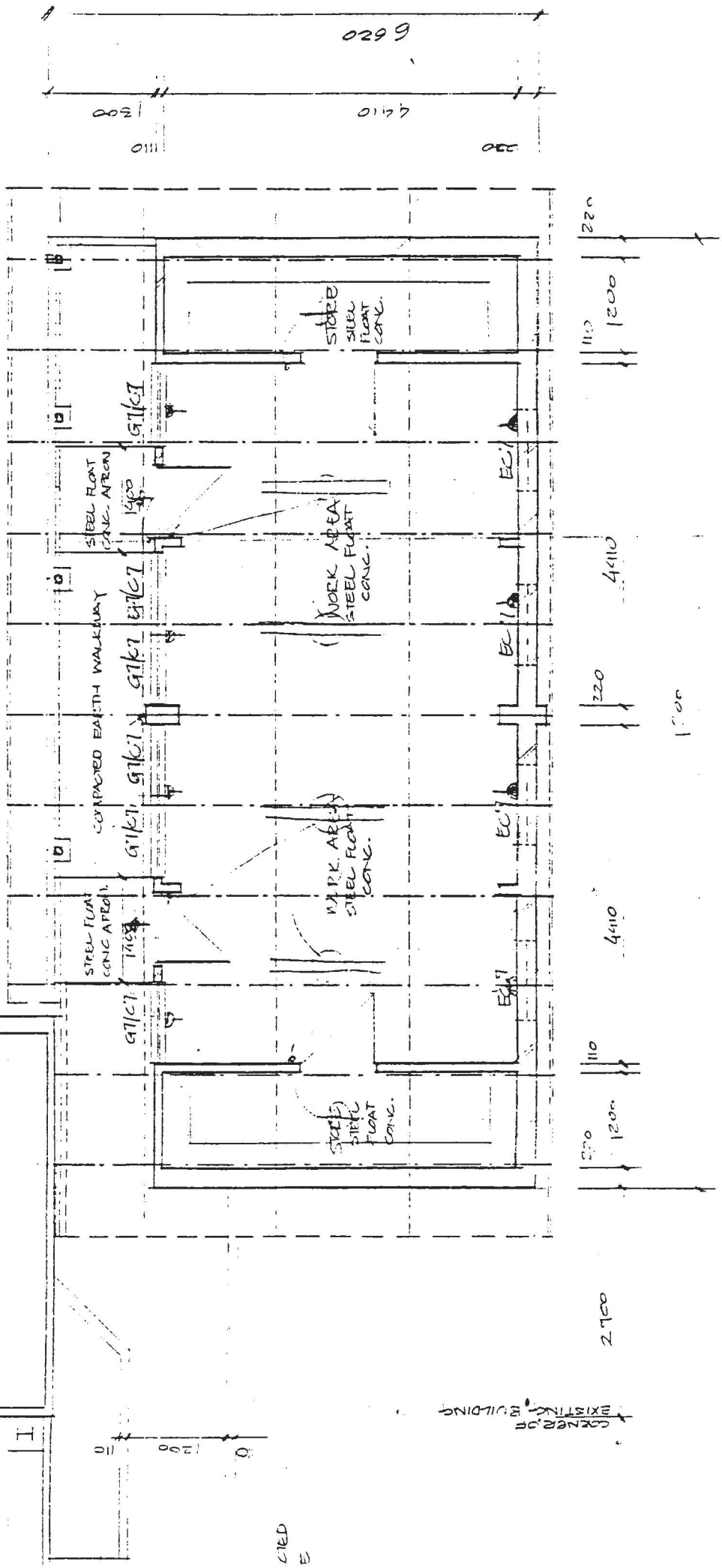
#### Annexures:

- Site sketch:
- Preliminary plans for building;



76 x 80 post holes  
219 x 70166 (aff. 11)

EXISTING OFFICE



CORNER OF EXISTING BUILDING

C18D E

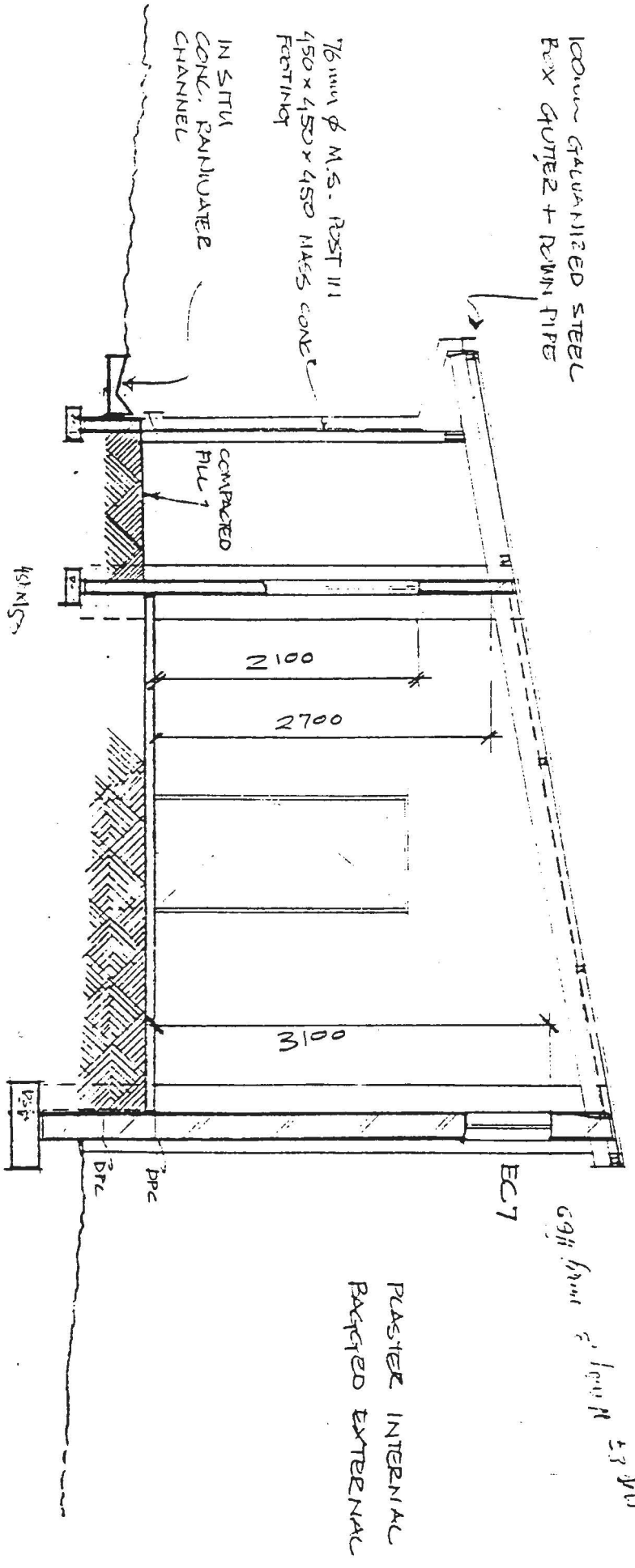
12'  
 JER ON 76x50 PURLINS ON  
 50x152 RAFTERS  
 INSULATION 420 INSULATION  
 SHEET BETWEEN PURLINS  
 + RAFTERS.

100mm GALVANIZED STEEL  
 BOX GUTTER + DOWN PIPE

76mm  $\phi$  M.S. POST III  
 450 x 450 x 450 MASS CONCRETE  
 FOOTING

IN SITU  
 CONCRETE RAINWATER  
 CHANNEL

COMPACTED  
 FILL



PASTER INTERNAL  
 BAGGED EXTERNAL

69# 100mm  $\phi$  down pipe

EC7

DPC  
 DPC

40mm

65mm

D 11 x 8, 115

GEMBAKATA STREET.

PEDESTRIAN  
GATE.

VEHICLE  
ENTR.

NAMPOL  
CARAVAN.

EXISTING CENTRE.

FUTURE WORKROOMS  
FOR DISABLED.

FUTURE  
COURTYARD.

FUTURE CRECHE.

FUTURE  
CRECHE/  
OFFICES.

FUTURE HALL.

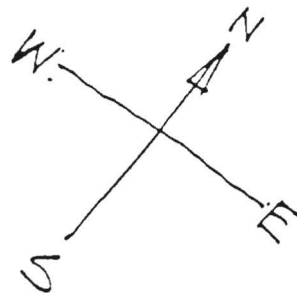
1km.

Fence around.

POSSIBLE  
LOCATION  
FOR  
SHOW HOUSE/  
KINDERGARTEN

1/2  
km.

OYP community  
Centre.  
POSSIBLE GROWTH.



**ANNEX 2.5/b**

**MANAGEMENT GUIDELINES FOR COMMUNITY CENTERS**

# Oshatotwa Community Centres

## MANAGEMENT GUIDELINES

### 1. Managing of the Community Centres:

There should be a local Community Centre Management Committee for each of the community centres. Each committee should have its own specific rules and regulations concerning its membership, terms of office and other conditions appropriate to that centre. The general issues with which the committees must deal in the managing of the centres are covered in the following points.

### 2. Maintenance of the Community Centres:

- Who is responsible for cleaning? How is cleaning managed?
- Who is responsible for reporting damages and wear-and-tear? Who is responsible for making the repairs?
- Who pays the water, sewage, electricity, etc., bills?
- How is the money raised to pay these costs?

### 3. Use of the Centre

- Who can use the Centre?
- Under what conditions can they use the Centre?
  - Are cash payments required? In advance?
  - Are in-kind payments acceptable? How would they be determined.
- The committee would provide the centre at standard cleanliness. Any additional cleaning and decorations would be the responsibility of the user. Cleaning up afterwards, and removal of decorations, is also the user's responsibility (or there could be an extra cleaning charge).

### 4. Scheduling Use of the Centre

- Who is responsible for scheduling use of the Centre? How are conflicts resolved?
- How are scheduled uses made known?

### 5. Caretaker or Guard

- Who is responsible for assuring security of the centre?
- If a security guard, who is responsible for arranging?
- If a caretaker, under what terms? To whom does the caretaker report? What are the caretaker's hours? What facilities are provided to the caretaker? What are the responsibilities (security? cleaning? watering plants?) of the caretaker?
- How is money raised to cover these costs?

### 6. Financial Reporting

- Who is responsible for keeping financial records?
- How is reporting to be set up, and how is transparency to be assured?
- How is income to be generated?

**ANNEX 2.6/a**  
**SOCIO-ECONOMIC SURVEY**

## 0. Introduction

During the evaluation and planning workshop in February 1994 it was suggested that a survey be conducted in order to update knowledge of household composition, income and housing preferences in the upgrading areas. A better understanding of the target group is essential for designing, in an appropriate way, the tasks ahead, basically, identifying clients for starter solutions and building material loans, according to needs and affordability.

13 test interviews in Onyeka were completed in early March and evaluated by the SUM Consult team. After the revision and final design of the questionnaires, a 25% sample survey of 8 communities in the upgrading areas was conducted by three Community Development Coordinators in March and April. Only 64% of the targeted sample was completed, 16% of the total number of erven. (See also "Analysis of Non-Respondents in Household Survey" in the Annex).

Table 0.1: Selected and completed interviews

Area	Total No. of erven	Selected for survey	Interviews completed	% of target completed	% of total erven
Onghuuo ye Pongo	61	15	13	87%	21%
Nangolo	134	34	22	65%	16%
Oduduluka	15	4	4	100%	27%
Freedomland	98	24	9	38%	9%
Josef Nepando	124	30	17	57%	14%
Ebandulo	34	8	5	63%	15%
Onhelewa	136	45	22	49%	16%
Greenwell Matongo	291	59	48	81%	16%
<b>Totals</b>	<b>893</b>	<b>219</b>	<b>140</b>	<b>64%</b>	<b>16%</b>

Data entry and analysis was done by SUM Consult headquarters in Wiesbaden in June 1994. The overall impression of data quality is quite positive; the questionnaires were completed with care, as far as it was possible. Some data on age and income are lacking. The CDCs observation was that questions regarding income and savings may not have been answered honestly. In some cases the respondents felt that the lower they put their income, the more the Programme would help them. (See CDCs impressions in the Annex)



# 1. Residents characteristics

## 1.1 Gender and age

A total of 603 people live in the 140 households surveyed. 82% of them are adults older than 17 years, 15% are children younger than 12 years. Income earning and job seeking males still prevail. More than two-thirds of the adults are male. The 28% female adults are distributed among 71% of all households.

The gender ratio of 1 adult woman per 2,6 adult males shows that the resettlement areas have still particular characteristics. Many males might be considered bridgeholders, with wives in their home villages who will join them once their employment situation has stabilised.

Table 1.1: Gender of the adults

	Total sample	Adults > 17		
		Male	Female	Total adults
Number people	603	357	137	494
% of people	100%	72,3%	27,7%	81,9%
No. households	140	137	100	
% of households	100%	97,9%	71,4%	

One third of all people are between 18 and 39 years old (82% of the adults, similar to the results of the Inception Phase survey), a working age majority. For such a young generation, children are underrepresented. On average, there are only 0,22 children per every adult (but 0,8 children per adult woman). All children are distributed among 45% of the households. The group of minors is growing, with most children at school age or recently born.

Table 1.2: Age groups

	Age groups <sup>1)</sup>						
	0 - 12	13 - 17	Total children	18 - 29	30 - 39	40 - 49	>= 50
Number people	90	19	109	227	154	66	15
% of people	15,7%	3,3%	18,1% <sup>2)</sup>	39,7%	26,9%	11,5%	2,6%

<sup>1)</sup> Total of 572 people with clear age specification

<sup>2)</sup> Percent of total of 603 people

## Household characteristics

### Household composition

"Household" was defined as the number of people living together on the same erf. Nevertheless, some erf owners did not even know exactly how many people share the shack with them and could not give their names, ages or employment backgrounds. Based on the survey definition, the different concepts of family and loose cohabitation are subsumed in the notion of household.

Household size varies from 1 to 10 members and is on average 4,31 people (for distribution: see Chart 2.1), only few more in comparison to the Inception Phase with 4. 45% of all households have, on average, 1,75 minors (younger than 18) varying between 1 and 6 in number. Most of them are the children of the respondents, the remainder those of the other residents.

Chart 2.1: Household size (Percentage of n=140)

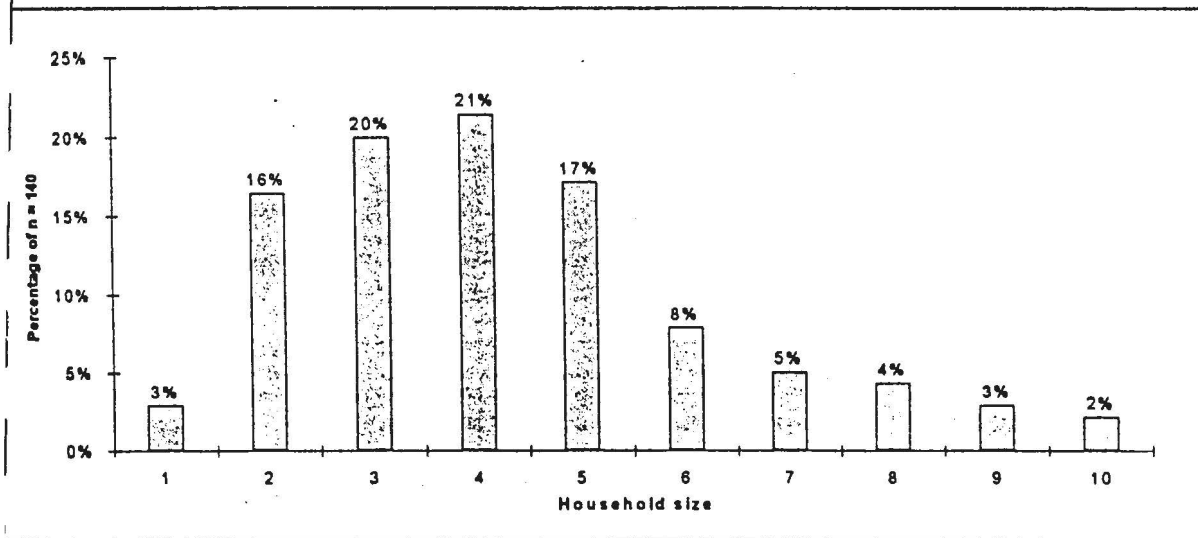


Table 2.1: General household data

	<b>All households</b>
Total number households	140
Total number residents	603
Average number of household members	4,31
Minimum number members	1
Maximum number members	10
	<b>Households with minors</b>
Total number households	63
Percentage of all households	45%
Total number minors	109
Average number of minors per household	1,75
Minimum number minors	1
Maximum number minors	6

### 3. Income generation

#### 3.1 Household income

The income data surveyed have to be assessed with caution, particularly when the total household income is concerned. In some cases, the interviewed head of household did not know the income of the others, in other cases the declared amounts are rather approximate. Data on casual income are not measurable and income of the self-employed may vary significantly from period to period.

Income data of 121 households could be evaluated (86% of the sample). The average monthly household income stated is N\$ 800 (median) in comparison to N\$ 500 for the average income of heads of households. In 30% of the cases, head of household is the only breadwinner with an average income of N\$ 586. He has to feed an average of 3,6 household members.

Table 3.1: Breadwinners

Type of breadwinner household	No. of useful cases	% of total	Total household income in N\$ (median)	Income per capita in N\$ (median)	No. household members (average)	No. earners per household
Only head of household	36	29,75%	586	170	3,6	1,0
HoH and others	76	62,81%	1110	250	4,5	2,8
Only others	9	7,44%	450	150	4,1	1,8
<b>Total</b>	<b>121</b>	<b>100%</b>	<b>800</b>	<b>222</b>	<b>4,3</b>	<b>2,4</b>

7,4% of those interviewed were jobless and did not earn any money; the other household members in this group generate an average income of N\$ 450 per month with 1,8 earners per household. Household members are 4,1 on average.

In 63% of all cases other household members contribute, together with head of household, to the total income. The average is N\$ 1.110 per household. Income per capita of this group is nearly the double in comparison with households where head of household is the only breadwinner. More than half of this group (48 of 92 cases) belong to the male headed households where number of breadwinners and household members is much the same.

In Table 3.2, the proportional distribution of income of head of household and total household income in accordance with income groups in PHSL, is listed. A large part of heads of households (44%) earn less than 0,5 PHSL and only a few (11%) more than 1 PHSL. When total household income is considered, 43% of households earn more than 1 PHSL (during Inception Phase this proportion was only 24%!). This

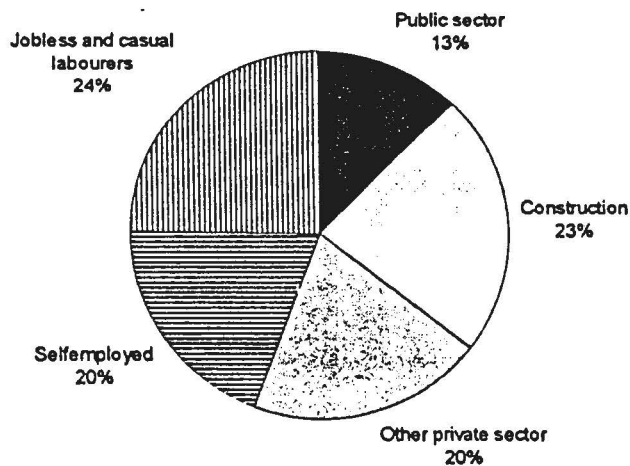
## 4. Types of employment

### 4.1 Jobs

The economically active population of the sample are 441 persons, 89% of all adults, 73% of the total sample population. One fourth of them are jobless or casual labourers. The remaining adults are students or women who were described as housewives. Not a single case of child labour has been reported, not even in the secondary school age group (13-17 years).

Most of the income earners work in the construction sector, except two female brickmaker, all males. The majority are construction workers, others are carpenters, painters, plumbers or electricians. Another important group is that of the self-employed trader: women selling tombo, liquor or food at the plot, or humble dealers selling around the areas.

Chart 4.1: Distribution of labourers according to main branches



13% of the economically active population have relatively secure jobs in the public sector, almost all of them males. A greater part of women are jobless or have casual employment, while only 19% of males are unemployed and 73% have quite regular income sources in the private or public sectors.

## 6. Conclusions

- Process of consolidation is going slowly.
- Majority of the population are young and active people with a desire to stay in Windhoek.
- A tendency towards extended family households, not towards small nuclear families.
- Other types of household, especially the male single headed, still dominate but are diminishing.
- Balance of gender ratio is improving and there is a tendency towards more children.
- Female headed households are probably increasing, an indicator of more economic independence rather than of social decline.
- Share of tenants is probably increasing. This phenomenon has to be studied with more attention, as should the special situation of households who are not Deed of Sale owners.
- Household income is higher than expected and probably even higher than declared. Therefore fewer households are in danger of being removed from the Programme. If N\$ 75-80 is the minimum amount required to participate in Oshatotwa Programme and if 25% of total household income is the maximum burden the household can afford for housing, the minimum income of the household should be approx. N\$ 320 (0,35 PHSL). 16 cases (13%) in the sample have less income and might be threatened by removal. Those who earn more than 1 PHSL might be considered as having an excess payment capacity. 43% of the sample belong to this group with a potential of becoming clients for an additional NHE housing loan.
- Median of per capita income (N\$ 222) corresponds approximately with basic per capita income required. 17 households have a per capita income below N\$ 75, the minimum required for participation in the Programme. This is 14% of the sample.
- More households have additional affordability. Therefore, income of head of household should not be the only reference to assess affordability but total income.
- Many households have savings for emergency cases. It is important that the Programme develops a strategy to encourage savings for housing.
- A relatively high proportion of people employed in the public and the formal private sector, thus a relatively high job security.
- The important potential of self-help construction has to be tapped.
- Improvement priorities are: 1.) additional room, 2.) water and toilet. Improvement of the quality of building materials is not the priority.

**ANNEX 2.6/b**

**SEMI- PUBLIC TOILETS AND INDIVIDUAL PIT LATRINES**

NATIONAL HOUSING ENTERPRISE  
OSHATOTWA HOUSING PROGRAMME

AGREEMENTS RELATING TO THE ERECTION OF A COMMUNAL TOILET  
FACILITY IN THE UPGRADING AREAS

PART A:

STATEMENT OF AGREEMENT TO HAVE A COMMUNAL TOILET BUILT ON A  
PRIVATE ERF

Note:  
" This is to be signed in both English and Oshiwambo or Afrikaans  
" This is to be completed by the owner of the erf when a communal toilet is to be built by the NHE on a private erf.

1.0 I.....ID No.....agree to  
( erf owner's name)  
have a communal toilet built on erf..... in ..... for which I  
(settlement)  
have signed a Deed of Sale.

2.0 I agree that I shall at all times allow access to the toilets and water points to those listed below.

3.0 I understand that all costs for the maintenance and running of the toilets are to be paid by me and those listed below.

4.0 I understand that the NHE will not contribute in any way to the running of the toilets.

SIGNATURE OF OWNER:

DATE:

\_\_\_\_\_

\_\_\_\_\_

WITNESS

DATE:

\_\_\_\_\_

\_\_\_\_\_

WITNESS

DATE:

\_\_\_\_\_

\_\_\_\_\_





**NATIONAL HOUSING ENTERPRISE  
OSHATOTWA HOUSING PROGRAMME  
UPGRADING PROJECT**

**ADDENDUM TO THE CONTRACT**

**BETWEEN**

**THE NHE**

**AND THE HOUSE OWNER**

With reference to the loan that I have taken out with the NHE for the construction of a starter solution

I.....ID number .....

of erf number..... in ..... declare that I am in agreement with  
(settlement name)

the following :

1. I am fully responsible for all materials for the construction of the above mentioned starter solution once they have been delivered to site
2. I am to take whatever steps are necessary to ensure the safety of the materials
3. I will have to pay for any materials that may be stolen from the site.

HOUSEOWNER

SIGNATURE

DATE

\_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

1.NAME OF WITNESS

SIGNATURE

DATE

\_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

2.NAME OF WITNESS

SIGNATURE

DATE

\_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

MEMORANDUM:

9.06.94.

To: Schulte

From: Walton

Copies: Kurtz, McNamara.

RE: PUBLIC TOILETS - GREENWELL MATONGO.

• Attached sketch plans of proposed toilet block for G.M. and cost estimate by Ernst. Maybe Haiker could check it or give us another estimate based on the sketches?

• Cost is: Material (no contingencies, no escalation):

N\$ 5019.00

Labour (30%):

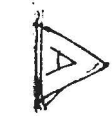
N\$ 2 151.00

→ N\$ 7170.00

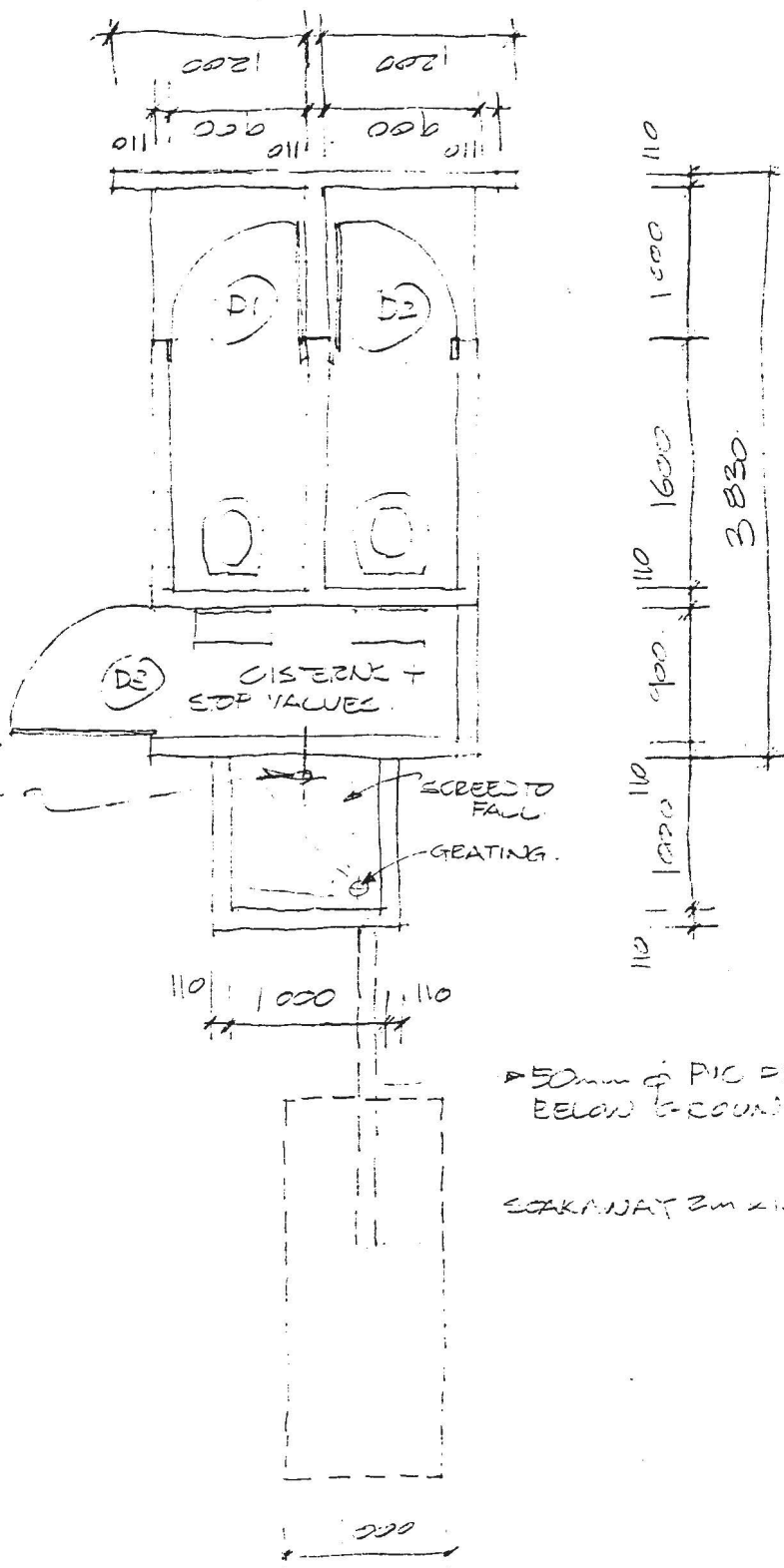
x 15 = N\$ 107 550.00

• If we have the funds we could use labour organized and supervised by the SCAs.

• Source of funds? 4<sup>th</sup> Quarterly Progr. Report shows a N\$ 77 536.45 saving from infrastructure upgrading on the main road. Could we not use this and top it up from the Contingencies pot? Or reduce no. of units to 10 (10 x 7170 = 71 170 N\$).



SOLID BRASS  
1/2 B13 COCK  
THROUGH  
WALL



PLAN

50mm Ø PVC PIPE  
BELOW G-COURSE.

SOAKAWAY 2m x 1m x 1m.

PROJECT / PROJEK

354-11A

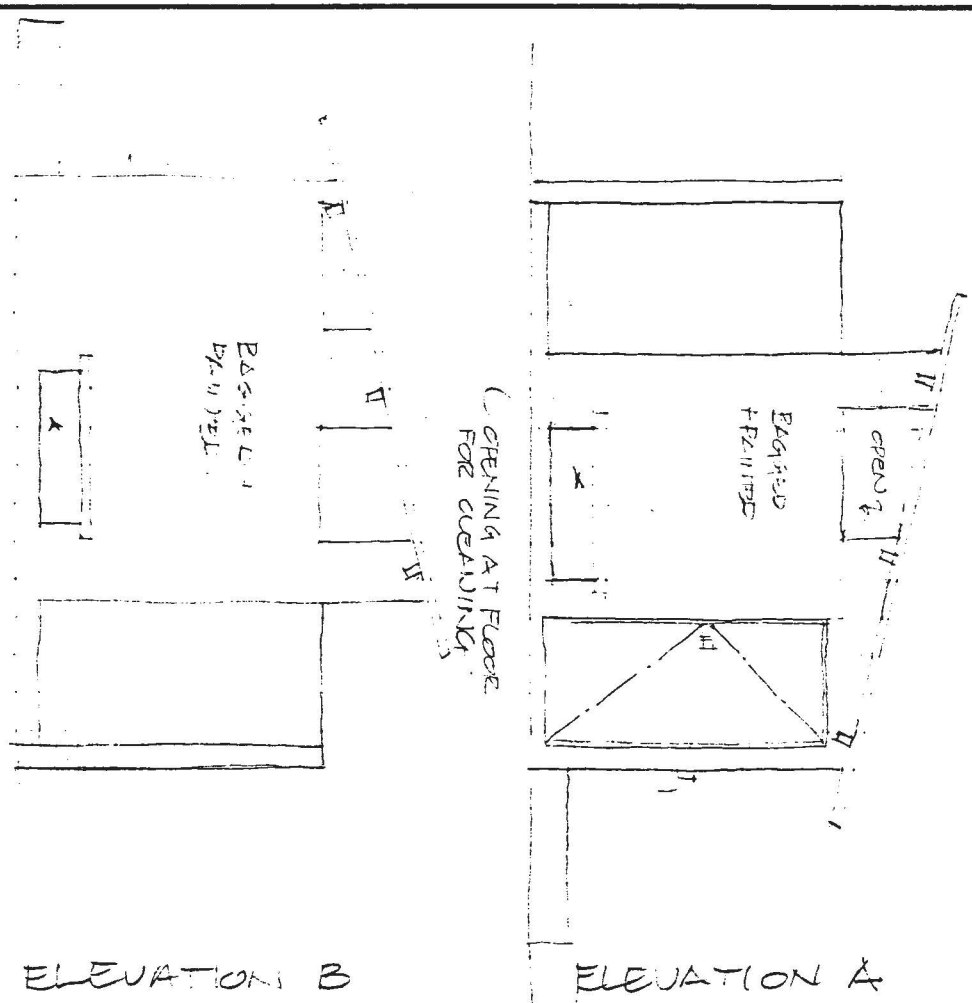
TITLE / TITEL

PROPOSED COMMUNAL TOILET

**Kerry McNamara**  
ARCHITECTS / ARGITEKTE

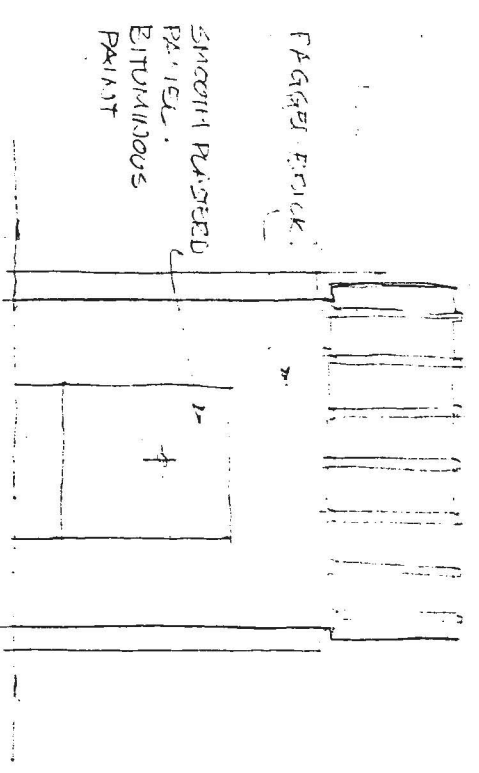
☒ 3682  
WINDHOEK 9000  
☒ 35065

DATE / DATUM	SCALE / SKAAL	PROJ No.	DWG. / TEK. No.
			SK 03
DRAWN / GET.	REV. / WYS.		



ELEVATION B

ELEVATION A



ELEVATION D

ELEVATION C

PROJECT / PROJEK CUMA TOWA		TITLE / TITEL PROPOSED COMMUNAL TOILET	
DATE / DATUM	SCALE / SKAAL 1:50	PROJ No.	DWG./TEK. No. EK 02
DRAWN / GET.	REV./WYS.		

**Kerry McNamara**  
ARCHITECTS / ARGITEKTE

☒ 3682  
WINDHOEK 9000  
☎ 35065

MEMORANDUM

8 July 94

To: Sophy ShaningwaFrom: Andrew.Re: COMMUNAL TOILETS — GREENWELL M.

Attached is a list of potential / feasible locations for 8 communal toilet blocks which will provide an additional 16 toilets and 8 water taps.

The NHE has stipulated that they require certain conditions to be met before any toilets & other facilities will be built: These are:

- ① the owner of the erf on which the facility is to be built must sign a statement agreeing to the location of a communal toilet + water facility on their erf and that they will pay the water account for such facility.
- ②. the group of households who uses each facility will have to sign an agreement stating their willingness to look after the facility. This includes all costs for maintenance and ~~repair~~ use. They must agree to contribute to the payment of the account.

~~The attached list indicates a number of even~~  
Each household is to be allocated one or other  
of the facilities and would have to contribute  
to the maintenance and costs for the use of it.  
The attached list shows such allocation.  
The toilets have been located so that the  
longest anyone should have to walk to their  
communal block is  $\pm 200m$ . ~~The atto~~  
The allocation of the households to the blocks is  
only a suggestion, a starting point. ~~so to~~ This will  
obviously have to be agreed upon by the users  
themselves.

I know that these facilities may only be fully  
operational in October at the earliest (this is the  
date the Municipality was given for the completion  
of the sewer and water networks). It would be worth  
starting discussions with the community as  
soon as possible so that construction can begin  
and only the hook-ups to the mains need wait till  
Oct.

Can we proceed with this?

Andrew.

cc: W Schulte  
P Crispo  
D Bester.  
E Mathias  
K McN

TOILET BLOCK NUMBER.	POTENTIAL LOCATION (IDRF ONLY).	SUGGESTED LIST OF HOUSEHOLDS TO USE TOILET BLOCK.
1	192 193	184 - 201
2	173 174	169 - 183
3	244 245 <del>226</del> 227	216 - 252 265 - 280
4	384 385 396 397	338 - 359 380 - 401
5	333 334 364 363	370 - 379 402 - 411 328 - 337 360 - 369
6	310 311 323 324	209 - 215 308 - 327.
7	485 486 446 447	289 - 305 415 - 419 439 - 454 478 - 493.
8	465 466 467 468	455 - 477 421 - 438.

MEMORANDUM27.05.94.To: Meme Taaru.From: Tate Walton.PIT LATRINES.

The City Engineers at the Municipality say that they will accept pit latrines in Okuryangava + Goteangab. so long as they are built to Municipal requirements. They say that the Council does not like them but may approve them if the request comes from "the people" (i.e. the end user).

If your clients are serious about this you should assist them in making an application to the Municipality for pit latrines. It would be more effective if the application could come from a group rather than just one person. I will help you with technical aspects when I return.

OK?

Tangi.

— Andrew.

↓

copy to Schwilke.  
+ Dan.



**ANNEX 3.1/a**

**REGISTRATION OF LAND DEVELOPED BY NHE FOR CORE-HOUSE PROJECT**

Office of the Town Clerk



CERTIFICATE FOR SURVEYOR GENERAL IN RESPONSE TO TOWNSHIPS BOARD  
CONDITION REQUIRING THAT MUNICIPAL REQUIREMENTS BE MET.

Ref: L/EXT 15/KD

27 July 1994

Enq: H M Kirkpatrick

Tel: 3912385

MUNICIPAL SERVICE REQUIREMENTS

IT IS HEREBY CERTIFIED THAT MUNICIPAL REQUIREMENTS FOR THE APPROVAL  
OF DIAGRAM / DIAGRAMS / GENERAL PLAN NUMBER K290

REFERRED TO IN TOWNSHIPS BOARD CERTIFICATE 117/1993 OF 1993-08-03  
HAVE BEEN MET.

*Ref 1373/1374 (Cases 5821)  
KD x 15.*

ASSESSED

APPROVED

*[Signature]*  
.....  
CITY ENGINEER

*[Signature]*  
.....  
TOWN CLERK

1

ENQUIRIES: W G SCHULTE

REF: 152931

4 August 1994

The City Engineer  
P O Box 59  
WINDHOEK

ATTENTION: Mr J Kriel

Dear Sir

ERVEN 1373 AND 1374 (CONS 5841) KHOMASDAL EXTENSION 15

1 I have received your letter L/1373/KD dated 3 August 1994 together with the Certificate of Approval signed by the Town Clerk.

2 I would like to comment on various issues as set out in your letter as follows:

2.1 PAR 2

The amount of N\$26 250,00 reflects a 25% deposit (as requested by the City Electrical Engineer) for street lights and reticulation and not only for street lights as set out in your letter.

2.2 PAR 3.5

Design plans were submitted to Telecom by our Consultants with no reply what so ever. No ducting was thus supplied.

2.3 PAR 3.1, 3.2, 3.3 AND 3.6

The issues as set out in the abovementioned paragraphs will be handled by our Consultants, Lund Consulting Engineers, in due course.

2.4 Finally I also want to point out that the NHE cannot be held responsible for public vandalism to road signs ect. during the maintenance period.

Yours faithfully

  
W G SCHULTE  
PROJECT COORDINATOR  
OSHATOTWA HOUSING PROGRAMME  
FOR: SENIOR MANAGER: TECHNICAL & MARKETING SERVICES  
152931A/tk

copy: Lund Consulting Engineers (Attention: Mr R Stoldt)

*City Engineer's Department*



ENQ: J Kriel  
TEL: 391-2360

REF: L/1373/KD

The Director  
National Housing Enterprises  
PO Box 20192  
WINDHOEK

- 3 AUG 1994

Attn: Mr C Steenkamp

Sir

ERVEN 1373 AND 1374, KHOMASDAL EXTENSION 15

1. A comprehensive inspection was done on 28 July 1994 by Mr J Kriel of this office and Mr V Ulrich of Messrs Lund Consulting Engineers to ascertain whether a certificate for the subdivision of this erf may be issued.
2. The 5% retention fee of N\$15 914,75 was received on 2 August 1994 together with the amount required for the installation of streetlights.
3. The following items are however not to the satisfaction of the City Engineer and must be completed and rectified as soon as possible during the maintenance period:
  - 3.1 A 5,5 metre driving surface was approved provided that kerbs be affixed to both sides of the road. This was however not done. The kerbs must be provided.
  - 3.2 The accommodation of stormwater in the turning circle in the cul-de-sac is not satisfactory as is the absence of shoulders in this street (LCE drawing - 111/KD 1373 - 74/107).
  - 3.3 The extension of a barrier kerb for 5 metres after the radius was not constructed according to the detail.
  - 3.4 No street lights have been erected. (Deposit was received on 2 August 1994.)
  - 3.5 No detail of any Telecom ducting has been submitted.
  - 3.6 The sewer manhole situated in the street does not follow the levels of the street. (The manhole cover fits skew and is not level with the road surface.
4. The commencement of the 1 year maintenance period can be taken as 28 July 1994. The outstanding work must however be constructed as soon as possible.

2.

5. The responsibility lies with your organisation to arrange with this department for the final inspection after the 1 year maintenance period has lapsed.
6. I have with regret noticed that the Consulting Engineer diverged from the standards as agreed upon and did not comply with the determined requirements.

Yours faithfully



A CITY ENGINEER

/gmy

[erf1373.jkr]

COPY:

Messrs Lund Consulting Engineers  
PO Box 3106  
WINDHOEK

Asst City Engineer: Roads Construction (P du Pisani)

ENQUIRIES: W G SCHULTE

REF: 152931  
156931

4 August 1994

Lund Consulting Engineers  
P O Box 3106  
WINDHOEK  
9000

ATTENTION: Mr R Stoldt

Dear Sir

**ERVEN 1373, 1374 (CONS 5841) AND 1430 KHOMASDAL EXTENSION 15  
AND ERF 41 OKU PROPER**

**A ERVEN 1373 AND 1374 (CONS 5841) KHOMASDAL EXTENSION 15  
(PROJECT CODE 152931)**

- 1 I refer to my visit to your offices on 4 August 1994 and to the copy of the letter L/1373/KD dated 3 August 1994 from the City Engineer to the NHE which was handed to you.
- 2 I further more confirm that you will sort out all the issues as set out in paragraph 3 of the letter except for paragraph 3.4 (which has been sorted out) with the City Engineer.
- 3 Please confirm in writing on the outcome on all the related issues.
- 4 Do you have something in writing from Telecom? (paragraph 3.5)

**B ERF 1430 KHOMASDAL EXTENSION 15 (PROJECT CODE 152931)**

- 1 You are in possession of the Council Resolution 241/06/93 and I would like you to please act accordingly on all the issues related to your contract to expedite the release of the required Certificate by the Town Clerk.
- 2 Please be advised that all the issues must be resolved soon as we are already processing plans for the construction of three show houses on three of the erven for marketing purposes.

C ERF 41 OKURYANGAVA PROPER (PROJECT CODE 156931)

- 1 The Council Resolution 203/06/93, also in your possession, is applicable. As set out in B1 above, I would be pleased if all the related issues could be resolved soon.
- 2 Our Land Surveyor (C de Wet of Baard & Van Niekerk) who has completed the survey and only awaits the Certificate from the Town Clerk which he needs to submit the plans to the Surveyor General.
- 3 The tender for the construction of 63 core units closes on 10 August 1994 and construction could start at the end of August 1994.

Your cooperation will be appreciated.

Yours faithfully



W G SCHULTE  
PROJECT COORDINATOR  
OSHATOTWA HOUSING PROGRAMME  
FOR: SENIOR MANAGER: TECHNICAL & MARKETING SERVICES  
152931B/tk

copy: J Lehnert

**ANNEX 3.2/a**

**APPLICATION TO MUNICIPALITY FOR LAND TO BUILD  
A COMMUNITY CENTER AT OTJOMUISE**





NATIONAL HOUSING ENTERPRISE

Head Office: 7 Omuramba Road, Eros • P. O. Box 20192, Windhoek, Namibia  
Telephone (061) 225518 • Fax (061) 222 301

ENQUIRIES: W G SCHULTE

REF: 159933

16 August 1994

The Town Clerk  
Municipality Windhoek  
P O Box 59  
WINDHOEK

Sir

COMMUNITY CENTRE: ERF 917 OTJOMUISE PROPER

The purpose of this letter is to inquire whether the Municipality of Windhoek will be prepared to allocate land for the construction of a Community Centre at Otjomuise, a new area of Windhoek, sorely lacking all kind of community facilities.

With financial assistance of the German Government through the Kreditanstalt für Wiederaufbau (KfW), NHE is currently developing at Otjomuise a 105 Core House Project targeted for low income families. A new community will thus be created with people coming from many different parts of the city. NHE will facilitate the development of this new community and assist it socially during its initial period, for which a Community Centre will be required. Funds for construction of such a facility are available in the Project, not so for the purchase of land.

Erf 917 Otjomuise Proper, zoned as Public Open Space, is suitable located and NHE wish to apply for a nine year eleven months lease agreement for an area of approximately 1.750 m<sup>2</sup> of it as indicated in the plan attached. A Community Centre will be constructed there, eventually to be transferred to the community for operation and maintenance once a sufficiently strong management committee evolves.

As you know, the Municipal Council has already leased for nominal rates three plots for similar purposes to the Oshatotwa (KfW) Programme. Two Community Centres have already been erected in Okuryangava, and a third one for Goreangab is at the planning stage. The use of these facilities is not limited to the direct beneficiaries of the Programme, as they are open to all surrounding communities.

Expecting a favourable answer to this request that will benefit all future inhabitants in Otjomuise, I remain

Yours faithfully

AXARO TSOWASEB  
CHIEF EXECUTIVE OFFICER



**ANNEX 3.2/b**

**ANALYSIS OF CLIENTS FOR CORE-HOUSE PROJECTS**

ANALYSIS OF CLIENTS FOR OTJOMUISE CORE HOUSE PROJECT

	NAME	Status	OCC	HH income	Inc.earners	HH size	Adj.PHSL	% excess	Loan granted
1	Stanley Isaaks	S	I	2600	1	3	1620	60.5	40900
2	Raymond Coetzu	M	P	2500	1	3	1620	54.3	41600
3	Cornelius Joey Swartz	M	P	2500	1	4	2736	-8.6	36400
4	Sam Hugo	x	x	x	x	x	x	x	x
5	Manuel Sargo	S	G	528	1	5	2736	-80.7	28100
6	Frederick Snydes	M	P	2600	2	6	2736	-5.0	40900
7	E.M.Beukes	x	x	x	x	x	x	x	x
8	Tessa E. Beukes	S	P	1750	1	2	1620	8.0	28100
9	Philip van Wyk	M	P	2638	2	4	2736	-3.6	41400
10	Reginald Cloete	M	P	2397	2	4	2736	-12.4	38500
11	Moresia Engelbrecht	S	P	2200	1	3	1620	35.8	36600
12	Daniel Diergaart	M	P	2000	2	5	2736	-26.9	28100
13	Arnold E. Jarvis	S	P	2500	1	6	2736	-8.6	45500
14	A. Kavezepa	S	P	2500	1	1	825	203.0	36600
15	Frederick van Zyl	M	P	2300	2	5	2736	-15.9	34400
16	R.E.van Wyk	D	P	2230	1	3	1620	37.7	34400
17	Valentin Beukes	M	P	2600	2	4	2736	-5.0	40400
18	Quinny H. Diergaart	S	P	1945	1	4	2736	-28.9	30000
20	Karel Cloete	M	G	1294	1	5	2736	-52.7	41700
21	Jurgen Barth	M	P	2263	2	3	1620	39.7	32600
22	Nicholas de Koker	M	P	2468	2	5	2736	-9.8	36600
23	Karel Diergaart	S	I	2600	1	3	1620	60.5	38500
24	Beulah M. Reiss	S	P	2800	1	2	1620	72.8	40900
25	Thekka J. Coetze	S	P	1900	1	3	1620	17.3	30000
26	Wilhem Johannes Smith	M	P	2600	1	4	2736	-5.0	36600
27	Dennis R. Christians	S	P	2100	1	4	2736	-23.2	35300
28	Nicholas J. van Wyk	M	I	2650	2	4	2736	-3.1	40900
29	Jacques Mouton	M	G	1635	1	3	1620	0.9	41400
30	Salom Klemens	S	I	2500	1	3	1620	54.3	34400
31	Margrethe K. Vries	S	P	2600	1	4	2736	-5.0	40900
32	F. van Rooi	M	P	2105	2	5	2736	-23.1	30000
33	Nehemia Diergaart	M	P	2210	2	5	2736	-19.2	40900
34	Catharina van Stacken	S	P	2500	1	1	825	203.0	36600
35	Frederick Strauss	S	G	2351	1	1	825	185.0	40900
36	Desmond J. Hockey	M	P	2399	2	3	1620	48.1	44900
37	Mario Bezuidenhart	S	P	2800	1	3	1620	72.8	42900
38	Esther Shilonga	S	P	2400	1	2	825	190.9	38500
39	Barend B. Coetze	M	P	2500	2	5	2736	-8.6	36600
40	Andrew Adams	M	P	2500	2	4	2736	-8.6	40400
41	Qu. Blockstein	S	P	1868	1	1	825	126.4	30000
42	Matheus Tjihika	M	P	1743	1	4	2736	-36.3	x
43	Joannes Tiboth	M	P	2418	2	6	2736	-11.6	42900
44	Michael Haoseb	S	P	2350	1	4	2736	-14.1	38500
45	Paulina Denkwana	M	G	719	1	6	2736	-73.7	x
46	Wilhelm Louw	M	G	2673	2	3	1620	65.0	45500
47	Job Japhka	M	P	1851	1	6	2736	-32.3	x
48	J.C.Strauss	x	x	x	x	x	x	x	x
49	Elizabeth van Wyk	D	G	528	1	3	1620	-67.4	x
50	Gerard Doeseb	M	P	2220	2	5	2736	-18.9	36400
51	Johanna Groenenwaldt	S	P	1800	1	2	1620	11.1	x
52	Valerie Stael	W	P	2513	1	3	1620	55.1	40900
53	Anne Johanna Lakay	D	P	2050	1	2	1620	26.5	30700
54	Sofia Naugaube	S	P	2500	1	5	2736	-8.6	42900
55	Isabel Sigfried	M	P	2180	2	4	2736	-20.3	34400
56	Daniel Gawaseb	x	x	x	x	x	x	x	x
65	Johanna Cordfisen	D	P	2500	1	4	2736	-8.6	42900
66	Rudolf Beukes	M	P	2574	1	5	2736	-5.9	40400
67	Alfred Abrahams	M	G	1502	2	5	2736	-45.1	41300
68	Sigfried de Voss	S	P	2500	1	4	2736	-8.6	28100
69	Samuel Kandimomuaku	M	G	883	1	8	3921	-77.5	45500
70	Richard E. Guy	M	P	2200	2	5	2736	-19.6	36600

ANALYSIS OF CLIENTS FOR OTJOMUISE CORE HOUSE PROJECT

71	Henny Jansen	M	P	2493	2	5	2736	-8.9	34400
72	Rosa M. Basson	S	G	528	1	5	2736	-80.7	30800
73	Maria Platt	D	G	528	1	4	2736	-80.7	30800
74	Josef J. Garaob	S	P	2700	1	5	2736	-1.3	40900
75	Alfred Blankberg	M	P	2675	2	4	2736	-2.2	44800
76	Jennifer A. Wana	S	P	2300	1	1	825	178.8	36600
77	Helao Nicodemuo	S	G	1056	1	3	1620	-34.8	47300
78	Susanna Galant	S	G	605	1	3	1620	-62.7	32600
79	Wilho Ndanduanga	S	G	643	1	6	2736	-76.5	x
80	Ernst Gurirab	M	P	1956	2	3	1620	20.7	x
81	Immanuel Erasmus	S	P	1900	1	1	825	130.3	28100
82	Estelle Schieffer	x	x	x	x	x	x	x	x
83	Lena Jansen	x	x	x	x	x	x	x	x
84	Daniel Barser	M	P	1253	1	6	2736	-54.2	42900
85	Anna Maria Isaak	x	G	925	x	x	x	x	42900
86	Trevor Burkhardt	S	P	2895	1	3	1620	78.7	45500
87	Jacoba van Wyk	D	P	1775	1	3	1620	9.6	x
88	Frederick Namaseb	S	P	2360	1	4	2736	-13.7	36600
89	Siegfried Hengari	M	P	2533	2	2	1620	56.4	40400
90	Eberhard Botshake	S	P	1800	1	4	2736	-34.2	28100
91	Demin F. Fexis	S	P	2500	1	1	825	203.0	38500
92	Dawid P. Diergaart	x	x	x	x	x	x	x	x
93	Annie Brendell	x	G	x	x	x	x	x	40900
94	Ebson Muhipa	D	G	841	1	8	3921	-78.6	
95	Paulus Nugwanga	x	G	887	x	x	x	x	43900
96	Hennie Beukes	S	P	1665	1	2	1620	2.8	28100
97	Ingrid Lucile Summers	S	P	2726	1	3	1620	68.3	40200
98	Desmond Adams	S	P	1925	1	4	2736	-29.6	32600
99	Jon Heyman	M	P	2029	2	5	2736	-25.8	28100
100	inocencia da Cunha	M	P	2471	2	5	2736	-9.7	28100
101	Meripuaa Kandindak	S	P	2450	1	6	2736	-10.5	x
102	Runhad Koebeb	x	x	x	x	x	x	x	x
103	Alfred Kloete	M	x	2600	2	5	2736	-5.0	x
104	Johny Araeb	S	P	1477	1	1	825	79.0	26600
105	F.S.Bezuidenhart	x	x	x	x	x	x	x	x
106	Priscilla Daniels	x	x	x	x	x	x	x	x
107	Johannes M. Strauss	x	x	x	x	x	x	x	x
108	Johannes Cloete	M	P	2396	2	4	2736	-12.4	38500
109	Loretta J. Isaaks	S	P	2600	1	2	1620	60.5	40900
110	Joseph Einbeck	M	G	639	1	5	2736	-76.6	43700
111	Dawid Strauss	M	P	2700	1	5	2736	-1.3	45500
112	Wilfred Cloete	x	x	x	x	x	x	x	x
113	Sarah R. McKay	S	P	2600	1	3	1620	60.5	44600
	Notes	M	Married						
		S	Single						
		D	Divorced						
		W	Widower						
		I	Informal sector earner						
		P	Private sector employed						
		G	Public sector employed						

N<sup>o</sup>

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## MEMORANDUM

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DATE: 7 July 1994

TO: Panchi Crispo,  
Chief Technical Advisor

FROM: Don Kurtz  
Community Development Advisor, Oshatotwa Housing Programme

SUBJECT: OKURYANGAVA CORE-HOUSE CLIENTS PHSL ANALYSIS

The Okuryangava Core-House Project site has 63 erven, for which one client has cancelled and as of this time had not been replaced. Thirty (30) clients have employer provided housing subsidies, leaving a total of 32 clients for analysis herewith. We do not have access to the computer this week (exclusive priority on the computer use is taken by the Finance Section to complete their June monthly and end-year reports), and have been able to find the information on 21 of these (65.6%).

In the following table, the household income has been updated to current figures (between November 1993 and June 1994). However, the family size data has not been updated since the applications were taken (mostly in 1992 and 1993, but one is dated 1989).

OKURYANGAVA CORE-HOUSE PROJECT ANALYSIS OF CLIENT INCOME AND ADJUSTED PHSL				
Erf N <sup>o</sup>	H/H Income	Family Size	PHSL for Family Size	Within PHSL (yes or no)
3139	N\$ 1800	1	N\$ 825	No (118%)
3143	1400	5	2726	Yes
3183	1662	4	2736	Yes
3159	2000	3	1620	No (23%)
3146	1200	3	1620	Yes
3149	1525	3	1620	Yes
3187	1935	5	2736	Yes
3148	2000	3	1620	No (23%)
3145	2000	1	825	No (142%)
3156	2500	4	2736	Yes
3152	2150	5	2736	Yes
3158	2150	5	2736	Yes
3148	2500	3	1620	No (54%)
3164	1771	7	3921	Yes
3155	1368	7	3921	Yes
3163	2716	6	2736	Yes
3141	1785	3	1620	No (10%)
3150	1636	1	825	No (98%)
3154	2871	5	2736	Yes (5%)
3157	1662	4	2736	Yes
3172	2240	3	1620	No (38%)

This analysis shows that 62% of these project participants currently comply with the adjustment of PHSL for family size. Eight of the 21 (38%) clients have income in excess of their PHSL adjusted to family size, based on the available data. All of these are

families claiming only 1 or 3 family members on their original applications. These participants show excesses ranging from 10% to 142% over their maximum adjusted PHSL, an average of 63% for the eight.

Note that all except one meet the flat PHSL criteria.

Diane Bester suggests that NHE needs to make a concerted effort to bring the family size data up-to-date and realistic. Some 3 member families, for example, claim infant children but only one adult male and not an adult female when one obviously is producing the children and probably taking care of them; adding the mother of the children to the equation would bring any of the above 3-member cases into compliance. This up-dating should be done for both the Otjomuise and Okuryangava sites; and when interviewing prospective clients for the Khomasdal site(s), correct family/household sizes should be determined.

cc: W Schulte, D Bester, A Walton. K McNamara

**ANNEX 4/a**

**LETTER FROM SWABOU INFORMING OF BOARD APPROVAL FOR LGF PILOT PROJECT**



W. Schulte

**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/17/94

27 May 1994

Mr L Fick  
National Housing Enterprise  
P O Box 20192  
WINDHOEK

FAX NO. 22-2301

Dear Mr Fick

**PROPOSED CORE HOUSE PROJECT : HORIZON DEVELOPMENT**

We refer to our discussions in the above regard and confirm that the Board has approved this project in principle, subject to the following conditions:

- a) Selling price is N\$52 500, costs included, of which the purchaser will contribute N\$2 500. The remaining N\$50 000 will be financed by Swabou to approved private individuals, backed by a 30% guarantee, to be supplied by the Loan Guarantee Fund.
- b) The specifications as detailed on the proposed design plans are acceptable.
- c) Warm water geysers must be supplied.
- d) No floor coverings - only smoothly finished cement floors.

Kindly convey this information to all parties concerned.

Yours faithfully

**A J BORNMAN**  
**ASSISTANT GENERAL MANAGER**

**ANNEX 4/b**

**PRESS ADS, CORRESPONDENCE AND PLANS FROM HORIZON DEVELOPMENT  
RELATED TO LGF PILOT PROJECT**



28 March 1994

The Financial Manager  
National Housing Enterprise  
P O Box 20192  
WINDHOEK

Dear Sir

### LOW-COST HOUSING PROJECT

1. Our recent discussion regarding the above-mentioned issue refers.
2. Attached please find a proposal as requested for the construction of low-cost houses in Windhoek.
3. Also be advised that the construction cost would amount to N\$33 000-00, excluding the cost of the erf and the transfer as well as municipal costs.
4. Further information would be gladly furnished upon request.
5. Thanking you for your kind co-operation.

We remain

Yours truly

.....  
Reggie Diergaardt  
DIRECTOR



# Bekostigbare behuising nou beskikbaar vir Jan-alleman!!

66 HUISE IN UITBREIDING 15  
KHOMASDAL

LET WEL:

*Geen staatsamptenare  
Salaris nie hoër as N\$2 800 per maand nie*

**Bewoon u eie huis binne 3 maande**

*Gewaarborgde finansiering beskikbaar aan gekeurde kopers deur Swabou,  
gerugsteun deur leningswaarborgskema van NHE*

NAVRAE KAN GERIG WORD AAN TEL. (061) 211101 of 211294

MEJJ SWARTZ OF HUSSELMANN

HOOFKANTOOR: 4551 Kroonstraat - Khomasdal

DIE REPUBLIKEIN 1 JUNE 1994

# Nuwe huisprojek begin in Khomasdal

HORIZON Development, sake-arm van die Interkerklike eugvereniging (IKJV) in Khomasdal, begin binne die volgende drie weke met die oprigting van 66 huise vir die lae inkomstegroep in Uitbreiding 15, Khomasdal. Dit volg op 'n soortgelyke projek van 58 huise wat reeds voltooi is in die Otjomuse-woonbuurt.

Mnr. Reggie Diergaardt van die IKJV sê in hul oorgang met die gemeenskap is tot die besef gekom dat die meeste sosiale probleme wat ervaar word, spruit uit agtige omstandighede waarin mense bly.

"Baie kinders is sosiaal totaal wanaangepas omdat hulle in eenvertrekhuise grootword. Met ons projekte wil ons enersyds probeer om vir laagbesoldigdes geleentheid te bied om 'n meer aanvaarbare tuiste te koop en andersyds wil ons ook probeer om geld te verdien vir ander gemeenskapsprojekte wat ons wil aanpak," het hy verduidelik.

"Ons teikengroep van mense wat vir huise in die projek aansoek kan doen, sluit enigiemand (behalwe aansamptenare) in wat tussen N\$2 500 en N\$2 800 per maand verdien. Dié bedrag behels die gesamentlike inkomste van 'n egpaar."

Nog 'n voorwaarde wat gestel word, is dat huishoudings met 'n N\$50 000 (eef toegelaf) mag oorskry.

Die ontwerp (altesame drie om van te kies) is egter sodanig dat uitbreidings later gemaak sal kan word (sien skets hiernaas).

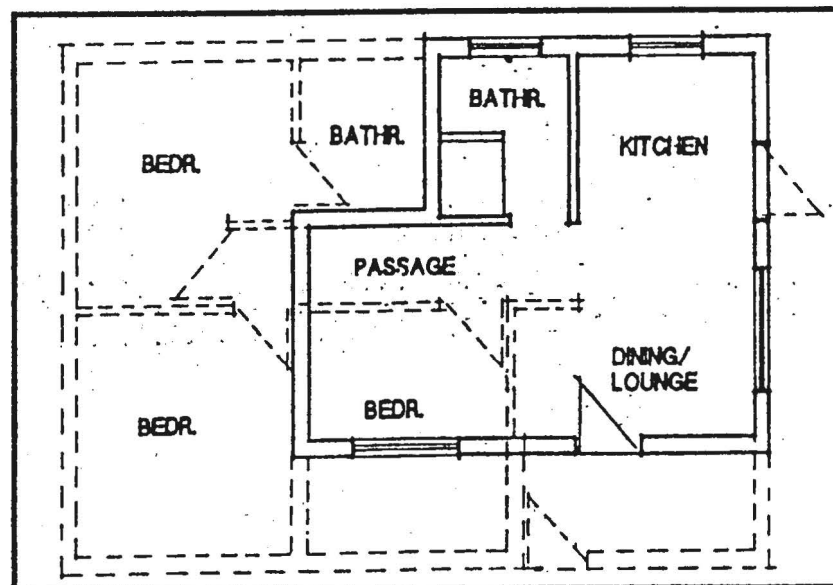
Die nuwe projek van 66 huise word met die samewerking van die National Housing Enterprise (NHE) en die bougenootskap Swabou gedoen. NHE sal die erwe beskikbaar stel (verkoop aan Horizon Developers) terwyl Swabou die finansiering van die projek sal behartig.

Een van die unieke kenmerke van die finansiering van die projek is dat dit deur 'n leningswaarborgfonds gerugsteun word.

'n Totaal van N\$2 miljoen is deur die fonds Kredietanstalt für Wiederaufbau (KfW) van die Duitse regering beskikbaar gestel "as 'n belegging om 'as kolateraal" te dien in gevalle waar kopers nie hul verpligtinge nakom nie. Dit sal verhinder dat die finansierder onnodige risiko's loop.

Die doel daarvan is dan ook om finansieringsinstellings aan te moedig om markte te bedien wat dusver nie aandag gekry het nie.

Volgens mnr. Diergaardt word heelwat werkgeleentheid vir ongeskoolde arbeiders by die projek verskaf en kan tot 1 500 mense daardeur gevoed en geklee word.



Die voorgestelde ontwerp van huistipe C2 van Horizon Development.

# SPECIFICATIONS

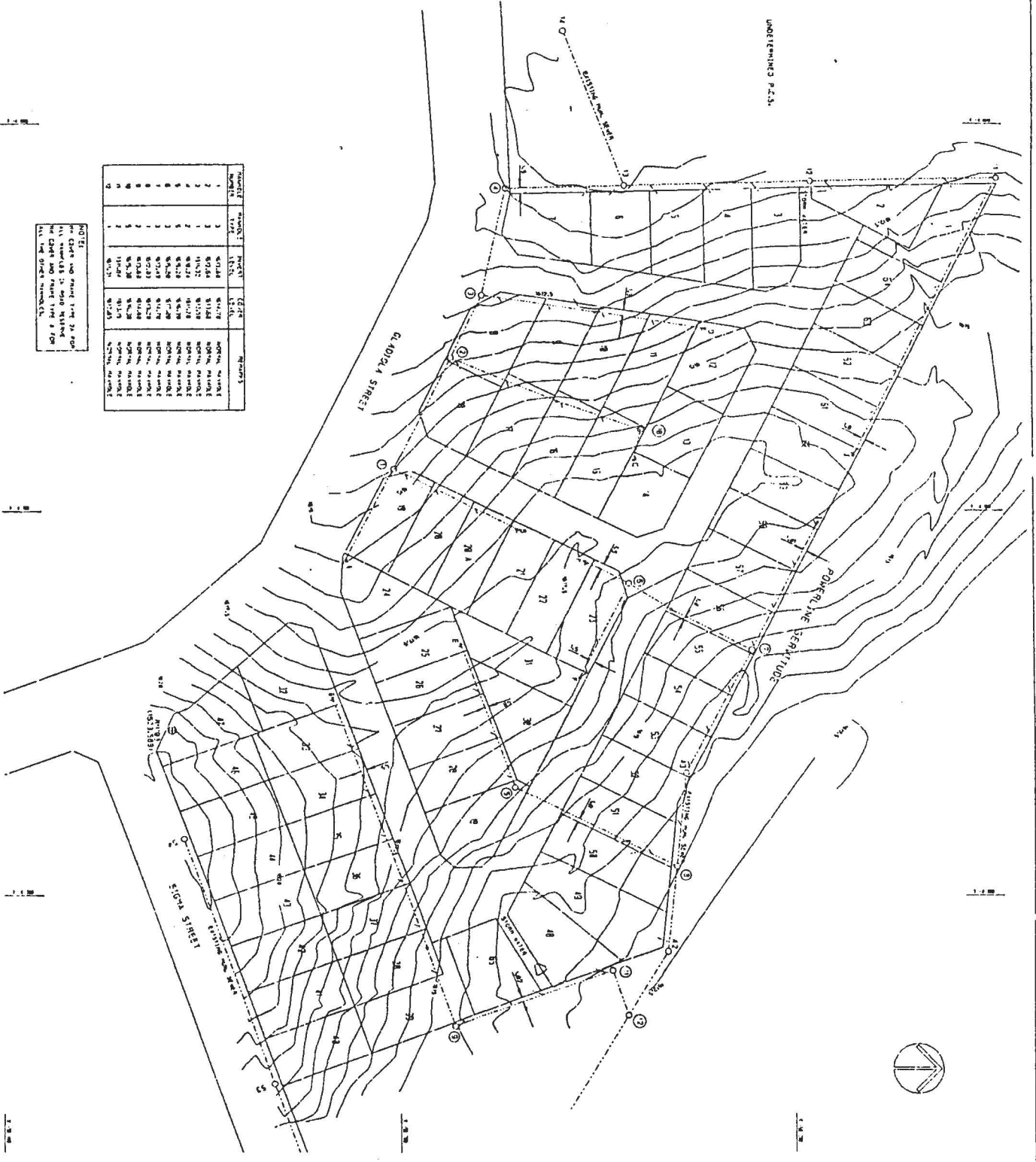
- GENERAL:**
- FOUNDATIONS - 150mm CONCRETE SLAB: 15mpa
  - BRICKS - SUPER CEMENT BRICKS
  - WINDOW & DOOR FRAMES - SABS FRAMES
  - DOORS - HARD BOARD HOLE CORE DOORS
  - WALL FINISHES - WALLS TO BE FAIR FACE INSIDE AND OUTSIDE
  - FLOOR FINISHES - SMOOTHLY FINISHED NO FLOOR COVERING

- ROOF CONSTRUCTION:**
- LAM PINE BEAM IN MIDDLE OF ROOF AS SUPPORT
  - 152 x 38mm RAFTERS
  - 76 x 50mm PURLINS
  - CORRUGATED GALV. ROOFSHEETING
  - \* - NO CEILINGS

- PLUMBING:**
- \* - COLD WATER ONLY
  - PROVISION FOR HOT WATER
  - SINGLE BOWL SINK WITH GALV. PIPE SUPPORT
  - FALKIRK SANITARY FITTINGS IN SHOWER
  - HANDBASIN, WC & SHOWER ONLY

- ELECTRRICAL:**
- SINGLE PLUG IN KITCHEN & LOUNGE
  - SINGLE SHADE COVER LIGHTS IN ROOMS

- PAINT:**
- EXTERNAL QUALITY ACRYLIC PVA INTERNAL/EXTERNAL



Lot No.	Area (sq. ft.)	Project	Notes
1	67,144	1-1-73	APPROX. 10' WIDE
2	67,144	1-1-73	APPROX. 10' WIDE
3	67,144	1-1-73	APPROX. 10' WIDE
4	67,144	1-1-73	APPROX. 10' WIDE
5	67,144	1-1-73	APPROX. 10' WIDE
6	67,144	1-1-73	APPROX. 10' WIDE
7	67,144	1-1-73	APPROX. 10' WIDE
8	67,144	1-1-73	APPROX. 10' WIDE
9	67,144	1-1-73	APPROX. 10' WIDE
10	67,144	1-1-73	APPROX. 10' WIDE
11	67,144	1-1-73	APPROX. 10' WIDE

NOTE:  
 1. All lots are 100' wide.  
 2. All lots are 100' deep.  
 3. All lots are 100' wide.  
 4. All lots are 100' deep.



NOTES:  
 1. All lots are 100' wide.  
 2. All lots are 100' deep.  
 3. All lots are 100' wide.  
 4. All lots are 100' deep.

LEGEND  
 1. 10' WIDE  
 2. 10' DEEP  
 3. 10' WIDE  
 4. 10' DEEP

CITY OF WINDHOEK  
 DEPARTMENT OF THE  
 CITY ENGINEER  
 JOHN H. HARRIS  
 CITY ENGINEER

**ICE**  
 LAND CONSULTING  
 ENGINEERS

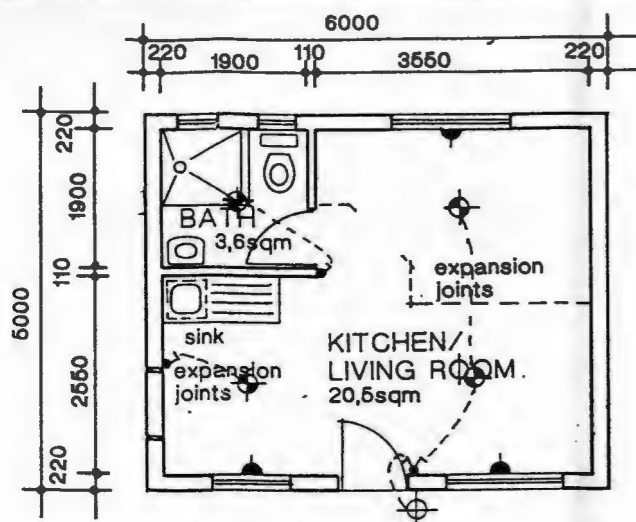
DATE	11/1/73
BY	J.H.H.
CHECKED	J.H.H.

**KW**  
 CONSULTANTS  
 FOR RESIDENTIAL  
 DEVELOPMENT

OSAKOTWA HOUSING PROGRAMME  
 CORE HOUSE PROJECT

DATE: 11/1/73  
 BY: J.H.H.  
 CHECKED: J.H.H.

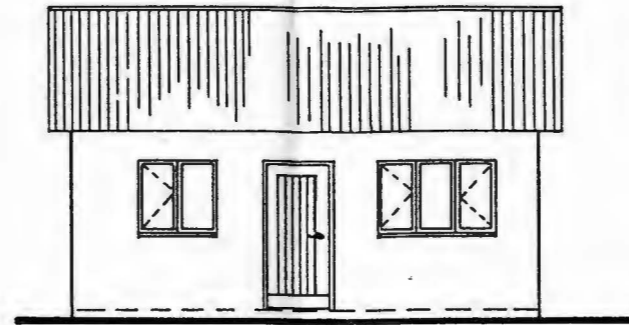
PROJECT NO: 11/1/73-74/21 Z



TOTAL BUILDING AREA = 30sqm

**PLAN**  
1 : 100

**TYPE A**

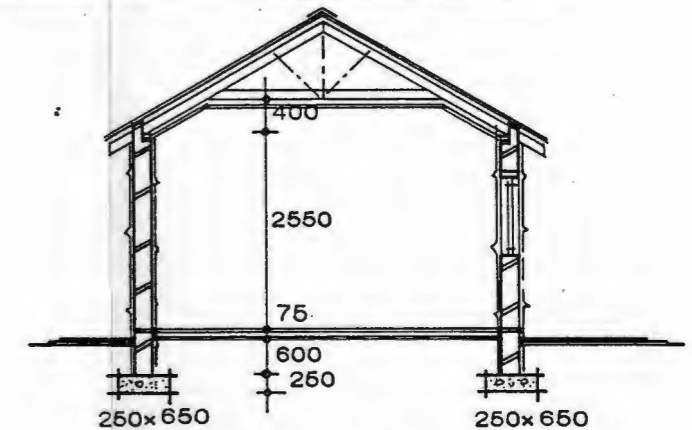


**ELEVATION**  
1 : 100

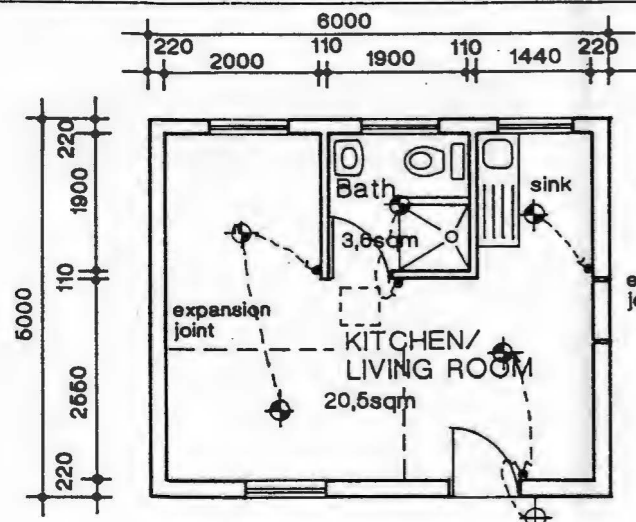
**TYPICAL SPECIFICATION**

1. FOUNDATION/SURFACEBED :  
i) MIN. 650x250mm , 20Mpa CONCRETE.  
ii) SURFACEBED, MIN. 75mm, 20Mpa, ON WELL COMPACTED FILL - 93% MOD AASHTO.
2. DPC :  
GUNDLE 250 micron USB GREEN AND BRICK GRIP.
3. WALLS :  
CEMENT BRICKS, MIN. 7Mpa.
4. PLASTER :  
INTERNAL - STEEL FLOATED.  
EXTERNAL - WOOD FLOATED.
5. PAINT :  
OUTSIDE ONLY - TWO COATS PVA.
6. WINDOWS :  
STANDARD STEEL FRAMES AND PAINTED HGE.
7. DOORS :  
SEMI-SOLID EXTERNAL QUALITY DOORS, PAINT DOOR & FRAME  
BATHROOM - HOLLOWCORE DOOR, PAINT DOOR AND FRAME
8. ROOF/ROOFTRUSSES :  
50x152mm LAM SA PINE TRUSSES OR 228x50mm SA PINE RAFTERS, 50x50 SA PINE PURLINS, IFR ROOF SHEETING FIXED WITH ROOF SCREWS, ALL AS PER MANUFACTURERS SPECIFICATION.  
6,4mm GYPSUMBOARD CEILING LAID ON 38 x 38mm SA PINE BRANDING AS PER MAN. SPEC.

**TYPE A , B & C**



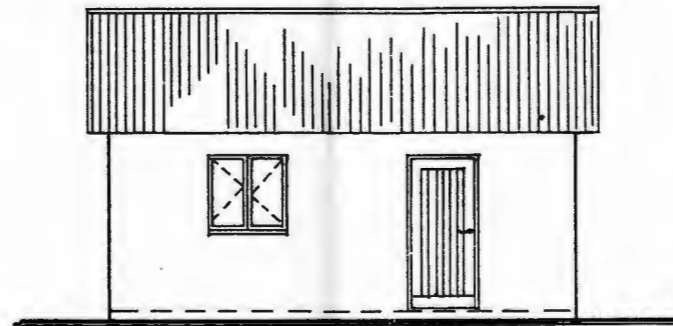
**TYPICAL SECTION**  
1 : 100



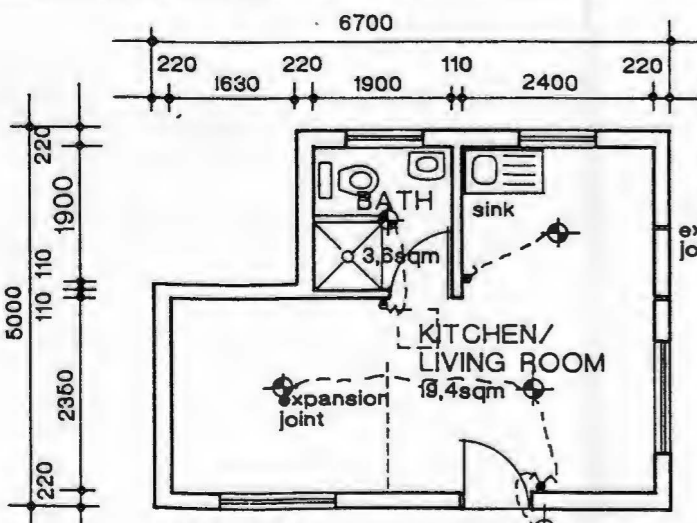
TOTAL BUILDING AREA = 30sqm

**PLAN**  
1 : 100

**TYPE B**



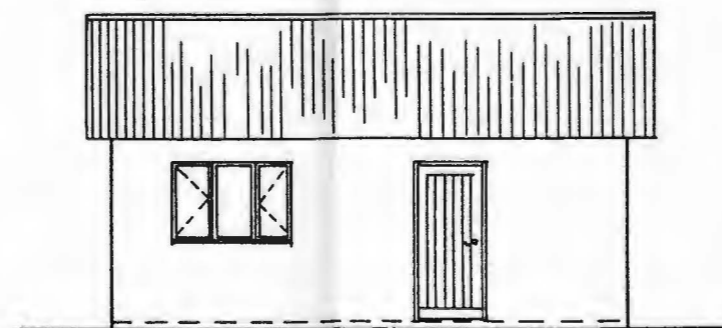
**ELEVATION**  
1 : 100



TOTAL BUILDING AREA = 29,7sqm

**PLAN**  
1 : 100

**TYPE C**



**ELEVATION**  
1 : 100

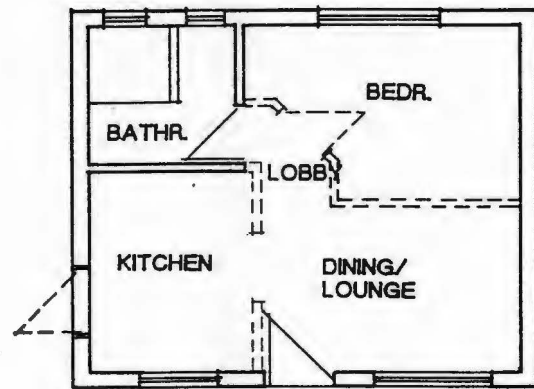
9. LIGHTING PROTECTION :  
WHERE APPLICABLE TO SABS APPROVAL
10. ELECTRICAL/PLUMBING/DRAINAGE :  
INSTALLATIONS TO BE DONE BY QUALIFIED PERSONS IN ACCORDANCE WITH LOCAL MUNICIPAL REGULATIONS.
11. EXPANSION JOINTS :  
JOINTS TO ALL DOORS AND WINDOWS.  
ALLOW FOR SUPPORT WALLS WHERE SLOPE OF ERF IS STEEP.
12. FENCING - OPTIONAL
13. GEYSER - ONLY CONNECTION POINT

ELECTRICAL LEGEND	CEILING MOUNTED LIGHT FITTING	EXTERNAL WALL MOUNTED LIGHT FITTING	SINGLE PLUG 300mm ABOVE FFL	DOUBLE PLUG 300mm ABOVE FFL	SINGLE PLUG 1050mm ABOVE FFL	DOUBLE PLUG 1050mm ABOVE FFL	DOUBLE LIGHT SWITCH	SINGLE LIGHT SWITCH	STOVE CONNECTION	GEYSER (15Ll KVR07)	DISTRIBUTION BOARD	METER BOARD	FLUORESCENT LIGHT

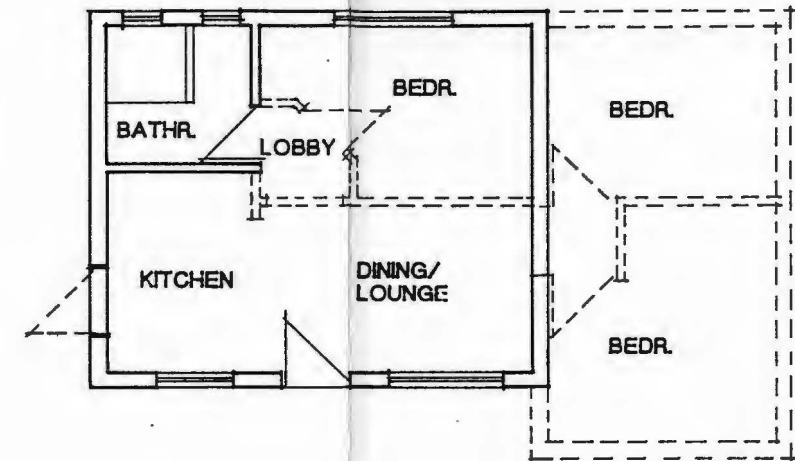


# EXTENSION POSSIBILITIES

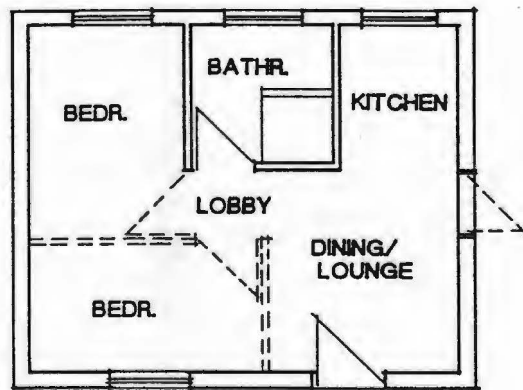
TYPE A 1



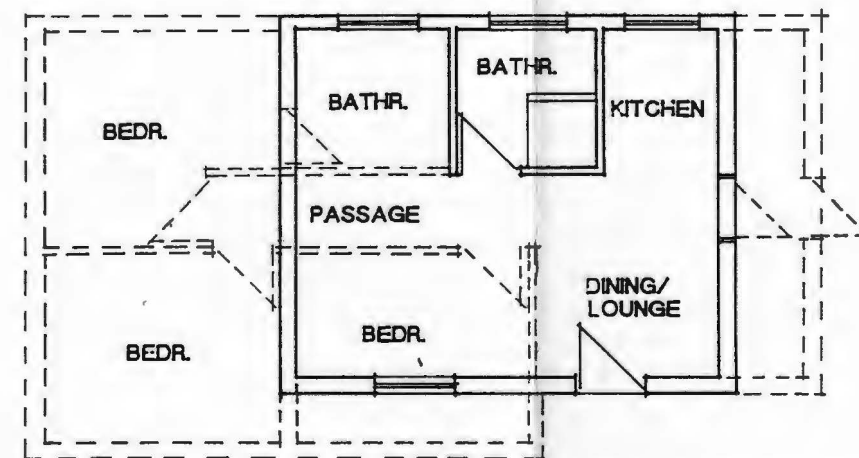
TYPE A 2



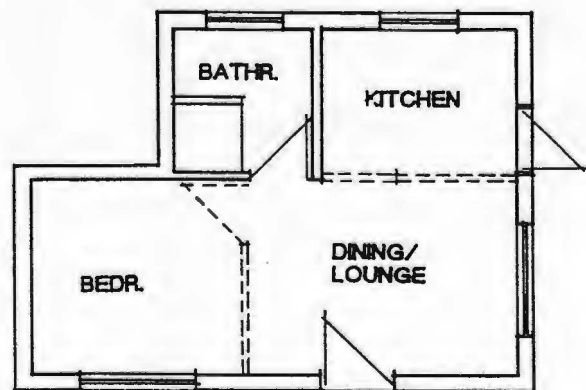
TYPE B 1



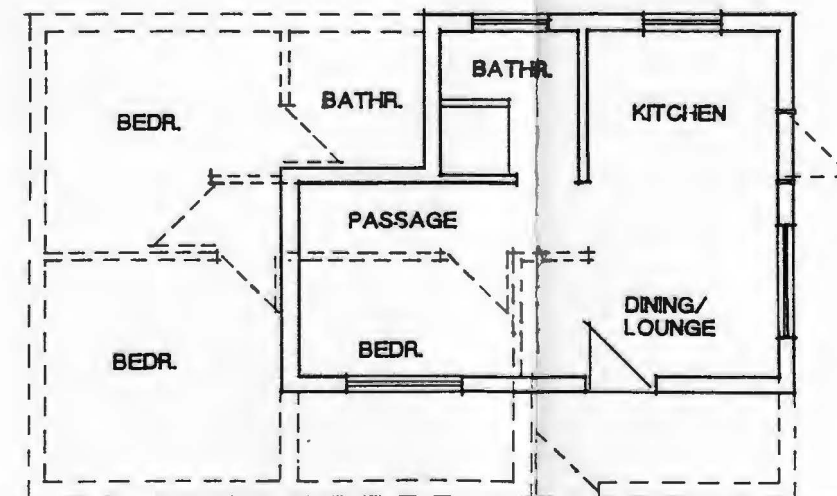
TYPE B 2



TYPE C 1



TYPE C 2



**PROPOSED DESIGNS : LOW-COST HOUSING : HORIZON DEVELOPMENT**

**ANNEX 5/a**

**NHE'S NEWSLETTER PUBLICATION REGARDING BUILDING MATERIAL LOANS**

# NHE NEWS

**AMATHILA OUR THATCHER?**

In this issue Minister of Regional and Local Government and Housing, Dr Libertine Amathila is compared with Margaret Thatcher in a letter to the editor.

Read more interesting letters on page 7

A newsletter for NHE home-owners

July 1994

## Off to Japan!

The daughter of one of NHE's home-owners recently departed for Japan as a member of a junior national baseball team. The lucky girl is Betty Kheibes, pictured here with her mother, Ms Eva Kheibes and her little brother, Eduardo.

Betty was the only girl selected to a junior team of five which will spend a week at the World's Children Baseball Fair in Japan.

The team was invited by the International Baseball Association and the Namibians will be participating in international matches and receiving baseball coaching from some of the world's best coaches.

Betty is a member of the Augeikhas Primary School Baseball Club in Katutura and lives with her mother in Hainyeko. We wish her and the team a most enjoyable stay and the best of luck.



## Small loans available for upgrading



**Mr Louis Fick, Senior Manager: Financial Planning and Control.**

The National Housing Enterprise has made an amount of NS200 000 available for small loans to home-owners who wish to upgrade their homes.

According to Mr Louis Fick, NHE's Senior Manager: Financial Planning and Control, there are many home-owners who plan to do small renovations on their homes but do not have the cash available right now. "These are the people we would like to assist", he said.

Loans of up to N\$5 000 are available to NHE home-owners and interested owners may apply immediately to make use of the funds.

These loans are repayable over a period of three years.

Home-owners may repay the loan over a shorter period. This will be to their advantage because as soon as the loan is repaid, the home-owner would qualify for another loan.

The loan will be treated as a separate loan for which the home-owner will receive a separate monthly statement.

### How it works:

Home-owners are expected to attach a list of their material requirements for the upgrading to their applica-

tions. NHE will then provide a cheque to the supplier. This is a cash transaction in terms of which the applicant should then also be given a discount on the materials.

The rest of the loan will be paid out as the work progresses. In the event of no progress being made with the upgrading, NHE will suspend the loan which then becomes repayable immediately.

The other advantages of the scheme is that the process of applying for and re-

ceiving the loans, should be completed within a week as a second bond will not be registered. The home-owner's house will be used as security against the loan.

Mr Fick said that NHE will try to keep the process as short and simple as possible so that home-owners could get on with the job of upgrading their properties.

To page 8



Mr Erastus Hendjala, Councillor for the Hakahana Constituency, extreme left, accompanied the ad hoc Committee of Okuryangava Ext 4 when they held negotiations with NHE recently. The other members of the Committee are from left, Messrs Laurence Shilondelo, Samuel Vleermuis, David Himalwa, Ms Maria Aludilu and Mr Zed Kaposauo.

The National Housing Enterprise has always maintained an open-door policy and welcomes its clients to come and discuss their problems with the company.

This policy has in the past proven fruitful as many problems of clients have been solved through negotiation instead of confrontation.

An ad hoc committee representing residents of Okuryangava Ext 4 recently visited NHE's head office to raise a number of issues which they wished to bring to the company's attention.

The Committee felt that the painting of houses is not a priority and that NHE should rather fence houses on all sides. Although they are aware that painted houses look more beautiful, fences, for them, have more value as it protect property and prevent unauthorised people from entering and crossing their properties. At present their properties

## Open-door policy proves fruitful

are fenced only on three sides and not in front, and this they feel, make the properties open to thieves and criminals.

The Committee also complained about storm water, claiming that water

runs from the street into their houses when it rains.

They also said that all the houses in their area were showing cracks.

Other problems included the fact that erven are too small to enable them to extend their houses or to build a garage. The residents would also like to have their accounts sent to them on a monthly basis.

The meeting was conducted in a friendly and cordial atmosphere.

According to the Manager: Public Affairs of NHE, Mrs Maria Dax, who chaired the meeting, all the residents' complains will be discussed by NHE's Management who will then seek ways and means to solve the residents' problems shortly.

## Officials' new programme for visits to regions

NHE housing officials have amended their programmes for visits to the regions for the rest of 1994.

The following regions will be visited by the officials (indicated in brackets) and clients are advised to keep these dates for future reference.

**NORTH:**  
*Grootfontein, Otjiwarongo, Tsumeb:*  
 15-19 August  
 26-30 September (P S & J N)  
 7 - 11 November (AK & RK)

**RUNDU:**  
 22-24 August (AK)  
 3 - 5 October (PS)  
 14 - 16 November (PS & JN)

**SOUTH:**  
*Mariental, Keetmanshoop, Karasburg, Berseba, Gibeon, Aranos:*  
 29 Aug - 2 September (PS & JN)  
 10-14 October (AK & RK)

21-25 November (AK & RK)

**WEST:**  
*Swakopmund, Henties Bay & Omaruru*  
 1-5 August (PS & JN)  
 12-16 Septemebr (PS & JN)  
 24-28 October (AK & RK)  
 5-9 December (AK & RK)

**REHOBOTH:**  
 5 September - (AK & RK)  
 17 October (PS & JN)

28 November (PS & JN)

**OKAHANDJA:**  
 9 September (AK & RK)  
 21 October (PS & JN)  
 2 December (PS & JN)

**EAST:**  
*Gobabis*  
 11-12 August (AK & RK)  
 22-23 September (AK & RK)  
 3-4 November (PS & JN)



Paulus Shaanika (PS)



Alex Kamaundju (AK)



Ruben Kake (RK)



Jonas Ndimuedi (JN)

**ANNEX 7.1/a**

**DISBURSEMENTS FROM DISPOSITION FUND**

PROGRAMME'S DISBURSEMENTS BY BUDGET POST - 2nd QUTR. 1994

DISBURSMENTS FROM DISPOSITION FUND (cont)											
				<i>Brought forward</i>				<b>5065896.15</b>			
Qtr.	Nº	Date	Budget Post	Purpose of expenditure	Amount of Invoice N\$	GST/amnt. reIm- bursed by Mpty.	Amnt.reImbursa- ble from DF N\$	Total disbursed from DF N\$	Total disb. In Qtr	Total GST paid In Qtr	Total disb. DF In Qtr
2nd/94	57	15/7/94	1.2	Phase I - Certif. 4	119359.64	5780.62	113579.02	5179475.17			
2nd/94	58	15/7/94	1.2	Phase II - Certif. 4	311798.25	42288.66	269509.59	5448984.76	<b>431157.89</b>	<b>0.00</b>	<b>383088.61</b>
2nd/94	39	15/7/94	1.3	Builder, starter solution	2092.00	0.00	2092.00	5451076.76			
2nd/94	40	15/7/94	1.3	Builder, starter solution	1516.50	0.00	1516.50	5452593.26			
2nd/94	41	15/7/94	1.3	Builder, starter solution	1565.72	0.00	1565.72	5454158.98			
2nd/94	42	15/7/94	1.3	Builder, starter solution	2092.00	0.00	2092.00	5456250.98			
2nd/94	43	15/7/94	1.3	Builder, starter solution	1569.00	0.00	1569.00	5457819.98			
2nd/94	44	15/7/94	1.3	Builder, starter solution	1569.00	0.00	1569.00	5459388.98			
2nd/94	45	15/7/94	1.3	Materials for starter solutions	840.00	83.24	756.76	5460145.74			
2nd/94	46	15/7/94	1.3	Materials for starter solutions	5532.89	403.61	5129.28	5465275.02			
2nd/94	47	15/7/94	1.3	Builder, starter solution	2092.00	0.00	2092.00	5467367.02			
2nd/94	48	15/7/94	1.3	Builder, starter solution	1569.00	0.00	1569.00	5468936.02			
2nd/94	49	15/7/94	1.3	Builder, starter solution	1562.52	0.00	1562.52	5470498.54			
2nd/94	50	15/7/94	1.3	Materials for starter solutions	11530.02	854.75	10675.27	5481173.81			
2nd/94	51	15/7/94	1.3	Brick tests	90.00	0.00	90.00	5481263.81			
2nd/94	52	15/7/94	1.3	Materials for starter solutions	5087.16	376.84	4710.32	5485974.13			
2nd/94	52-a	15/7/94	1.3	Water connections	2250.00	0.00	2250.00	5488224.13	<b>40957.81</b>	<b>1718.44</b>	<b>39239.37</b>
2nd/94	53	15/7/94	1.4	Walton Stationery Co	764.22	56.61	707.61	5488931.74			
2nd/94	54	15/7/94	1.4	Schoemans	3136.00	310.77	2825.23	5491756.97			
2nd/94	55	15/7/94	1.4	Equipement for CC No2	2203.20	163.20	2040.00	5493796.97	<b>6103.42</b>	<b>530.58</b>	<b>5572.84</b>
2nd/94	59	15/7/94	2.3	Contr. CH at Otjom. Cert.1	584628.44	28968.34	555660.10	6049457.07	<b>584628.44</b>	<b>28968.34</b>	<b>555660.10</b>
2nd/94	60	15/7/94	9	Training for staff	2500.00	247.75	2252.25	6051709.32	<b>2500.00</b>	<b>247.75</b>	<b>2252.25</b>
									<b>1065347.56</b>	<b>31465.11</b>	<b>985813.17</b>
										<b>48069.28</b>	
											<i>Reimbursable by Municipality this Qtr.</i>

## DISBURSMENTS FROM DISPOSITION FUND 2nd. QUARTER OF 1994

				<i>Brought forward</i>				<i>5065896.15</i>			
Qtr.	Nº	Date	Budget Post	Purpose of expenditure	Amount of Invoice N\$	GST/amnt. relm- bursed by Mpty.	Amnt.reimbursa- ble from DF N\$	Total disbursed from DF N\$	Provisional Appr.No	Amount Relmbursed	Difference
2nd	39	15/7/94	1.3	Builder, starter solution	2092.00	0.00	2092.00	5067988.15	1	2092.00	0.00
1994	40	15/7/94	1.3	Builder, starter solution	1516.50	0.00	1516.50	5069504.65	1	1516.50	0.00
	41	15/7/94	1.3	Builder, starter solution	1565.72	0.00	1565.72	5071070.37	1	1565.72	0.00
	42	15/7/94	1.3	Builder, starter solution	2092.00	0.00	2092.00	5073162.37	1	2092.00	0.00
	43	15/7/94	1.3	Builder, starter solution	1569.00	0.00	1569.00	5074731.37	1	1569.00	0.00
	44	15/7/94	1.3	Builder, starter solution	1569.00	0.00	1569.00	5076300.37	1	1569.00	0.00
	45	15/7/94	1.3	Materials for starter solutions	840.00	83.24	756.76	5077057.13	1	840.00	-83.24
	46	15/7/94	1.3	Materials for starter solutions	5532.89	403.61	5129.28	5082186.41	1	5129.28	0.00
	47	15/7/94	1.3	Builder, starter solution	2092.00	0.00	2092.00	5084278.41	1	2092.00	0.00
	48	15/7/94	1.3	Builder, starter solution	1569.00	0.00	1569.00	5085847.41	1	1569.00	0.00
	49	15/7/94	1.3	Builder, starter solution	1562.52	0.00	1562.52	5087409.93	1	1562.52	0.00
	50	15/7/94	1.3	Materials for starter solutions	11530.02	854.75	10675.27	5098085.20	1	10675.27	0.00
	51	15/7/94	1.3	Brick tests	90.00	0.00	90.00	5098175.20	1	90.00	0.00
	52	15/7/94	1.3	Materials for starter solutions	5087.16	376.84	4710.32	5102885.52	1	4673.02	37.30
	52-a	15/7/94	1.3	Water connections	2250.00	0.00	2250.00	5105135.52	1	2250.00	0.00
	53	15/7/94	1.4	Walton Stationery Co	764.22	56.61	707.61	5105843.13	1	707.61	0.00
	54	15/7/94	1.4	Schoemans	3136.00	310.77	2825.23	5108668.36	1	2903.70	-78.47
	55	15/7/94	1.4	Equipement for CC No2	2203.20	163.20	2040.00	5110708.36	1	2040.00	0.00
	56	15/7/94	9	Training for staff	2500.00	247.75	2252.25	5112960.61	1	2252.25	0.00
	57	15/7/94	1.2	Phase I - Certif. 4	119359.64	5780.62	113579.02	5226539.63	1	119359.64	-5780.62
	58	15/7/94	1.2	Phase II - Certif. 4	311798.25	42288.66	269509.59	5496049.22	1	281312.25	-11802.66
	59	15/7/94	2.3	Contr. CH at Otjom. Cert.1	584628.44	28968.34	555660.10	6051709.32	2	558644.95	-2984.85
				<b>Totals for quarter</b>	<b>1065347.56</b>	<b>79534.39</b>	<b>985813.17</b>	<b>6051709.32</b>		<b>1006505.71</b>	<b>-20692.54</b>

## DISBURSMENTS FROM DISPOSITION FUND 3rd. QUARTER OF 1994

DISBURSMENTS FROM DISPOSITION FUND (cont)								
<i>Brought forward</i>								
6051709.32								
Qtr.	Nº	Date	Budget Post	Purpose of expenditure	Amount of invoice N\$	GST/amnt. reimbursed by Mpty.	Amnt.reimbursable from DF N\$	Total disbursed from DF N\$
1994	60	11/7/94	1.4	Devolution of 50% retention	6750.00	334.46	6415.54	6058124.86
3rd	61	11/7/94	2.2	Land development-CH Project	388750.62	11112.45	377638.17	6435763.03
	62	11/7/94	1.3	Electrical connections	2826.00	0.00	2826.00	6438589.03
	63	11/7/94	1.4	Cty.Center 2 - equipt.	2408.00	183.14	2224.86	6440813.89
	64	11/7/94	1.4	Cty.Center 2 - equipt.	226.80	16.80	210.00	6441023.89
	65	11/7/94	1.3	Water connections	900.00	0.00	900.00	6441923.89
	66	11/7/94	1.3	Builder, starter solution	480.90	0.00	480.90	6442404.79
	67	11/7/94	1.3	Builder, starter solution	978.70	0.00	978.70	6443383.49
	68	11/7/94	1.2	Phase II - Certificate 5	163270.89	21602.60	141668.29	6585051.78
	69	11/7/94	1.3	Purchase of building materials	518.92	38.44	480.48	6585532.26
	70	11/7/94	1.3	Purchase of building materials	1893.63	139.09	1754.55	6587286.81
	71	11/7/94	5.2	Cty. Dvlp.Fund-	100.00	0.00	100.00	6587386.81
	72	11/7/94	1.3	Purchase of building materials	9551.28	652.89	8898.39	6596285.20
	73	11/7/94	1.3	Electr.installation Starter Sol.	5200.00	257.66	4942.34	6601227.54
	74	11/7/94	1.3	Purchase of building materials	3334.19	246.97	3087.22	6604314.76
	75	11/7/94	1.3	Builder starter solution	991.80	0.00	991.80	6605306.56
	76	11/7/94	1.3	Builder starter solution	1987.40	0.00	1987.40	6607293.96
	77	11/7/94	1.3	Builder starter solution	1987.40	0.00	1987.40	6609281.36
	78	11/7/94	1.3	Builder starter solution	1451.60	0.00	1451.60	6610732.96
	79	11/7/94	1.3	Builder starter solution	661.20	0.00	661.20	6611394.16
	80	11/7/94	1.4	Cty.Center 2 - equipt.	6226.00	617.00	5609.00	6617003.16
	81	11/7/94	1.4	Cty.Center 2 - Store room/inst	200.00	0.00	200.00	6617203.16
	82	11/7/94	1.4	Cty.Center 2 - Store room	3058.00	295.12	2762.88	6619966.04
	83	11/7/94	1.3	Electr.installation Starter Sol.	2600.00	128.83	2471.17	6622437.21
	84	11/7/94	1.3	Electrical connection	1616.00	0.00	1616.00	6624053.21
	85	11/7/94	1.3	Water connection	450.00	0.00	450.00	6624503.21
	86	11/7/94	1.3	Builder starter solution	991.80	0.00	991.80	6625495.01
	87	11/7/94	1.4	Cty.Center 2 - garden/equipt.	1758.00	148.45	1609.55	6627104.56
	88	11/7/94	1.4	Cty.Center 1 - Security door	1870.68	92.69	1777.99	6628882.55
	89	11/7/94	1.3	Builder starter solution	2177.40	0.00	2177.40	6631059.95
	90	11/7/94	1.3	Builder starter solution	2981.10	0.00	2981.10	6634041.05
	91	11/7/94	1.3	Builder starter solution	1987.08	0.00	1987.08	6636028.13
	92	11/7/94	1.3	Purchase of building materials	6956.83	471.89	6484.94	6642513.07
	93	11/7/94	1.3	Purchase of building materials	7878.33	583.56	7294.77	6649807.84
	94	11/7/94	1.3	Builder starter solution	991.80	0.00	991.80	6650799.64
	95	11/7/94	1.3	Purchase of building materials	4016.75	297.54	3719.21	6654518.85
	96	11/7/94	1.3	Purchase of building materials	4743.49	336.66	4406.83	6658925.68
	97	11/7/94	1.3	Purchase of building materials	9997.49	740.55	9256.94	6668182.62
	98	11/7/94	1.3	Purchase of building materials	4645.30	344.10	4301.20	6672483.82
	99	11/7/94	1.2	Infrastructure improvement	900.00	0.00	900.00	6673383.82
	100	15/7/94	2.2	L.dvlpmnt.-Cert 2/Kh-Okur.	93432.89	2486.36	90946.53	6764330.35
	101	15/7/94	2.2	L.dvlpmnt.-Cert 1/Kh-1430	93832.70	2545.38	91287.32	6855617.67
	102	15/7/94	2.3	Contr. CH at Otjom. Cert.2	516981.69	28462.31	488519.38	7344137.05
	103	20/7/94	2.3	Contr. CH at Otjom. Cert.3	398750.11	19758.07	378992.04	7725974.96
	104	20/7/94	various	General adjustment of appr.	25222.78	0.00	25222.78	7751197.74
	105	29/7/94	5.1	Corrections to video No2	7098.45	703.45	6395.00	7757592.74
	106	29/7/94	1.3	Builder starter solution	826.50	0.00	826.50	7758419.24
	107	29/7/94	1.3	Purchase of building materials	9412.76	651.61	8761.15	7767180.39
	108	29/7/94	1.3	Builder starter solution	1088.70	0.00	1088.70	7768269.09
	109	29/7/94	1.3	Purchase of building materials	18.26	1.81	16.45	7768285.54
	110	29/7/94	1.3	Purchase of building materials	1437.09	106.45	1330.64	7769616.18
	111	29/7/94	1.3	Builder starter solution	1653.00	0.00	1653.00	7771269.18
	112	29/7/94	1.3	7 Water connections	4508.00	0.00	4508.00	7775777.18
	113	29/7/94	1.4	Cty.Center 2 - equipt.	890.77	88.27	802.50	7776579.68
	114	29/7/94	1.4	Devolution of 50% retention	6750.00	334.46	6415.54	7782995.22
	115	29/7/94	5.2	Info leaflets	119.88	11.88	108.00	7783103.22
				<b>Totals for quarter</b>	<b>1822338.96</b>	<b>93790.93</b>	<b>1728548.03</b>	



