

**OSHATOTWA
HOUSING PROGRAMME**

**PROGRESS REPORT N^o 6
*OMAUBO OTAA HAPUPALA***

(There are more and more houses)



Some of the 63 Okuryangava core-houses

**Submitted by
SUM Consult
to the
National Housing Enterprise (NHE)**

**December 1994
Windhoek, Namibia**

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ABBREVIATIONS USED

BML	Building Material Loans
CC	Community Center
CDC	Community Development Coordinator
CDA	Community Development Advisor
CTA	Chief Technical Advisor
DF	Disposition Fund
GST	General Sales Tax
HH	Household
KfW	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
PR	Progress Report
SCA	Self-Help Construction Advisor
SMFP&C	Senior Manager, Finance, Planning and Control
SMTSS	Senior Manager of Technical and Social Services
SS	Starter Solution

1. INTRODUCTION

This Progress Report No. 6 is submitted by SUM Consult 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 August through the end of December 1994. It also includes the information prepared by the Oshatotwa Team for the December monthly report to KfW, that will therefore not be submitted separately.

Overview of progress

All Programme sub-components are now under execution, and some major tasks completed. An amount of over N\$ 22.375.000 has already been invested, representing nearly 56% of the total budget. The following table provides an indication of the advance in the execution of each component measured in amount spent against budget allocations.

COMPONENT	BUDGET ASSGMT	SPENT TILL 12/94	% OF ADVNC
1. UPGRADING AREAS	9995.00	8144.55	81.5
1.1 Land & basic infrastructures.	5221.00	5221.00	100.0
1.2 Infrastructure improvements	2220.00	1917.30	86.4
1.3 Starter solutions	2104.00	787.52	37.4
1.4 Community centers	450.00	218.22	48.5
2. CORE-HOUSES	10476.10	7589.69	72.5
2.1 Land & basic infrastructures	2934.70	2934.70	100.0
2.2 Land development	1363.00	991.30	72.7
2.3 Core-house construct.	5878.40	3663.68	62.3
2.4 Community centers	300.00	0.00	0.0
3. LOAN GUARANTEE FUND	11900.00	2900.00	24.4
3.1 Loan Guarantee Fund	1900.00	1900.00	100.0
3.2 Private sector loans	10000.00	1000.00	10.0
4. BUILDING MATERIAL LOANS	1263.00	500.00	39.6
5. COMMUNITY DEVELOPMENT FUND	87.00	40.49	46.5
5.1 Production of 2 videos	20.00	35.81	179.0
5.2 Unassigned	67.00	4.68	7.0
6. NHE ADM. / TECHNICAL COSTS	2692.00	1709.70	63.5
6.1 Personnel	2201.00	1300.00	59.1
6.2 Land survey & engineering fees	491.00	409.70	83.4
7. CONSULTANTS	3467.80	1978.00	57.0
7.1 Inception phase	520.00	520.00	100.0
7.2 Implementation phase	2947.80	1458.00	49.5
8. RESOURCE CENTER	38.00	38.00	100.0
9. CONTINGENCIES	194.90	57.00	29.2
10. TOTALS	40113.80	22375.14	57.2

Over N\$ 7.400.000 in project funds were spent during the period covered by this Report. Out of it, N\$ 1.000.000 were financed by the SWABOU Building Society with support from the Loan Guarantee Fund, the first time that the Private Sector in Namibia is funneling capital to finance low-income housing. A new replenishment of the Disposition Fund was requested and in mid-November the KfW transferred to the Commercial Bank in Windhoek an amount of DM 1.500.000.ⁱ

Upgrading Project

Infrastructure upgrading works are completed, except for internal street lights, a component whose implementation will be deferred. Municipal improvements in all areas are also completed, and the Greenwell Matongo community may now connect to a new underground sewerage line. 53 Starter solutions are now completed, 7 new loans are approved and 20 being processed. Tender for construction of the Greenwell Matongo community center closed in November and construction is now expected to begin early in 1995. Also in 1995 the Ministry of Education and Culture will begin construction of a primary school for 500 students in Okuryangava close to most Oshatotwa beneficiaries. The Ministry of Health and Social Services has scheduled twice weekly family health and environmental campaign sessions to be held in the two Oshatotwa community centers. Repayment of loans continue to be disappointing, even for starter solutions, and a sterner cost-recovery policy, including as a last resort the eviction of non-payers will be implemented in 1995.

Core-House Project

All 168 core-houses in Otjomuise and Okuryangava are now completed and handed over to their new owners. An important reduction in selling price was attained in the Okuryangava Project as compared with the first core-houses at Otjomuise. The Core-House Project in Khomasdal erf 1430 continues to be affected by delays and construction of the envisaged show-houses has not yet began. The Municipality has agreed in principle to make land available for the construction of a community center at Otjomuise; preliminary community development work, design and tender preparation will begin early in 1995. A re-evaluation of all 168 clients of the Core-House Programme was done; NHE is making serious efforts to adjust its selection procedures to the criteria established in the Agreement. 85,7% (or even up to 95,2%) of the clients at Okuryangava meet these criteria, as opposed to only 71,4% for the Otjomuise clients.

Loan Guarantee Fund

The pilot project proposed earlier in 1994 is progressing satisfactorily. 32 guaranteed loans have been approved; 20 houses have been completed and handed over and construction of the next twelve will begin in early 1995. Some adjustments in the maximum amount of loans and in house design will be introduced to facilitate marketing of the remaining 24 that are still to be built at the Khomasdal site. SWABOU has already paid NHE N\$ 240.000 for the purchase of 15 of the erven used at the Khomasdal site. The money thus recovered will be applied to the core-house project.

Building Material Loans

NHE has started granting short-term loans for house improvements to its clients. Till the end of October 35 loans of an average amount of nearly N\$ 5.000 were either approved or in process, and some N\$ 90.000 were disbursed to pay for the purchase of building materials or labor. Out of this initial experience NHE has the impression that there is a big demand for this type of assistance, not only in Windhoek but in other cities as well. Starting next budget year NHE will funnel capital to expand the scheme. A special account to handle this component has been established.

Other issues affecting the Programme

As a way to raise capital in the open market, NHE Board of Directors has suggested to the Government the idea of a partial privatization, which would be possible under the recently amended NHE Act. NHE proposed that 49% of its shares would be sold at the Windhoek Stock Exchange, with the Government retaining possession of the majority 51%. It appears that the proposal has been well received, and there is a serious possibility that it could be implemented in 1995. In this case NHE would have to modify the present non-profit philosophy to a profit-oriented operation, becoming an organization similar to the existing Building Societies, although maintaining its usual project-implementation operations and a subsidiary development company (already operating).

NHE intends to generate profits in its upper-market operations to cross-subsidize low-income programmes. However, it would be too speculative at this stage to assess how such a substantial change could affect the present and proposed KfW programmes, other than pointing out the obvious fact that a new Board of Directors resulting from this privatization would want to take a new look at all ongoing or proposed projects.

Market interest rates are increasing. The prime rate now stands at 17%, but there is speculation that it might go as high as 20% in the first half of 1995, mainly due to the business climate and the perceived outlook on the economic situation in South Africa. This will of course directly affect the affordability of Oshatotwa and proposed Phase II KfW Programme clients.

On the positive side, an interesting development in the making that will directly affect housing programmes in Namibia is the proposed Married Persons Equality Act. Expected to be discussed by Namibia's Parliament in April 1995, it will abolish the existing husband's marital power, thus enabling married women -among other things- to own and register property in their own name. Once approved, this law will remove this gender-discriminating factor, better protect the rights of women and children and greatly facilitate a legal solution to many problems that arise when marriages break down and the spouse is obliged to leave a dwelling for which she has struggled as much if not more than the husband. Copy of a first draft of some relevant parts of the proposed legislation is attached as Annex 1/a.

NHE has recently appointed an architect to fill a position long vacant, providing an in-house professional resource absolutely essential for a housing organization of its kind.

Consultants

Ms. Sophy Shaningwa and Ms. Petronella Taaru completed their assignment as part of the consulting team in October. They were both appointed as permanent NHE staff, which has thus gained two capable, experienced and above all motivated community development coordinators.

As decided in February's evaluation workshop, the input of the local consultants was going to be reduced in the second half of 1994 and not carried on onto 1995's Programme extension. Accordingly, Kerry McNamara Architects completed their assignment for the Oshatotwa Programme at the end of November.

Their collaboration with NHE and SUM Consult provided local resources and knowledge that were essential to the first two years of implementation of the Programme. Besides their day to day participation in project tasks, both Mr. McNamara as Field Supervisor and M. Andrew Walton as Field Coordinator shared with NHE, the Project Team and their SUM Consult partners their valuable experience, insights and prospective.

JACrispo/DKurtz/DBester 161294

ⁱ *KRW funds transferred to replenish the Disposition Fund were exchanged at the rate of N\$ 2,2455 = 1 DM.*

2. UPGRADING PROJECT

2.1 Land regularization

Analysis of erven in upgrading areas

There are nine erven within the Upgrading Project and included in the land purchased by NHE that are zoned as Public Open Space or Institutional. They range in size from a couple hundred square meters to over 8,000 m². As noted on page 5 of Progress Report 5, some of these inadvertently were sold to clients, and NHE has arranged cancellation of all those Deeds of Sale (usually by exchanging them for nearby unoccupied erven). NHE will now propose that ownership of these nine erven revert to the Municipality, and that a refund be issued for the cost price plus rates and taxes.

While most clients now understand the extent of their property lines and abide by them, a few continue to abuse neighboring space and to inconvenience their neighbors - one client actually occupies a neighbor erf and encroaches onto a third, and refuses to voluntarily move onto his own erf only because "it's too small" for his shabeen. The neighbor has consequently moved a couple hundred meters away and set up her shack on a Public Open Space.

Land sales

The number of pending cases has been reduced to 69, from 80 at the end of June. Of these 69, 38 have Deeds of Sale pending. Slow progress continues in the regularization of title of these erven, with 93.1% sold, towards the target of 99% by the end of 1995. The following table includes summaries of the status of erven and sales.

Community:	N ^o of Erven	Non-Resid.	Net N ^o Erven	DoS Done	% of Net	DoS Pend.	Infmal settlers	Vacant Erven
Onghuuo ye Pongo	61	0	61	61	100%	0	0	0
Onyeka	64	0	64	58	90.6%	6	0	0
Oduduluka	15	0	15	15	100%	0	0	0
Nangolo	136	2	134	110	82.1%	4	17	3
Ebandulu	34	2	32	30	93.8%	1	0	1
Onheleiwa	182	4	178	171	96.1%	7	0	0
Joseph Nepando	124	1	123	120	97.6%	3	0	1
Freedom Land	100	0	100	88	88%	2	0	10
Greenwell Matongo	291	0	291	276	94.8%	15	0	0
Totals:	1007	9	998	929	93.1%	38	17	14

This leaves 998 erven available for the Project. Of these, another two (vacant erven) are not suitable for residential purposes. One in Joseph Nepando has three sewerage line junctions under it, as well as open drainage across it. The other, in Freedomland, has a very deep drainage channel dissecting it. NHE will also discuss their status with the Municipality, recommending they be re-zoned as Public Open Space. (This could potentially change the net number of erven available for residential purposes to 996.)

Seventeen erven are occupied by informal settlers (all in Nangolo). Another 12 vacant erven include nine in Freedomland partially occupied by neighbors or used as paths, or that have developed into drainage channels, which can be reclaimed for residential construction.

2.2 Starter solutions

By the Christmas break, 53 starter solutions had been completed. They are distributed among eight of the nine communities in the Upgrading Project, Onyeka being the exception. Another seven loans are approved and 20 more are ready for approval; construction on these 27 (including one in Onyeka) is to begin in January 1995. The table in Annex 2.2/a provides details on these 80 clients and their starter solutions selections.

The proportion of female-headed households opting for a starter solution has increased from 5% (2 out of the first 38 cases) to 16.7% (10 out of 80). It is now approaching the 20% of families headed by women in the Upgrading Areas shown by the Oshatotwa team's household survey earlier this year. It would not be surprising if in time the percentage of starter solutions build by female-headed households is even higher than 20%, as women usually have a bigger stake than men in housing.

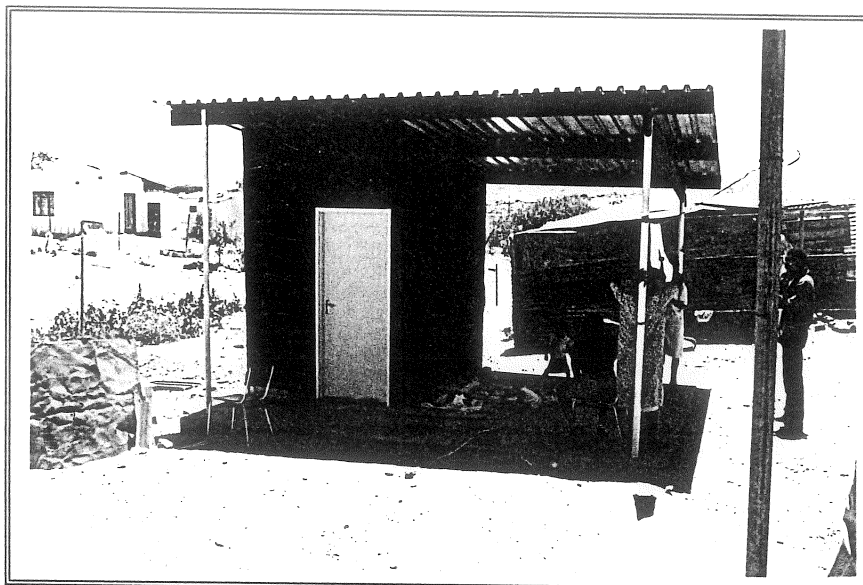
The average family size of is 4.4 (survey average: 4.31); and the average household income is N\$ 916.58 (survey median: N\$ 800.00). The overwhelming majority of these clients have formal jobs: forty are government employees (50%); 22 are employed in the private sector (27.5%); 10 are municipal employees (12.5%); 7 are employed by para-statal (8.75%); and still only one earns a living in the informal sector (1.25%). To a certain extent this is due to the emphasis that NHE puts in selecting people with better possibilities to repay their loans, an understandable approach in view of the poor repayment performance in the area described in 2.3.

The most popular choice for starter solution type is the A-10 (bathroom, kitchen and two other rooms), and was chosen by 42 of these 80 clients (52.5%). The following table shows the selections for these first 80 houses:

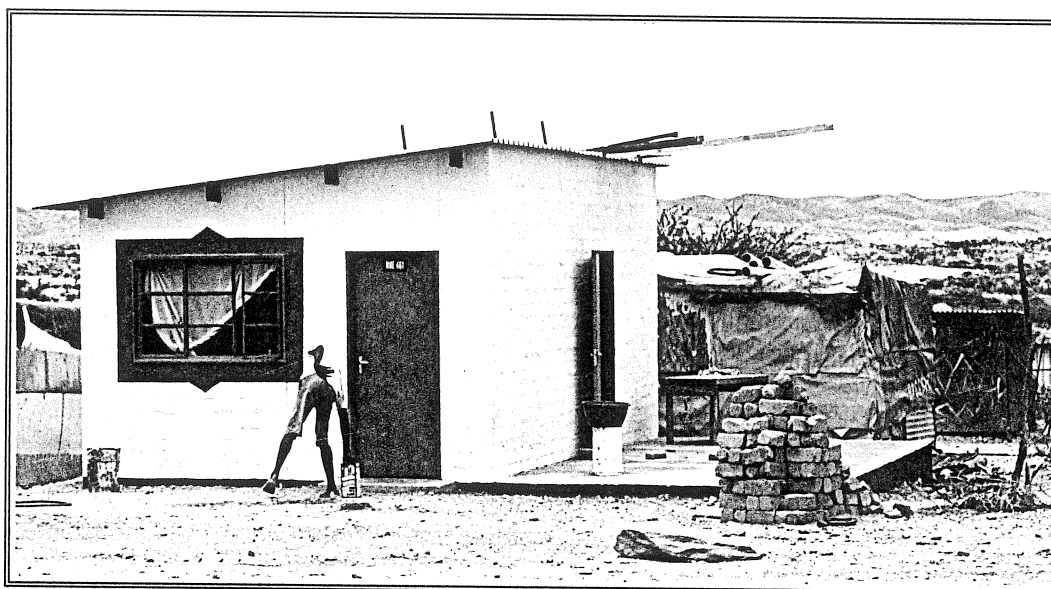
STARTER SOLUTION TYPES CHOSEN							
A2	A5	A7	A8	A9	A10	A11	Wet-core
1	6	4	21	2	42	3	1

The high proportion of public sector employees, with their generous employer housing assistance packages, continues to bias the selection towards the more expensive starter solutions. However, the CDCs and SCAs; are reporting increasing numbers of inquiries about single room buildings without bathroom and water connections, shell houses, and other lower scale options.

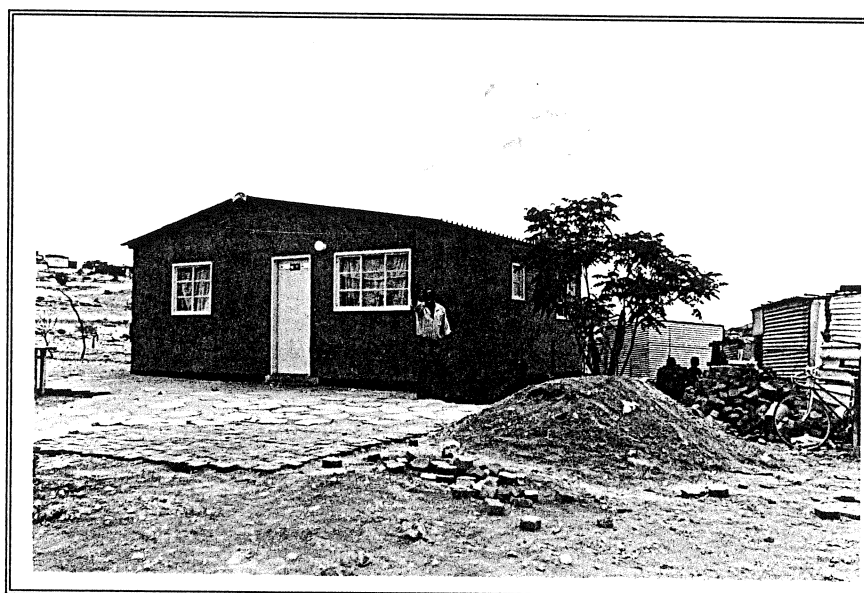
Public sector employees were encouraged, as from June 1994, to seek financing and



The variety of starter solutions include a number of smaller options. This A2 (bathroom plus full floor and roof for a one-room house in Joseph Nepando is the first such building in the Programme.



This A5 house (one room with indoor bathroom and foundation for future extension comprises 33% of the starter solutions built. Some materials are already stockpiled to begin house extensions.



The A 10 option (4 rooms with indoor bath) is the most popular choice among Government employees, making up 52,5% of the solutions built till now. This house in Nangolo was completed and handed over in November 1994.

construction through various private building companies that expressed interest in building houses that cost in excess of NHE's limit within the Upgrading Project of N\$ 32,000.00 for a starter solution. However, these private companies have so far failed to find the building society support required to finance their work, despite the Loan Guarantee Fund. The basic response is that banks and building societies have had too many bad experiences with public sector employees not paying their personal share of their repayments (the government agency automatically pays the employer's share of about 65% of the monthly payment, but the employee's share is often voluntary, not by stop-order). NHE continues to negotiate with private contractors and building societies to make this a viable option.

Distribution of the first 80 starter solutions is now better spread among the nine communities, with 20 in Freedom Land, 18 in Nangolo, 16 in Onhelewa and 13 in Greenwell Matongo. However, construction lags behind in other areas, with only 5 starter solutions in Joseph Nepando, 4 in Ebandulu, 2 in Onghuuo ye Pongo, and one each in Oduduluka and Onyeka.

Owners of the starter solutions continue to upgrade their houses immediately, with improvements ranging from installing burglar bars and doors, to accent painting, finishing interiors, paving courtyards and even adding rooms.

2.3 Repayments, arrears, evictions

Since October NHE has been using an adjusted computer software that permits an independent follow-up on erven and starter-solution loan repayments. It provides information on repayments for each current month (but not on the consolidated outstanding debt).

Two months are not sufficient get a general overview of payment trends, particularly in the case of starter solutions. It is clear however that repayments in the Upgrading Project continue to be discouraging. On average only a third of the families are making regular erven loan payments. 77% of the erven loans (671 out of 874) were in arrears at the end of November, using the normal indicator of three or more monthly installments due. The following table provides repayment figures for the months of October and November 1994:

Repayment on erven loans (excluding starter solutions)					
<i>Community</i>		Okuryangava	Onguo-ye-Pgo.	Grenwell Mtgo.	Total
<i>Erven Loans</i>		548	60	266	874
Oct	% of payers	36,00	26,67	23,31	31,57
	% recovered	48,23	34,58	33,70	41,03
Nov	% of payers	36,50	28,33	21,05	31,24
	% recovered	45,34	36,41	27,14	40,96

The recovery of costs on the starter solution loans, although better than for erven loans, is also disappointing, especially as a repayment performance comparable to that usual in more conventional NHE projects was expected. Using three months as

criteria to define arrears, 39% (21 out of 54) of the Starter Solutions accounts were behind schedule at the end of November. In some cases, delays in arranging stop-order payments for Governmental employees may be originating arrears; this should be clarified in future NHE controls. The following table summarizes the situation:

		Repayment on starter solutions loans			
Community		Okuryangava	Onguo-ye-Pgo.	Grenwell Mtgo.	Total
SS completed		44	1	9	54
Oct	% of payers	51,56	0,00	55,56	50,00
	% recovered	285,11	0,00	68,97	245,47
Nov	% of payers	56,82	0,00	33,33	51,85
	% recovered	62,36	0,00	42,71	58,33

As can be seen, there is a distortion in the month of October when the new system was introduced; perhaps all previous payments were credited on this first month.

The Oshatowa team has undertaken repeated and extensive campaigns to advise the clients of the importance to repay their loans. The net effect of these efforts is the maintenance of repayments at a plateau level, but is clear now that moral persuasion alone is not sufficient to improve repayment rates and sterner measures are required. The eviction of selected plot-owners in arrears will signal other families of the seriousness of the situation.

435 clients with substantial arrears have been identified and eviction procedures initiated; notices have already been served to 95 of them. 6 clients were summonsed and served with eviction orders; two of them signed an acknowledgment of debt. However, NHE procedures to deal with arrears, well established for its conventional programmes, are not yet adjusted to the specific situation in the Upgrading Areas for even where a house is not yet built. Last month's fiasco in the first effort to make a straight-forward eviction illustrates the point: the Court's Bailiff moved the client's belongings off the erf onto the street, and he and his neighbors promptly moved everything back onto the erf. This problem has now been identified and a proposal with recommendations on how to adjust procedures to deal with the question submitted to NHE for consideration (See Annex 2.3/a).

This problem was foreseen at the beginning of the Implementation Phase of the Programme. The alternative of an initial lease of the plots with an option to purchase was then evaluated, as opposed to the outright sale finally adopted. It was perceived that an initial lease would facilitate access to land for those really interested, permit NHE to evaluate this interest and facilitate the eviction of non-payers. However, due to legal complications, and to the fact that the amount of a lease payment would have been similar to the repayment of loans with the up-front subsidies, the idea was abandoned. Instead, NHE decided to sign deeds of sale with all settlers regardless of their affordability level, and establish a trial period of six months to provide all families with the opportunity to prove their willingness and ability to become home-owners.

The situation of starter solution owners in arrears is similar to the case of other homeowners in regard to the possibility of being evicted: it is legally easier for NHE to repossess a house than an empty plot. In late November the Oshatotwa Team convened a meeting with starter solutions clients to explain the seriousness of their situation. A deadline for February 1995 has been set for them to solve their situation. Clients are responding to the notice, and many are coming to NHE to make arrangements for the repayment of their arrears (See Annex 2.3/b).

2.4 Infrastructure improvements

Except for street lights, all major infrastructure works envisaged by the Programme are now completed. The Municipality has completed the paving and curbing of all primary roads and installed street lights along them throughout Okuryangava. It has also completed infrastructure works in Greenwell Matongo, where on December 14 the new sewerage lines were opened and connections of the 9 starter solutions completed in the area made functional.

Street lights in Okuryangava

The Programme envisaged the installation of street lights along all internal streets in Okuryangava. At the beginning of implementation (Feb./93) a quotation of N\$ 235.000 was received from the Municipality to do the work, on condition that NHE develop the internal streets before starting.

However, at present several reasons concur to suggest the revision of the convenience of going ahead with the implementation of this component, and it has been decided to suspend it sine-die:

- i) The street lights installed by the Municipality have vastly improved conditions in the area, which no longer remains in absolute darkness at night;
- ii) The development of internal streets (not initially included as a component), and the decision to provide full water and sewerage reticulation required an investment of N\$ 1.966.801,00. In addition to that, NHE has spent N\$ 329.512,00 for local engineer consulting fees.
- iii) The contribution of the Municipality to defray these costs, envisaged at N\$ 363.000, will only be of N\$ 178.802,00, as reimbursement for costs of manholes and other concrete works were excluded in the agreement. That means that the total allocation for this post is reduced from N\$ 2.220.000 to 2.035.802. There remain only N\$ 69.000 in the budget post 1.2.
- iv) The Municipality is now proposing that NHE undertake the full electrical reticulation of the area and not only street lights. It has submitted a cost estimate of N\$ 403.000,00 (168.000 over the estimate for street lights), to which the cost of consulting engineers fees for design and supervision of the network construction (to be financed by NHE) must be added.
- v) The poor repayment performance of the beneficiaries has made NHE extremely reluctant to invest more money in general improvements that in any case would

be very difficult to recover.

It is possible that using the contingency post and making adjustments to the general Programme Budget enough resources could be found to finance the internal street lights (and electrical reticulation), the aforementioned situation makes it advisable to defer a decision on the matter. Unless a substantial increase in repayment rates is achieved, investing more money for general improvements in the Upgrading Areas does not seem fair in view possible alternative uses of it to help solve the growing housing needs of other families in Windhoek.

Public toilets

As reported in PR N° 5 (pages 21-22), there had been some inquiries about semi-public toilets, more public toilets and pit latrines, and the Municipality was consulted on these options. As a result of these conversations, it was decided that more public toilets were not viable, in view of the poor community maintenance and management history of the existing toilets. The municipal health department has even threatened to close down the existing toilets as health hazards (see Annex 2.4/a).

The semi-public toilet idea, with group ownership, was well received by the Ehafo group in Nangolo. However, they have as yet not been able to organize the group arrangements, and some of them are building starter solutions with bathrooms, reducing the group's interest in the semi-public toilet option. In other areas, the preference is for private toilets.

Pit latrines were approved by the municipality on a non-intensive basis; however, interested parties initiating the inquiry now consider the wet-core and the A2 starter solution options as preferable and economically viable. The SCAs report a number of interested clients are expected to request these starter solutions early in 1995.

2.5. Community Centers

General

All the activities reported in previous Progress Reports continue and intensify at the Onghuuo ye Pongo and Okuryangava Community Centers, this last one generally called the Ombili Center by the local populace, naming it after the local community within Okuryangava. The literacy and choir usage have increased, and have required more coordination in planning the scheduling of community use, especially at the Ombili Center.

Both these Centers, as well as the NHE caravan office in Greenwell Matongo, were used as polling stations in the national elections on December 7th and 8th. At Greenwell Matongo, the authorities built a temporary canvas enclosure adjacent to the caravan, and placed the voting booths there. The Ministry of Health and Social Services plans to use these two Centers in 1995 for evening public education campaigns on family health and environment for the Okuryangava inhabitants.



Namibia held its national elections on December 7th and 8th. The polling stations in Okuryangava and Goreangab were the Oshatotwa Community Centers at Ombili, Onguo-ye-Pongo and the NHE caravan at the Goreangab site.

A letter of application for public phones to be set up at the community centers was sent by NHE to TELECOM, which has said it will place phones at the centers as soon as more pay phone units are available. That is expected to be in May 1995 at the earliest.

The Oshatotwa team is looking for ways both to enhance community use of the Centers, and to effectively build more local management into running them. A renewed effort is to be made to inform CBOs, NGOs and Ministries of the availability of the facilities. Local communities, especially in the Ombili area, are to be encouraged to think of the centers as open to use by all community members, not just those participating in the Oshatotwa Programme. While self-sustaining management by the local communities remains the ultimate goal for the centers, the Oshatotwa field staff have warned that we should not be too hasty in making the handovers, pointing to the example of the CRIAA Ombili office. That was turned over in mid-year, and closed shortly afterwards and currently remains locked and unused.

One possible option for the centers is to lease them to NGO-operated community programmes, with community use and involvement at the centers written into the lease. Also, NHE's continuing use of the centers, for offices for the Oshatotwa Programme field staff, would be included in such leases. The lessee would be responsible for maintenance and upkeep, and operating costs of the centers, and would pay a small fee to NHE (to cover municipal payments for the erf).

Ombili Center

With the effort to finish starter solutions before the Christmas break, the SCAs began buying certain building materials in bulk. These overflowed the small storage building: copper pipe, plumbing fittings and fixtures, door and window frames, lumber and other supplies were stored in the offices on a temporary basis, cluttering up them but facilitating construction.

Onguo ye Pongo Center

The Ombatero handicapped group in Onghuuo ye Pongo, for which assistance from the Oshatotwa Programme was under discussion (see PR4 pa.10 and PR-5 pa.19), has gone into a hiatus, leaving their equipment and supplies stored at the Center. One reason for that might be the Ministry of Lands and Resettlement's decision not to support building a facility for them at the Community Center. One task of the new CDC will be to contact the Ombatero group and assist it in looking for alternative solutions. Some private seamstresses are now also using the Onghuuo ye Pongo Center as a workshop.

Greenwell Matongo

Finally all required preparatory work was completed and NHE could call tenders for the construction of the community center at Greenwell Matongo. Three offers were received, ranging from N\$ 254.550 to N\$ 272.830, all higher than NHE's own estimate of N\$ 218.440. It is expected that construction of this much needed facility

will start early next year. A copy of the recommendation to NHE's tender panel is attached as Annex 2.5/a.

2.6 Community development

The CDCs concentrated their time on the campaign to improve repayments on both erven and starter solutions. They have also established up-to-date lists of paid-up clients and are in regular contact with them discussing their starter solution interests.

Follow-ups were done with more families with completed starter solutions. The general response is that the clients are very happy. A few problems, such as leaky toilets, were mentioned, and the SCAs corrected the problems.

Municipal water accounts continue to be a problem. The CDCs arranged a meeting in September in the Katutura Municipal Office, with municipal water officials and community leaders (from the Oshatotwa Programme and other communities in Wanaheda and Okuryangava), that was well attended, lively, and lasted till late. The municipal water officials asked that the leaders relay the information to their communities, and offered to participate in local meetings if requested. Two such follow-up meetings were held with Oshatotwa upgrading project communities.

Contacts continue with various non-governmental agencies to develop and expand community programmes, especially classes in English and Oshivambo literacy, and day-care for pre-school children.

The Namibia Police have confirmed their intention to place a caravan substation office at the Onghuuo ye Pongo Community as soon as possible. That move has been delayed due to logistical support requirements for the caravan substation, and is expected to be resolved in early 1995.

Sophy Shaningwa attended a meeting hosted by the Urban Trust of Namibia in November, which presented examples of community land trusts as an option to individual erven ownership. While the Namibian participants found the idea intriguing, they felt local people in urban areas are not yet ready to consider this alternative.

Petronella Taaru met with a traveling group of students from the University of Paris interested in squatter issues, to present the experience of the Oshatotwa team with informal settlers.

2.7 Community facilities in the Upgrading areas

In the Progress Report N° 5 (pa. 22 & 23) there is an update to July 1994 of the survey on community and social facilities in the Upgrading Areas that was conducted at the Inception Phase (Oct.1993). The following information reflects the latest developments:

The Ministry of Education and Culture has announced plans to build a primary

school in Okuryangava in 1995, for 500 students initially, and allowing for expansion of the facility in the future. The announced opening date is January 1996; however, construction tenders are only scheduled for March 1995. The school is to be located on Erf 954, which is very centrally located in Okuryangava, next to the central business area (Indicated as N° 3 in the plan of Pa. 23, PR-N°5). It is within easy walking distance of most of the families in the Upgrading Project areas; except for inhabitants of Onghuuo ye Pongo, Nangolo, Oduduluka and Onyeka that will be some 1000 m away from it.

Plans for another school to the west of Okuryangava, in Wanaheda, are being prepared, and when completed, may provide a viable option for students in the western areas of Okuryangava.

The Ministry of Health and Social Services has scheduled twice weekly family health, and environment educational campaign sessions to be held in the two Okuryangava Oshatotwa community centers (N° 7 in the aforementioned plan) starting in January. They may be extended to the Greenwell Matongo community center when it is completed.

3. CORE HOUSE PROJECT

3.1 Land development

Implementation of this component is finished, remaining only some final administrative tasks, and no further development of land is envisaged within the Oshatotwa Programme as NHE will make available additional land at Otjomuise if required (see PR-5, pa. 30).

3.2 Core-house construction

Otjomuise

The construction of the 105 core-houses at Otjomuise was completed ahead of schedule, all problems with electrical connections solved and all houses have been now handed over to their owners. The less expensive alternative has a selling price of N\$ 28,100 for the house and erf; the most expensive of N\$ 47.300 and the average selling price at Otjomuise was N\$ 37,242.

Okuryangava erf 41

The construction of this 63 core-houses scheme was completed in less than five months, and all houses were handed over by NHE during December. A reduction in costs was obtained in this Project, with selling prices ranging from N\$ 24,200 to N\$ 37.100. The average cost at Okuryangava was N\$ 32,683.

Khomasdal erf 1430

Progress on this Project has been inexplicable delayed, as at the end of July most things were ready to proceed: infrastructure work was completed, modifications in the design of the core-houses approved, and the decision to build show houses to enhance and facilitate on-site marketing was adopted. However, as of late December 1994 the tender for the construction of those show houses is not even prepared. Consequently, no marketing has taken place for these 102 erven (although NHE does of course have a substantial waiting list from which to invite potential clients once marketing begins). This delay of course cost money, that will end up being paid by the future clients increasing the costs to them.

Selection of beneficiaries

As reported in the Progress Report 5 (pages 30-13) NHE began client selection for the core-house project, prior to application of the adjusted PHSL criteria established in Progress Report 4 (page 47), on the basis of a straight-forward application of the PHSL without regard to family size. Some of the clients at Otjomuise and a few at Okuryangava were accepted despite excessive adjusted PHSL figures, as they had already been accepted by NHE to participate on the basis of household income being within the PHSL parameters. A complete re-evaluation of all 168 clients of the Core-House Project is prepared and attached as Annex 3.2/b.

Otjomuise

The preliminary analysis of the clients at Otjomuise done in Progress Report 5 (page 31, and Annex 3.2/b) showed that 68% (60 out of 88 clients at that time) were in the acceptable range of adjusted PHSL. The final analysis of the all clients now living there shows that 71.4% (75 of 105) are within the acceptable range of adjusted PHSL (5% excess and lower). This improvement resulted from a stricter application of the adjusted PHSL criteria to the latter applicants.

Household incomes compared with their corresponding adjusted PHSL vary widely, ranging between - 81% and + 203%. The average income of all clients falls 17,8% below the average adjusted PHSL that would correspond to the group.

Okuryangava erf 41

Client acceptance for the Okuryangava core-houses also began before application of the adjusted PHSL criteria, but was then corrected to include family size in the calculation. With all the core houses assigned, 85.7% (54 of the 63 clients) fall within the acceptable range of adjusted PHSL. Among the 9 failing to meet adjusted PHSL criteria, there are seven families where the mother, not officially or traditionally married to the male head of household, resides with the family but under existing procedures is not counted as a legal family member. In six of the seven cases, when the mother is factored into the adjusted PHSL calculation, the family then meets adjusted PHSL criteria; this increases the ratio meeting the criteria to 95.2% (60 of 63 families).

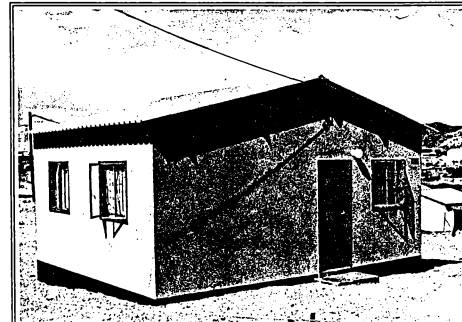
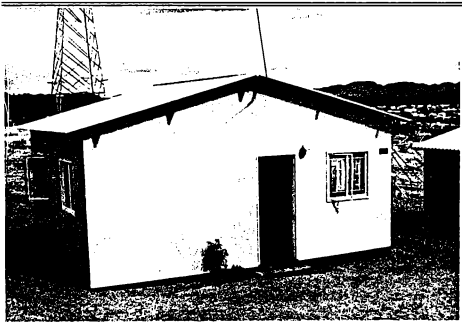
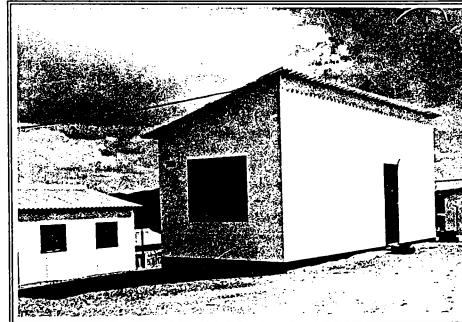
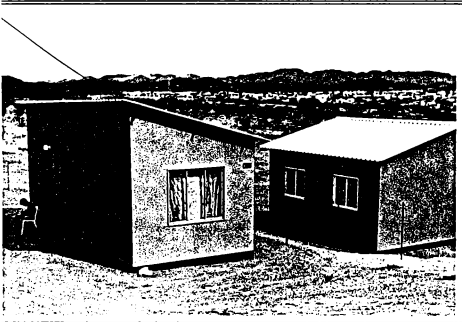
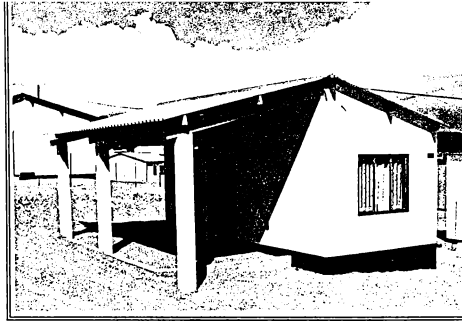
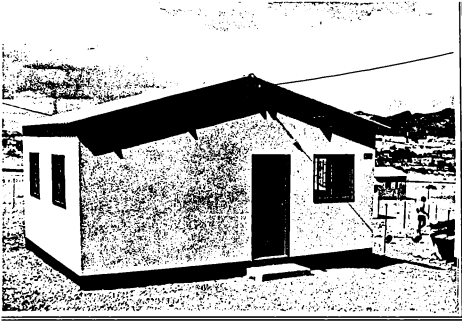
Some findings of the general analysis of core-house clients

Household incomes among core-house clients range from N\$ 452 to N\$ 2,850. The average household income at Okuryangava is N\$ 740.00 less than at Otjomuise. In Okuryangava there are only 11.1% of the households with two income earners as compared to 34.3% in Otjomuise. This may be in part a result of more stringent application of the adjusted PHSL criteria, which disqualifies some households with two income earners in a small family when both are clearly in the low-income range but their combined total is in excess of the adjusted criteria. This stricter application of criteria may have also had an impact on the core-house selections, as the average cost in Okuryangava is N\$ 32,683, which is 12.2% lower than the N\$ 37,242 average for Otjomuise. The following table summarizes some of these points:

SUMMARY OF ANALYSIS OF CORE-HOUSE CLIENTS								
Project Site:	S	M	D	W	Avg. HH Income	HH with 2 Incomes	Avg HH Size	Avg C-H Cost
Otjomuise	45	52	7	1	N\$ 2,103.99	36	3.83	N\$ 37,242
Okuryangava	40	22	0	1	N\$ 1,363.98	7	3.76	N\$ 32,683

S: Single M: Married D: Divorced W: Widow

On the whole, most core-house clients are private sector employees (70.8%), although in Okuryangava 46.0% are public sector employees as compared to only 16.2% in Otjomuise as detailed in the following table:



In the Okuryangava Core-House Project clients chose an eye pleasing variety of color schemes to finish their houses as illustrated by the above photos.

EMPLOYMENT OF CORE-HOUSE CLIENTS				
Site:	Informal	Private Sector	Public Sector	Total
Otjomuise	3	85	17	105
Okuryangava	0	34	29	63
TOTALS:	3	119	46	168

Selection of future core-house clients

NHE is planning to apply strict criteria tests to applicants for the next core-house project at Khomasdal Erf 1430. More effort will be made to determine who are earners and contributors to household income, rather than counting only the income of the head of household and a legal spouse. Applications by single men claiming no other family members will be closely examined to determine real household size. Unofficial wives will be included in the household tally when it can be shown they are viable members of the household (one indicator is when there are a number of pre-school aged children of the male head of household living with their parents). It may be more difficult to identify unofficial spouses among female applicants.

Also, public sector employers will not be accepted as clients in the Khomasdal core-house site. This is expected to lower the costs of the options selected, but may lead to a higher percentage of interested applicants not meeting the adjusted PHSL criteria.

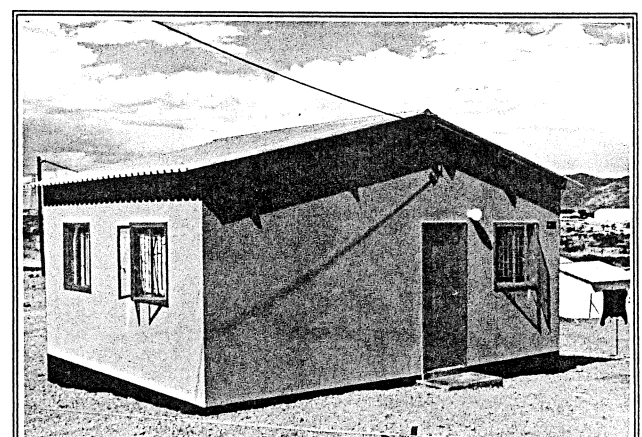
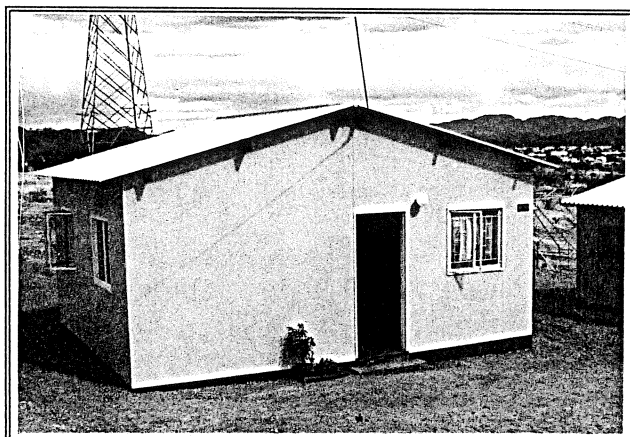
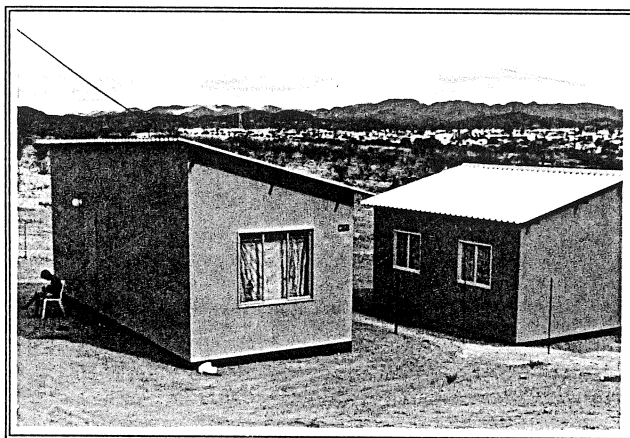
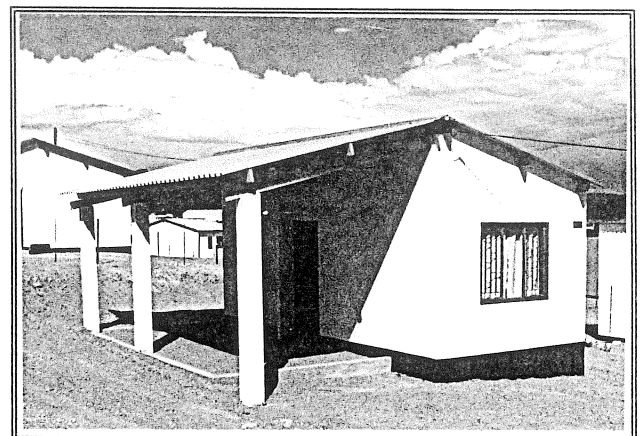
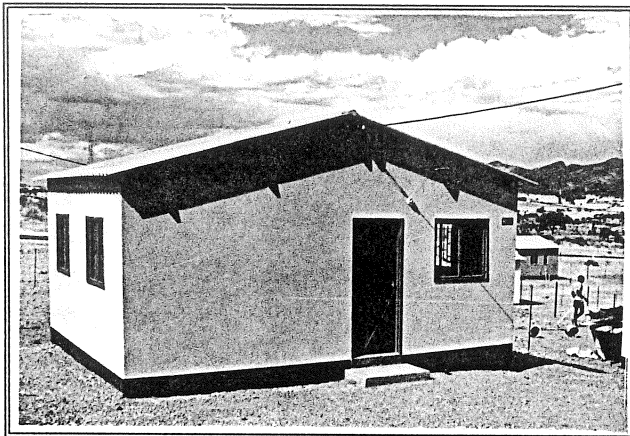
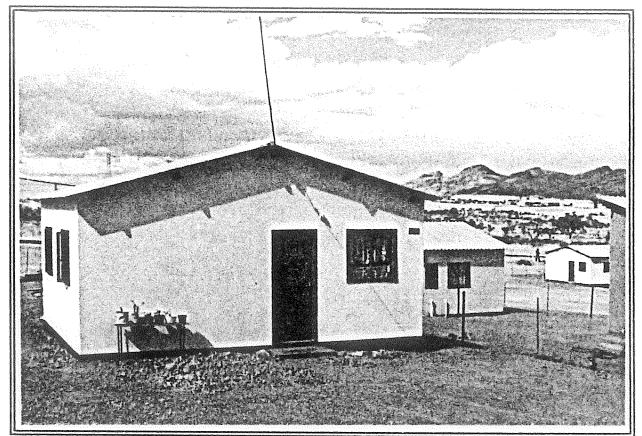
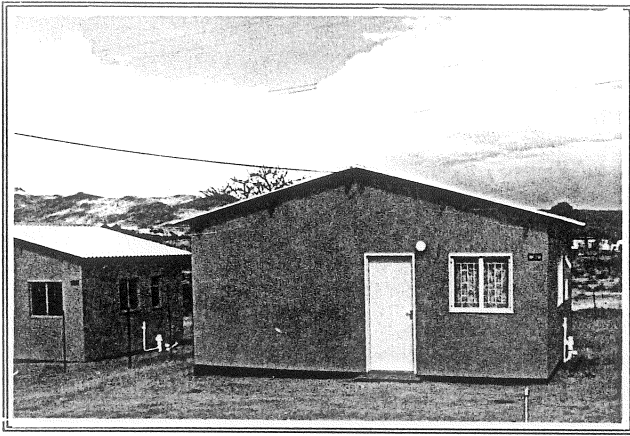
3.3 Community Center at Otjomuise

As reported in PR N° 5 (pa. 26), NHE requested from the Municipality land to develop a Community Center to serve both the more than 450 residents of the recently completed core-house project and residents of neighboring settlements.

On December 9 the Municipality answered favorably to the request, subject to the fulfillment by NHE of some standard conditions (See Annex 3.3/a). It is now possible to provide Otjomuise with this sorely lacking facility.

To implement the idea, the first thing will be for NHE to contact the new residents to assess their interest and willingness to assume long term responsibilities in the management of the center. NHE will be reluctant to assume and finance long term responsibilities for the center without a clear indication that the community will take them over after a period of joint operation. This will require some form of initial community organization, a task that must be handled by Oshatotwa CDCs.

Once this interest and willingness is ascertained, the process of design and tender for the new building must proceed. The whole process is likely to require some time, so actual construction is not expected to begin before mid-1995.



In the Okuryangava Core-House Project clients chose an eye pleasing variety of color schemes to finish their houses, as illustrated by the above photos.

4 LOAN GUARANTEE FUND

Implementation of the Loan Guarantee Fund pilot project described in the Progress Report N° 5 is well under way. The first houses financed under the scheme are completed; they were handed over to their owners in a formal ceremony on December 15. Speeches were given by Mr. Axaro Tsowaseb, NHE's CEO, Mr. A.J. Borman from SWABOU and Mr. Horst Gebauer, representative from the Ministry of Economic Cooperation at the German Embassy in Namibia (See Annex 4/a).

A total of 32 guaranteed loans have been approved by SWABOU and 20 core-houses have been built. The target established at February evaluation workshop to have 20 houses financed by a Building society using the LGF is thus achieved (see PR N° 4, pa. 27). Despite some persistent difficulties, the Loan Guarantee Fund has proved an instrument apt to motivate private financial institutions to invest capital in the low-income end of the housing market.

For the initial 20 houses, an amount of N\$ 1.000.000 has been financed by SWABOU for land and construction costs. Out of it, N\$ 240.000 has been already paid to NHE for the purchase of the 15 erven for which the mortgages are formally registered. It has been agreed with NHE that the part corresponding to KfW-financed land development recovered from the sale of erven will be recycled into the Oshatotwa Programme for the construction of core houses.

As proposed in the workshop, a meeting to evaluate the results of this first project and decide on the continuation of the scheme was held at NHE on December 6. Chaired by Mr. Louis Fick, NHE's Senior Manager, Financial, Planning and Control, it was attended by M. Chris Bormann from SWABOU, Mr. Reggie Diergaerdt and Mr. Malcom Rittman from Horizon Developers and M. J. Crispo, CTA SUM Consult.

The Loan Guarantee Fund basic idea is found worthwhile by all the parties involved. However, several problems that conspire against a more rapid development of the LGF were raised at the meeting:

The major problem is the difficulty to obtain suitable land at reasonable prices to develop affordable schemes. Land continues to be scarce in Windhoek, and it was pointed out that at present it would be impossible to obtain a plot priced under N\$ 20.000. Given the fact that legal and transfer costs require on average N\$ 2.500, that leaves only N\$ 27.500 for the developer to build a house and make some profit within the limits established. As construction-costs increases are expected at the beginning of 1995, it is becoming more difficult to develop solutions within the present maximum loan limits. It must be pointed out, however, that construction and finishing standards used are relatively high and there would be scope to reduce costs

Revised figures for PHSL are expected soon, that could permit to increase the maximum limit established. With this circumstances in view, it was decided to increase the maximum loan limit to N\$ 60.000.

The initial deposit of 5% of the loan amount was pointed by Horizon Developers as a condition adding difficulties to their marketing. As the Building Society is assuming a big part of the risk, it was decided to let it decide at the time of client assessment whether or not to maintain this requirement. However, SWABOU's representative considers the initial deposit useful to finance transfer and legal costs that otherwise would have to be included in the loan.

The small size of the house is perceived as another marketing problem. Several clients that purchased houses on the basis of plans were disappointed with their size after seeing them built, and withdrew from the project. Although the houses were later resold, this add complications and marketing costs to an already very tight budget. The inclusion of the foundation of one or two rooms along with the initial core-house (an alternative already being used for the starter solutions and the Khomasdal erf 1430 Core-House Project), was suggested. It will not only facilitate future extensions, but also permit the client to better visualize a more completed house from the first moment.

The possibility of developing other type of housing making a more intensive use of the land, thus saving money in land to allow for bigger units, like row-houses, cluster houses or sectional titles was also suggested. The developer and the representative of SWABOU both think that such kind of solutions will not be readily accepted by the kind of clients to whom the scheme is addressed, although they have already been introduced in Windhoek for middle and upper income sectors.

As an outcome of the meeting it was decided to continue the implementation of the Loan Guarantee Fund and to make another evaluation around June 1995. In the meantime, the Senior Manager F,P&C has undertaken the task of identifying other developers that might be interested in operating under the scheme. Most probably NHE will still have to make available developed land it already owns to keep even prices within an affordable range.

With the interest earned, the Loan Guarantee Fund account balance at the end of October 1994 was of N\$ 2.256.866,74 (See Annex 4./a). At the present guarantee coverage of 30%, this will permit covering an amount of N\$ 13.500.000 in loans under the following assumption: Loans of N\$ 50.000; a maximum of 50% of the loans granted will turn bad, and as an average not more than 50% of the amount guaranteed would need to be reimbursed. If the maximum amount of loans is increased to N\$ 60.000, but the guarantee reduced to the original 20%, it would be possible to guarantee an amount of over N\$ 18.000.000 under the same conservative risk assumptions.

The possibility of withdrawing the (till now) more than N\$ 450.000 earned in interest and applying it to the core-house project has been raised in discussions between the SMFP&C and the CTA. It will be evaluated in the next CTA's mission to Windhoek in view of the progress in the granting of guaranteed loans.

5 BUILDING MATERIAL LOANS

Beginning of implementation

The revision of the concept for this component resulting from February's evaluation workshop, opening the possibility of extending loans to non-Oshatotwa clients, has started to bear fruits (PR N° 4, pa. 29-33). An initial experience, addressed to NHE house-owners with a good repayment record, was proposed to test procedures and train the personnel in charge, to be extended to non-NHE clients after an evaluation of six months of experience. An amount of N\$ 250.000 was earmarked for that purpose.

NHE July's marketing efforts (see PR N° 5, pa. 37) have paid off, as the big existent demand for this kind of assistance is now evident, both in Windhoek and in other towns. Actual granting of loans began in early October, till the end of November some 35 loans of an average amount of N\$ 5.000 have been approved.

NHE procedures to deal with this new kind of loans are now established and becoming routine. Loans are requested for a variety of house-improvement needs: upgrading electrical installation, re-painting of houses, sanitary and carpentry works, house repairs and so on. Some of the clients already had building materials purchased previously by them, and required assistance to pay for specialized labor.

Disbursement of the loan are made in one or two steps, depending on the kind of need financed. Usually NHE makes a direct payment to the supplier, although in cases a check is issued directly to the beneficiary.

To apply for a loan, a client must prove a good repayment performance on his house loan for the previous six months. NHE, has in place a specific computer software to monitor repayments, and expects a good recovery rate, although is still too early to make an assessment.

The following table shows the household income level of the first 35 clients:

HH INCOME LEVEL	1001-1500	1501-2000	2001-2500	2501-3000	3001-3200
N° OF CLIENTS	4	8	9	10	4

Although the majority of clients have incomes within the 3 PHSL limit established for the Oshatotwa Programme, there are 4 clients with incomes above this limit, a matter brought to the attention of NHE.

The Building Material Loans Revolving Fund

The Disposition Fund procedures are too cumbersome for the day-to-day administration of this component. After discussing the matter, it was decided that a more practical procedure will be the establishment of a special account within NHE, a revolving fund fed with KfW grant money and NHE's money for the part corresponding to General Sales Tax payments. Loan repayments will be credited into the account that will then become a self-sustaining long-term operation. NHE will administer the revolving fund and submit periodic reports to KfW and SUM Consult providing details on loans granted.



Handover of the last core-houses at Otjomuise was completed in November. Here W. Isaaks and D. Bester of the Oshatotwa Team along with the contractor (center) turn over one of these houses to a very happy new owner.



The new owners at Otjomuise have already begun improvements most of their houses. Here at erf 44 the owner has nearly completed the addition of two new rooms at his own expense.



Some core-house owners have started gardening, planting grass and decorative flowers in their erven.

Establishment of the account

As 70% of the originally earmarked amount of N\$ 250.000 is already allocated, it was decided to start the revolving fund with an amount of N\$ 500.000,00. The analysis of the initial 35 loans shows that on average 10% of each loan goes for taxes, this proportion was established to establish each party's share on the capitalization of the account. A transfer of N\$ 454.545,45 from the Disposition Fund was made, the balance of N\$ 45.454,45 being the part corresponding to NHE.

Loan usage

The Inception Report (pa. 71, 1.3, ii) envisaged that up to 10% of the amount of Building Material Loans could be used for purposes not involving the purchase of materials, like payment for labor. The evaluation of the actual demands of the first 35 clients shows the need of some clients to pay for specialized workers like carpenters or electricians.

After two years of implementation of the Oshatotwa Programme it is becoming evident that the concept of self-help construction is new in Namibia and few people are prepared or have the skills to actually execute works with their own hands. There is little tradition of owner construction: in spite of efforts by the SCAs and CDCs, there are few instances of self-help building even at very low-income levels, where the savings in labor would result in bigger houses.

Recognizing this fact, it was agreed to rise to a maximum of 25% of the loan amount the part that could be used to pay for labor or other purposes.

NHE interest in extending the concept

NHE has now recognized the existence of a huge demand for house improvement loans, and is planning to extend the concept. For this purpose, starting in the next budget year, NHE intends to funnel N\$ 1.500.000 per annum to grant Building Material Loans countrywide.

Extension to other cities

The demand for house improvements is of course not limited to clients in Windhoek. Actually among the first 35 clients one resides in Otjiwarongo. The Agreement signed between KfW and the Government of Namibia for the implementation of the Oshatotwa Programme limit its activities to Windhoek.

Starting next budget year, NHE will be able to grant loans anywhere in the country with its own funds. The implementation of the BML scheme is now past the initial experimental stage and being extended. It would be convenient for NHE to be able to grant loans in cities other than Windhoek in order to experiment and adjust internal procedures in preparation for the massive extension of the concept programmed for next year.

It is thus formally requested from KfW to examine the possibility of NHE using Oshatotwa Programme grant funds for the extension of loans in cities other than Windhoek, till the time NHE can make available its own funds for this purpose

Outline of points to cover in periodic reports

In a brief report NHE will periodically inform on the following points:

1. Number and amount of loans granted in the period, client's name and NHE account number, total amount granted in period, aggregated total since the beginning;
2. Number of requests being processed, amount;
3. Purpose of loans granted (kind of work to be financed), percent of loan for purchase of materials, to pay for labor
4. Client's name, NHE account number, household income and correspondence to Oshatotwa Programme maximum PHSL criteria;
4. Actual disbursements form BML account detailing name of client, purpose of disbursement, GST included, KfW and NHE funds used;
5. Loan repayments
6. On site monitoring by NHE of loan usage, deviations (if any) on use of funds;
7. Any other relevant information.

Most of this information may be presented on a table format, to which comments may be added if necessary. From time to time it would be convenient to illustrate the report with pictures of before and after situations.

Annex 5/a provides information on recent proceedings related to the Building Materials Loan scheme.

6 INSTITUTIONAL DEVELOPMENT

Internal to NHE

The two CDCs Ms. Sophie Shaningwa and Ms. Petronella Taaru completed their contract agreements with SUM-McNamara Consultants for participation in the Oshatotwa Programme as consultants as of the end of October, and were appointed to the same positions as NHE staff as of the first of November.

Several other staff changes may be reported among the Oshatotwa team.

NHE conducted a personnel search for the third CDC position, and Mr. Samuel K. Shikukutu has been appointed as Community Development Coordinator, effective January first. He will fill the position vacated in June, and will be responsible for the eastern sector of Okuryangava (Onghuuo ye Pongo and adjacent communities).

Two of the Self-help Construction Advisors have been transferred to new positions in NHE, and their replacements have been appointed. Mr. Ernest Mathias began work in November as an NHE Clerk of Works; he continues to work part-time on the Oshatotwa Programme through December. Mr. Bryan Graig will move to a position as an NHE Evaluator in January while continuing part-time with the Upgrading Project through that month. Mr. Lukas Petrus replaced Mr. Mathias, beginning work on December first. Mr. Lester Pieterse will replace Mr. Graig in January.

Mr. Wilfried Schulte, Oshatotwa Project's Coordinator, attended a workshop in Botswana in December 6 & 7. NHE was invited to send a senior Oshatotwa manager to a workshop undertaken by the Senthaga Housing Trust on privately financed low-income housing in Gaborone. Mr. Schulte presented one of two key-note addresses at the workshop (the other was given by COPE, a South African NGO, on their experiences in the field of affordable housing). Mr. Schulte's report on the workshop is attached as Annex 6/a.

NHE implemented the software adjustments required to monitor separately repayments on erven and starter solution loans. It has also implemented the procedures and software adjustments required for the Building Material Loans component. As mentioned, NHE intends to expand the BML concept and incorporate it as a mainstream operation that will be run from within the existing administrative framework

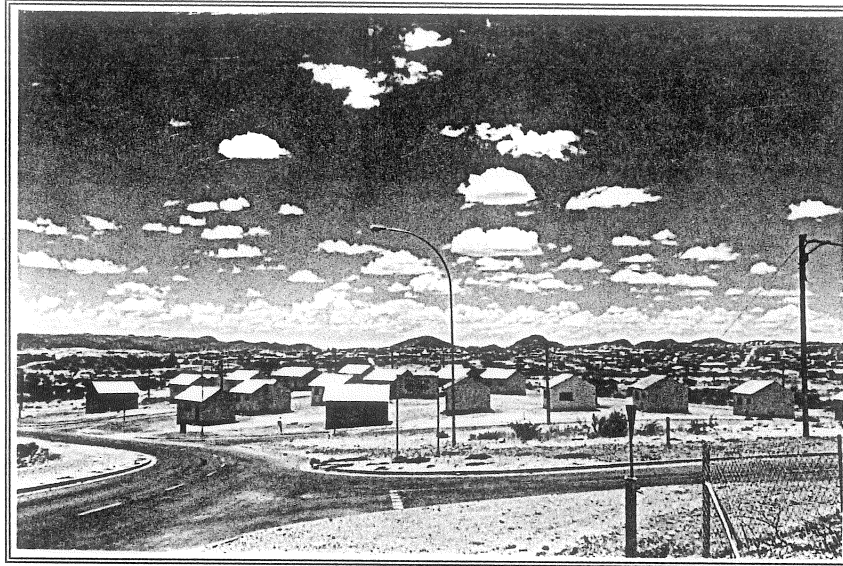
On the personnel side, NHE has recently appointed a staff architect to fill a position long vacant, providing an in-house professional resource absolutely essential for a housing organization of its kind.

Inter-institutional

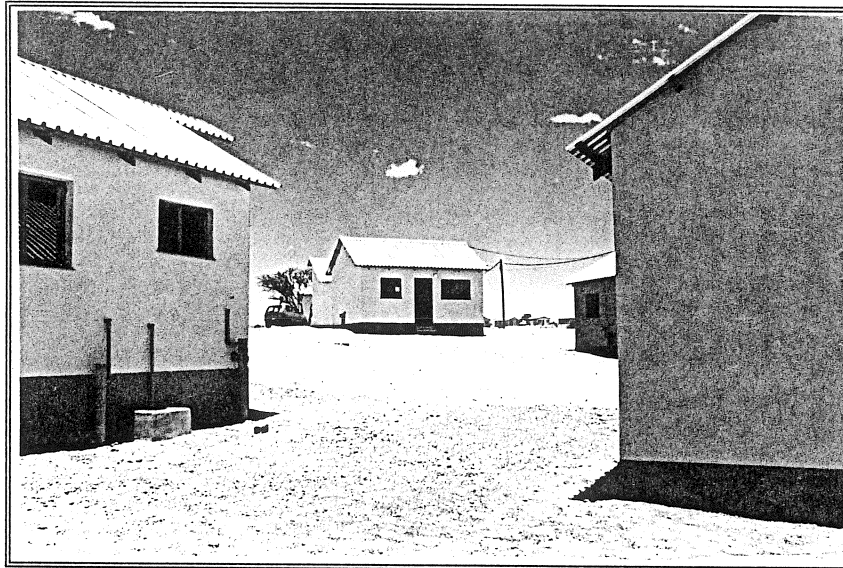
Cooperation and coordination with the Municipality continues to grow. The Municipality has allocated land at Otjomuise for the development of a community

center. At the field level, several community meetings on water and sanitation problems were jointly conducted between municipal and Oshatotwa Team staff. In conjunction with Oshatotwa Programme upgrading, the roads and infrastructure improvements completed by the Municipality in the Upgrading Areas are fast bringing them to urban standards comparable to those of similar areas in Windhoek.

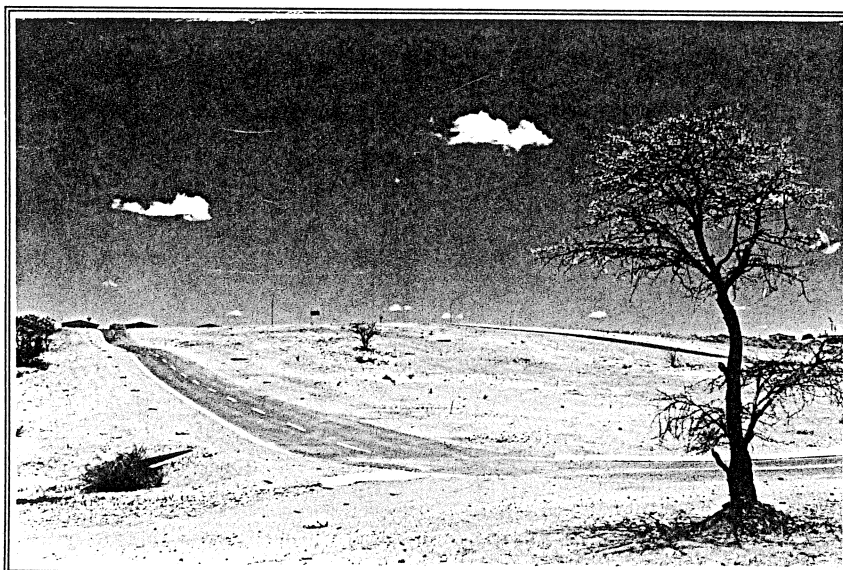
The Ministry of Health and Social Services will use the Oshatotwa community centers for health and social education campaigns, and the Ministry of Education and Culture will start construction of a primary school at Okuryangava.



General view of the first 20 houses completed under the Loan Guarantee Fund pilot project in Khomasdal.



A closer view of the core-houses designed, marketed and built by Horizon Developers and financed by SWABOU. NHE provided the land, initially developed for one of Oshatotwa core-house projects.



The core-house site at the Khomasdal erf 1430 has all basic infrastructures and streets completed, and is ready for client selection and construction in early 1995.

7. FINANCE

KfW grant

In mid-November the KfW transferred DM 1.500.000 to replenish the Disposition Fund Account. After deduction of DM 20 as Bank fees and N\$ 200,00 charges for the foreign exchange transaction, an amount of N\$ 3.368.270,69 was credited to the account on November 18. Furthermore, KfW disbursed directly one installment of DM 120.000 for consulting services performed during the second quarter of 1994. The total amount disbursed from the grant stands now at DM 7.068.785, the balance to disburse at DM 2.531.215

Disposition Fund Approvals

In August a disbursement (116) of N\$ 352.457,97 for core-house construction at Otjomuise was approved. Between mid-September and the end of November, four provisional approvals for disbursement (N° 3, 4, 5 & 6) were authorized by the Chief Technical Advisor, for a total amount of N\$ 2.005.460,00. Upon arrival at Windhoek, the CTA reviewed the documentation related to these provisional approvals and prepared 118 final authorizations, adjusting minor inconsistencies. During the December mission, 39 new approvals for disbursement were requested and authorized, for a total amount of N\$ 1.326.614,71 Annex 7.1/a provides details on the approvals for disbursement during the period.

Disposition fund account

As mentioned in PR N°5 (pa.42), NHE detected some inconsistencies in the way the interest earned by the DF account was calculated. During the months of June and July the Commercial Bank was crediting interests into the DF account at the rates of 8,8% and 9,1% respectively, instead of the agreed rate of 10,3%. At NHE's request, the bank recalculated the interest earned during this period, and on August 18 credited N\$ 4.927,24 into the DF account to correct the error.

Due to a mistake of the Commercial Bank, disbursements approved during the months of July and August were debited from another NHE account. NHE detected the mistake, that was subsequently corrected during the month of September. Due to this error, the bank credited more than the corresponding interests into the Disposition fund account in these two months. On September 21, at NHE's request N\$ 25.505,81 in excess interest credited were transferred from the DF to the other NHE account unduly debited.

Between July 1st and November 30, the Disposition Fund account earned N\$ 67.240,45 in interests. At the exchange rate used by the bank (to buy) the latest KfW transfer, the amount would be equivalent to DM 29.944,53, it will be included in the next budget revision.

The following table (that differs from the one included in the PR N° 5), shows actual DF account movements since January 1st, 1994:

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT N° 6 - AUGUST/DECEMBER 1994

Chapter 7 - Finances

QTR.	DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE	
		Brought forward	4197256.92	6195136.92	1997880.00	
1st	300194	Interest capitalized		16945.38	2014825.38	
	150294	Withdrawal (DF Approvals 15-17& 31)	550546.19		1464279.19	
	280294	Interest capitalized		14468.77	1478747.96	
	160394	Withdrawal	318173.04		1160574.92	
2nd	280394	Interest capitalized		10606.70	1171181.62	
	280494	Interest capitalized		10245.43	1181427.05	
	150594	Withdrawal (Provisional Approval N° 1)	447860.82		733566.23	
	260594	Withdrawal (Provisional Approval N° 2)	558644.95		174921.28	
	280594	Interest capitalized		8169.79	183091.07	
	280694	Interest capitalized		1549.00	184640.07	
3rd	60794	KfW transfer		3377405.60	3562045.67	
	280794	Interest capitalized		19893.70	3581939.37	
	170894	Interest capitalized (corrections to previous)		4927.24	3586866.61	
	310894	Interest capitalized		32148.97	3619015.58	
	310894	Withdrawal (DF Approval N° 116)	352457.97		3266557.61	
	140994	Withdrawal (Provisional Approval N° 3)	606898.58		2659659.03	
	150994	Withdrawal (DF Approvals N° 60-102)	1292427.65		1367231.38	
	150994	Withdrawal (DF Approvals 103 & 104)	404214.82		963016.56	
	160994	Withdrawal DF Approvals 105-115)	31905.48		931111.08	
	210994	Withdrawal (correction of interests)	25505.81		905605.27	
	300994	Interest capitalized		17541.18	923146.45	
4th	261094	Withdrawal (Provisional Approval N° 4)	912871.79		10274.66	
	311094	Interest capitalized		6787.61	17062.27	
	181194	KfW transfer		3368270.69	3385332.96	
	231194	Withdrawal (Provisional Approval N° 5)	184255.86		3201077.10	
	281194	Withdrawal (Provisional Approval N° 6)	387487.62		2813589.48	
	301194	Interest capitalized		11447.56	2825037.04	
	*	51294	Withdrawal (DF Approvals 117-236)	19234.12		2805802.92
	*	61294	Withdrawal (DF Approvals 237-252)	597021.73		2208781.19
	*	111294	Withdrawal (DF Approval 253)	371481.98		1837299.21
	*	121294	Withdrawals DF Approvals 254-274)	255590.42		1581708.79
TOTALS			11513835.75	13095544.54		

Note: * date of approval of disbursement

Programme's expenditures

The table in next page shows the expenditures per quarter and budget post since the beginning of implementation. As may be seen, in the second half of the year execution has pick up speed, particularly regarding the starter solutions, core-house construction, implementation of the loan guarantee fund and building material loans schemes. Other important expenditures correspond to final payments for the completion of the infrastructure improvement and land development components.

PROGRAMME'S EXPENDITURES BY BUDGET POST AND BY QUARTER

FIGURES IN \$ x 1000	BUDGET	1993				1994				% of bgt. spent	
		1st.qtr.	2nd.qtr.	3rd.qtr.	4th.qtr.	1st.qtr.	2nd.qtr.	3rd.qtr.	4th.qtr.		TOTALS
1. UPGRADING AREAS	9995.00	0.00	5234.01	0.00	325.44	981.72	478.22	649.01	475.39	8143.78	81.48
1.1 Land & basic infrastr.	5221.00	0.00	5221.00	0.00	0.00	0.00	0.00	0.00	0.00	5221.00	100.00
1.2 Infrastr.improvement.	2220.00	0.00	0.00	0.00	253.15	801.38	431.16	431.61	0.00	1917.30	86.36
1.3 Starter solutions	2104.00	0.00	0.00	0.00	0.00	85.10	40.96	188.91	472.29	787.25	37.42
1.4 Community centers	450.00	0.00	13.01	0.00	72.28	95.24	6.10	28.49	3.10	218.22	48.49
2. CORE-HOUSES	10476.10	0.00	1895.20	0.00	1040.05	0.00	584.63	2176.74	1893.06	7589.68	72.45
2.1 Land & basic infrastr.	2934.70	0.00	1895.20	0.00	1039.50	0.00	0.00	0.00	0.00	2934.70	100.00
2.2 Land development	1363.00	0.00	0.00	0.00	0.55	0.00	0.00	843.06	147.69	991.30	72.73
2.3 Core-house construct.	5878.40	0.00	0.00	0.00	0.00	0.00	584.63	1333.68	1745.37	3663.68	62.32
2.4 Community centers	300.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. LOAN GUARANTEE FUND	11900.00	0.00	0.00	1900.00	0.00	0.00	0.00	400.00	600.00	2900.00	24.37
3.1 Loan Guarantee Fund	1900.00	0.00	0.00	1900.00	0.00	0.00	0.00	0.00	0.00	1900.00	100.00
3.2 Private sector loans	10000.00	0.00	0.00	0.00	0.00	0.00	0.00	400.00	600.00	1000.00	10.00
4. BLDG.MATERIAL LOANS	1263.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	500.00	39.59
5. CTY. DEVELOPMENT FUND	67.00	11.88	0.00	0.00	21.29	0.00	0.00	7.32	0.00	40.49	46.54
5.1 Production of 2 videos	20.00	8.00	0.00	0.00	20.71	0.00	0.00	7.10	0.00	35.81	179.04
5.2 Unassigned	67.00	3.88	0.00	0.00	0.58	0.00	0.00	0.22	0.00	4.68	6.99
6. NHE ADM/TECH. COSTS	2692.00	250.00	60.00	95.00	337.70	275.00	247.00	235.00	210.00	1709.70	63.51
6.1 Personnel *	2201.00	250.00	60.00	95.00	135.00	190.00	190.00	190.00	190.00	1300.00	59.06
6.2 Land survey/eng. fees	491.00	0.00	0.00	0.00	202.70	85.00	57.00	45.00	20.00	409.70	83.44
7. CONSULTANTS	3467.80	860.00	140.00	240.00	240.00	240.00	0.00	258.00	0.00	1978.00	57.04
7.1 Inception phase	520.00	520.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	520.00	100.00
7.2 Implementation phase	2947.80	340.00	140.00	240.00	240.00	240.00	0.00	258.00	0.00	1458.00	49.46
8. RESOURCE CENTER	38.00	19.00	0.00	0.00	19.00	0.00	0.00	0.00	0.00	38.00	100.00
9. CONTINGENCIES	194.90	0.00	0.00	54.50	0.00	0.00	2.50	0.00	0.00	57.00	29.25
10. TOTALS	40113.80	1140.88	7329.21	2289.50	1983.48	1496.72	1312.35	3726.07	3678.45	22956.64	57.23
<i>Percentage of budget spent in quarter</i>		<i>2.84</i>	<i>18.27</i>	<i>5.71</i>	<i>4.94</i>	<i>3.73</i>	<i>3.27</i>	<i>9.29</i>	<i>9.17</i>	<i>57.23</i>	

8. CONSULTING SERVICES DURING PERIOD

General

As decided in February's evaluation workshop, the input of the local consultants was going to be reduced in the second half of 1994 and not carried on onto 1995's Programme extension. Accordingly, Kerry McNamara Architects completed their assignment for the Oshatotwa Programme at the end of November.

Their collaboration with NHE and SUM Consult provided local resources and knowledge that were essential to the first two years of implementation of the Programme. Besides their day to day participation in project tasks, both Mr. McNamara as Field Supervisor and M. Andrew Walton as Field Coordinator shared with NHE, the Project Team and their SUM Consult partners their valuable experience, insights and prospective.

Ms. Sophy Shaningwa and Ms. Petronella Taaru completed in October their contract agreement with SUM-McNamara Consultants for their participation in the Oshatotwa Programme. They were both appointed as permanent NHE staff, which has thus gained two capable, experienced and above all motivated community development coordinators. Their activities during the report period are described elsewhere on this report.

Chief Technical Advisor

During the period the CTA realized two missions to Windhoek. Oshatotwa's July mission was combined with his participation in August and September in SUM's team in charge of the Feasibility Study for the NHE/KfW Phase II Project. During this period, the CTA was able to provide assistance and follow-up to various issues and continue approving disbursements from the Disposition Fund. A second mission was realized between November 30 and December 18.

As already pointed in the PR N°5 there is a sizable increase in the work related to the monitoring and approval of use of KfW grant funds, a task that now requires a substantial amount of time. Besides that, activities of the CTA during the December mission included:

- Follow-up to the question of delays in implementation of the Core-House Project in Khomasdal and the construction of the Community Center in Greenwell Matongo;
- In cooperation with the SMFP&C, evaluation of progress and adjustments to the Loan Guarantee Fund component;
- In cooperation with the SMFP&C, adjustments to the Building Material Loans component and establishment of a Revolving Fund account;
- Evaluation of the situation of cost recovery in the Upgrading Areas and proposal of a policy and adjustments to existing enforcement procedures;
- General assistance to Oshatotwa Project Coordinator;
- Preparation of Progress Report N° 6.

Community Development Advisor

Realized a one month mission between mid-November and mid-December. His activities included:

- Update of the erven inventory in the upgrading Project;
- Review conditions on site of vacant erven in Freedom Land and recommended recovery of them for sale and construction of starter solutions;
- Reviewed on site the conditions of the nine erven zoned public open space and institutional , recommending to NHE actions to solve the situation;
- Evaluated all starter solution clients;
- Evaluated all core-house clients, particularly regarding their income level in relation to the adjusted PHSL criteria;
- Cooperated with the CTA in Disposition Fund-related tasks;
- Cooperated with the CTA in preparation of revised cost-recovery and enforcement policy for Upgrading Areas;
- Cooperated in the preparation of Progress Report N° 6;
- Provided general assistance and advise to Project Management.

ANNEXURES

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No 6 - AUGUST/DECEMBER 1994

ANNEX 1/a

DRAFT OF "MARRIED PERSONS EQUALITY ACT"

Definitions.

1. In this Act, unless the context indicates otherwise -

"bank" means any person carrying on banking business as defined in the Banks Act, 1965 (Act 23 of 1965);

"building society" means any person carrying on business as a building society as defined in the Building Societies Act, 1986 (Act 2 of 1986);

"child" means any person under the age of eighteen years old;

"community of property" includes community of profit and loss;

"joint estate" means the estate of a husband and wife married in community of property;

"parents" shall include adoptive parents and "parental" shall have a corresponding meaning;

"property" means property of any description and includes liabilities attaching thereto;

"Savings Bank" means the Post Office Savings Bank controlled and managed by Namibia Post;

"separate property" means property of a husband or wife which does not form part of a joint estate.

Application of Act

2. (1) Parts II, III and V of this Act shall apply to all marriages registered in terms of the Marriage Act, 1961 (Act 25 of 1961) and all marriages recognized in terms of the Recognition of Certain Marriages

Act, 1991 (Act 18 of 1991), irrespective of the date on which the marriage was entered into.

(2) Part IV of this Act shall apply to all marriages in community of property in terms of the Marriage Act, 1961 (Act 25 of 1961), irrespective of the date on which the marriage was entered into.

PART II

ABOLITION OF HUSBAND'S MARITAL POWER

Abolition of husband's marital power.

3. (1) The common law rule whereby a husband acquires a marital power over the person and property of his wife is hereby repealed.

(2) Any marital power which a husband had under the common law over the person and property of his wife immediately before the commencement of this Act is hereby abolished.

(3) The abolition of the husband's marital power in terms of subsection (1) shall not affect the legal consequences of any act or omission or fact existing before such abolition.

Effect of abolition of the husband's marital power.

4. The effect of the abolition of the husband's marital power shall be to abolish restrictions which the marital power places on the legal capacity of a wife, including but not limited to the capacity

- (a) to register immovable property in her name;
- (b) to contract and litigate in her own right;
- (c) to act as an executor of a deceased estate;

- (d) to act as a trustee of an insolvent estate;
- (e) to act as a director of a company;
- (f) to act as a surety.

5. (1) The position of the husband as head of household under the common law is hereby abolished.

Abolition of husband's head of household status

(2) Wife and husband shall henceforth have equal rights with respect to all major decisions affecting the family.

PART III
ABOLITION OF OTHER INCIDENTS
OF INEQUALITY OF MARRIED WOMEN

Wife's domicile of choice

6. (1) The domicile of a married woman shall, instead of being the same as her husband's by virtue only of the marriage, be ascertained by reference to the same factors as in the case of any other individual capable of choosing an independent domicile.

(2) The domicile of any child of a marriage shall be his or her parental home, if he or she resides with one or both of her parents, or otherwise, the place with which he or she is most closely connected;

Joint natural guardianship of mother and father

7. The father's natural guardianship over the children of the marriage at common law is hereby modified to confer natural guardianship upon both parents jointly.

PART IV
EQUAL STATUS OF SPOUSES MARRIED
IN COMMUNITY OF PROPERTY

Equality of spouses in regard to joint estate.

8. A wife and husband who are married in community of property shall have equal powers with regard to -

- (a) the disposal of the assets of the joint estate; and
- (b) the contracting of debts for which the joint estate is liable;
and
- (c) the administration of the joint estate;

Spouse's juristic acts generally not subject to other spouse's consent.

9. A spouse married in community of property may perform any juristic act in respect of the joint estate without the consent of the other spouse, subject to any restrictions imposed under this Part.

Acts of spouse requiring other spouse's consent.

10. (1) Subject to this section and sections 11 and 12, a spouse married in community of property shall not, without the consent of the other spouse -

- (a) alienate, donate, dispose of, purchase, mortgage, burden with a servitude or confer any other real right in any immovable property forming part of the joint estate ; or

- (b) enter into any contract for the alienation, donation, disposal, purchase, mortgaging, burdening with a servitude or conferring of any other real right in immovable property forming part of the joint estate ; or
- (c) alienate, donate, cede, dispose of or pledge any shares, stocks, debentures, debenture bonds, insurance policies, mortgage bonds, fixed deposits or similar assets forming part of the joint estate; or
- (d) as a credit receiver, enter into a credit agreement as defined in the Credit Agreements Act, 1980 (Act 75 of 1980); or
- (e) enter into a contract for the purchase of movable property whereby the price is payable in instalments; or
- (f) bind herself or himself as a surety; or
- (g) alienate, donate, cede, dispose of or pledge any livestock, jewellery, coins, stamps, paintings or any other assets forming part of the joint estate and held mainly as investments; or
- (h) institute legal proceedings against another person, except legal proceedings -
 - (1) in respect of her or his separate property; or
 - (2) for the recovery of damages, other than damages for patrimonial loss, by reason of the commission of a delict against her or him; or

(j) in respect of a matter relating to her or his profession, trade, business or occupation;
or

(i) alienate, donate, dispose of, pledge or otherwise burden any furniture or other effects forming part of the common household.

(2) A spouse may, in the ordinary course of her or his business, trade or occupation perform any act referred to in paragraphs (c) to (e) of subsection (1) without the consent of the other spouse.

(3) Notwithstanding the restrictions contained in sub-section (1)(c) a spouse may, without the consent of the other spouse -

(a) sell listed securities on a stock exchange and cede or pledge-listed securities in order to buy other listed securities; or

(b) alienate, cede or pledge -

(i) a deposit held in her or his name at a building society or bank; or

(ii) building society shares registered in her or his name;

(4) (1) Deeds or other documents requiring registration in terms of the Deeds Registry Act, shall be executed by both spouses or shall be executed by one spouse with the written consent of the other spouse;

(2) Consent by a spouse to the other spouse's acting as a surety shall be in writing.

(3) Consent required of either spouse in all other cases shall be evidenced by

- (a) a writing; or
- (b) an oral agreement.

(5) Consent required for transactions referred to in paragraphs (b) to (e), (g) and (i) of sub-section (1) may be ratified within a reasonable time after the transaction or contract concerned.

Power of court to dispense with spouse's consent

11. If a spouse withholds consent required in terms of section 10, or if that consent cannot for any other reason be obtained, a court may give the other spouse leave to enter into and carry out the transaction or contract concerned without the required consent, if the court is satisfied, in the case where the consent is withheld, that such withholding is unreasonable or, in any other case, that there is good reason to dispense with the consent.

Consequences of act performed without required consent.

12. (1) If a spouse enters into a transaction or contract with another person without consent required in terms of section 10 or leave granted in terms of section 11, or in contravention of an order in terms of section 13, and -

(1)

- (a) that other person does not know and cannot reasonably know that the transaction or contract is being entered into without such consent or leave or in contravention of that order, as the case may be, the transaction or contract shall be deemed to have been entered into with the consent required in terms of section 10 or while the power of the spouse was not suspended in terms of section 13, as the case may be, subject to the rights of the non-consenting spouse in terms of subsection 3;

- (b) that spouse knows or ought reasonably to know that he will probably not obtain such consent or leave or that the power concerned has been suspended in terms of section 13, as the case may be, and the joint estate suffers a loss as a result of that transaction or contract, an adjustment shall be effected in favour of the other spouse on the division of the joint estate.

(2) For the purposes of subsection (1), if it is proved that a spouse entered into a transaction or contract without consent required in terms of section 10, it shall be presumed unless the contrary is proved that she or he knew or ought reasonably to have known that she or he would probably not obtain the consent.

(3) If a spouse enters into a transaction or contract referred to in paragraphs (b), (c), (d), (e) (f) or (g) of subsection (1) of Section 10 without the consent required in terms of that section, subject to the rights of third parties at common law, such transactions shall be void if within 14 days of becoming aware of the transaction or contract the other spouse delivers a written notice of repudiation to that other person.

(4) A party to legal proceedings instituted by a spouse married in community of property may not challenge the validity of the proceedings on the ground of want of consent required in terms of paragraph (h) of subsection (1) of section 10.

(5) If a spouse married in community of property institutes legal proceedings without consent required in terms of paragraph (h) of subsection (1) of section 10 and costs in such proceedings are awarded against her or him, the court may, with due regard to the interest of the other spouse in the joint estate and the reason for the want of consent, order that those costs should be recovered from the separate property, if any, of the first-mentioned spouse and, in so far as those costs cannot be so recovered, that they should be recovered from the joint estate, in which case the court may order that upon the division of the joint estate an adjustment shall be effected in favour of the other spouse.

Suspension of rights of spouse.

13. If a court is satisfied that it is essential to do so for the protection of the interests of a spouse married in community of property,

the court may suspend for a definite or indefinite period all or any of the powers that the other spouse may exercise in terms of this Part, either in relation to all ~~transactions and contracts~~ or in relation to particular ~~transactions or contracts~~ as the court may specify in its order.

Recovery of debts from joint estate.

14. Where a debt is recoverable from a joint estate, the spouse who incurred the debt or both spouses jointly may be sued therefor.

PART V GENERAL

Repeal and amendment of laws.

15. The laws specified in the Schedule are hereby repealed or amended to the extent indicated in the third column of the said Schedule.

Short title.

16. This Act shall be called the Married Persons Equality Act, 1994.

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No 6 - AUGUST/DECEMBER 1994

ANNEX 2.2/a

ANALYSIS OF FIRST 80 STARTER SOLUTION CLIENTS

**UPGRADING PROJECT:
STATUS OF STARTER SOLUTIONS
As of 13 December 1994**

Occupation ("OCC") Codes: P = Private Sector; G = Government Employee; PS = Para-Statal Employee;
I = Informal Earning; M = Municipal Employee.

No.	NAME OF HEAD OF HOUSEHOLD	Gen. Sex	BHD Size	BHD Income	OCC	ERF No.	AREA	TYPE	COST	STATUS
1	R. Amushelengue	M	4	1270	P	1374	Freedomland	A8	13900	Finished
2	T. Amutoko	M	3	720	M	1393	Freedomland	A9	18175	Finished
3	L. Ndilipunye	M	6	685	M	1397	Freedomland	A10	24450	Finished
4	S. Phillipus	M	4	1500	P	1402	Freedomland	A9	18174	Finished
5	K. Shuuya	M	3	820	PS	1416	Freedomland	A10	24450	Finished
6	M. Daniel	M	9	830	M	2972	Oduduluka	A10	24450	Finished
7	F. Martin	M	1	805	M	1411	Freedomland	A10	24450	Finished
8	R. Joannes	M	5	715	P	1381	Freedomland	A5	7250	Finished
9	K. Kakondo	M	5	640	M	2832	Nangolo	A10	24450	Finished
10	A. Shetuya	F	7	630	PS	1396	Freedomland	A10	24450	Finished
11	L. Antonius	M	7	1170	P	1491	Freedomland	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. Kquali	M	6	1175	PS	1399	Freedomland	A5	10550	Finished
15	A. Tjombeka	M	5	805	M	449	Greenwell Matongo	A10	24450	Finished
16	U. Nambaia	M	10	735	P	1380	Freedomland	A5	7250	Finished
17	A. Shikesho	M	4	610	P	2676	Onheleiwa	A5	7250	Finished
18	S. Deneinge	M	5	860	M	296	Greenwell Matongo	A10	24450	Finished
19	M. Lucas	M	4	665	PS	2766	Nangolo	A10	24450	Finished
20	N. Nduuntapo	M	6	1635	P	2993	Nangolo	A8	14685	Finished
21	A. Mweshininga	M	8	645	PS	1409	Freedomland	A10	24650	Finished
22	J. Nghigelekua	M	10	1470	P	1401	Freedomland	A11	17840	Finished
23	E. Paulus	M	5	1285	P	461	Greenwell Matongo	A8	15000	Finished
24	F. Neliwa	M	7	900	P	240	Greenwell Matongo	A5	10240	Finished
25	J. Mungungu	M	3	450	G	2759	Nangolo	A8	15850	Finished
26	J. Hamutenya	M	4	1420	G	3018	Onheleiwa	A10	26380	Finished
27	I. Nghilime	M	8	760	G	3050	Onheleiwa	A10	26370	For 1995
28	H. Nuuyoma	M	5	685	G	2590	Ebandulu	A10	26280	Finished
29	A. Aindji	M	5	1110	G	2592	Onheleiwa	A10	26280	Finished
30	L. Mweshinage	M	4	840	G	227	Greenwell Matongo	A10	26270	Finished

31	J. Agustinus	M	3	1250	G	3033	Onheleiwa	A10	26250	Finished
32	L. Paulus	M	7	1250	G	2585	Epandulu	A10	26250	Finished
33	L. Shagama	M	6	1100	G	2813	Nangolo	A10	26250	Finished
34	D. Hidimokenya	M	10	1250	G	2753	Nangolo	A7	14850	75% done
35	A. Shilimondino	M	3	490	G	463	Greenwell Matongo	A7	14850	For 1995
36	M. Mwaala	M	1	960	G	2807	Nangolo	A10	26250	80% done
37	M. Uuona	F	3	825	G	2776	Nangolo	A10	26250	Finished
38	J. Hendrik	M	7	870	M	2777	Nangolo	A10	26250	For 1995
39	G. Josef	M	3	1200	P	1389	Freedomland	A8	11600	90% done
40	S. Michal	M	4	860	M	2616	Onheleiwa	A10	26240	Finished
41	S. Uukongo	M	2	1478	G	2588	Epandulu	A10	24000	Finished
42	K. Nduvingu	M	3	710	P	2867	Joseph Nepando	A2	5900	Finished
43	L. Paulus	M	1	1059	P	1482	Freedomland	A8	13940	Finished
44	S. Nghiyoonanye	M			P	2945	Joseph Nepando	A8	14840	For 1995
45	T. Teofelus	M	1	1070	P	3026	Onheleiwa	A8	10900	For 1995
46	K. Shomagwe	F			G	2623	Onheleiwa	A10	25660	For 1995
47	N. Simon	F	1	1020	P	2882	Joseph Nepando	A8	11520	Finished
48	F. Ngolowa	M	1	1301	G	2725	Onheleiwa	A11	24050	70% done
49	P. Modino	F	2	460	P	2745	Nangolo	A8	11445	85% done
50	S. Shetekeda	M	3	1571	G	2779	Nangolo	A10	25620	80% done
51	T. Isimael	M	4	1025	G	170	Greenwell Matongo	A10	26440	80% done
52	C. Cornelius	M	2	528	G	299	Greenwell Matongo	A8	16760	80% done
53	A. Simeon	M	2	528	G	302	Greenwell Matongo	A8	16820	For 1995
54	F. Paulus	M	2	1198	G	277	Greenwell Matongo	A10	26130	Finished
55	G. Mukengeli	M	1	1293	G	421	Greenwell Matongo	A10	26580	60% done
56	I. Aron	M	1	1056	G	2691	Onheleiwa	A11	24110	Finished
57	R. Sakeus	M	2	563	G	3000	Nangolo	A10	22150	80% done
58	H. Kauhange	M	3	1113	G	696	Onghuo ye Pongo	A10	25680	80% done
59	R. Uiras	F	7	650	P	1464	Freedomland	A10	24000	Finished
60	P. Shelikita	M	9	855	M	2782	Nangolo	A10	25469	80% done
61	T. K. Khikongo	M	5	643	G	2904	Joseph Nepondo	A7	14344	Pending
62	G. Hashange	M	4	883	G	2879	Joseph Nepondo	A10	24644	Pending
63	L. Sakeus	F	5	542	G	1382	Freedomland	A8	15444	Pending
64	I. Iyambo	M	4	1245	G	2637	Onheleiwa	A10	24644	Pending
65	L. S. Iyambo	M	4	542	G	2657	Onheleiwa	A8	13444	Pending

No.	NAME OF HEAD OF HOUSEHOLD	Gen. Age	BHD Size	HDD Item	OCC	EXP No.	AREA	TYPE	COST	STATUS
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66	E. Junias	F	4	757	G	3022	Onheleiwa	A8	18844	Pending
67	M. Frans	M	4	757	G	3040	Onheleiwa	A10	20944	Pending
68	A. Axesel	M	5	719	G	2651	Onheleiwa	A10	24450	Pending
69	F. Matheus	M	3	701	G	450	Greenwell Matongo	A10	20944	Pending
70	J. Ndaamekele	M	2	959	PS	2735	Nangolo	A7	17644	Pending
71	G. Paulus	M	5	1281	G	1400	Freedomland	A10	24644	Pending
72	J. Sakaria	M	5	663	G	1342	Freedomland	A8	18844	Pending
73	FNghuumbwasha	M	4	815	G	1340	Freedomland	A10	24644	Pending
74	N. Kapolo	M	2	757	G	2712	Onheleiwa	A10	24644	Pending
75	T. Angula	M	1	757	G	2584	Ebandulo	A10	24644	Pending
76	G. Muluta	M	8	850	P	2755	Nangolo	Wet	4544	Pending
77	N. Phillipus	M	4	1085	P	1085	Onyeka	A8	15444	Pending
78	B. Ekandjo	M		767	G	701	Onghuuo ye Pongo	A10	24644	Private???
79	M. Frederick	F	4	1019	P	217	Greenwell Matongo	A8	15444	Pending
80	T. Shikondjeleni	M	1	808	PS	2733	Nangolo	A8	18844	Pending

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No 6 - AUGUST/DECEMBER 1994

ANNEX 2.3/a

PROPOSAL FOR PROCESSING EVICTIONS

SUM Consult

Mr. Axaro Tsowaseb
Chief Executive Officer
National Housing Enterprise

Windhoek, December 13, 1994

Dear Mr. Tsowaseb:

I would like to draw your attention to a serious problem faced by the Oshatotwa Programme. Recovery of costs in the Upgrading Areas, especially regarding erven loans, remains well below standard despite concerted efforts by the Project Team. This situation of course negatively affects the replicability of the Programme and, from a broader point of view, the rights of other low-income families that are in need of housing.

There are several reasons that conspire against the recovery of costs in this Project, among them the widespread feeling among beneficiaries that the land was freely given to them by the Government at the time of resettlement from Single Quarters.

NHE has a solid tradition in this regard, and has developed enforcement procedures to deal efficiently with non-payers and has been able to maintain very high recovery rates in most of its projects. However, the situation in the Upgrading Areas presents legal, political and socio-economic differences with conventional NHE projects that require adjustment in the usual procedures.

Attached is a draft proposal that SUM Consult prepared to identify the main problems and suggest possible actions to solve them. We would recommend that NHE's Management Committee look at this question, decide on a course of action and instruct the relevant Departments to adjust procedures and implement them.

Expecting that in 1995 we will start to redress this situation, and that the attached paper will be of use for this purpose, I remain

Truly yours

Juan A. Crispo Capurro
Chief Technical Advisor
SUM Consult

Copies: Mr. Louis Fick
Mr. Jurgen Lehnert
Mr. Wilfried Schulte/Ms. Diane Bester

OSHATOTWA UPGRADING PROJECT

Repayments and evictions: A Proposal for Enhancing Cost-Recovery

BASIC PRINCIPLE

The Oshatotwa Programme which assists low-income families to buy land and build housing, is based on principles of cost-recovery at market interest rates; the rationale behind that the capital recovered will help other families to solve their housing programmes. Up-front subsidies have been used to assist the poorer families by reducing their loan amounts.

THE REPAYMENT SITUATION IN THE UPGRADING AREAS

After two years of implementation, the repayment record clearly show that a substantial number of participants are not making serious efforts to make their payments; many are more than twelve months in arrears. The Oshatotwa team has undertaken repeated and extensive campaigns to advise the clients of the importance to repay their loans. The net effect of these efforts is the maintenance of repayments at a plateau level, but is clear now that moral persuasion alone is not sufficient to improve repayment rates and sterner measures are required. The eviction of selected plot-owners in arrears will signal other families of the seriousness of the situation.

THE QUESTION OF EVICTIONS IN THE UPGRADING AREAS

NHE has well established policies to deal with non-payers in its conventional projects; upon previous experience, every time somebody is evicted the repayment rate goes dramatically up in all other accounts in arrears in the settlement.

However, the Oshatotwa Programme has important differences with NHE conventional projects that require an adjustment in the usual procedures:

The basic situation is that the Upgrading clients were not selected by NHE. Project participants came from Single Quarter squatters resettled to the Okuryangava sites to clear the Single Quarter for improvements and revitalization. They were relocated without screening for affordability. These families were used to living in an area without assuming any financial obligation, either to pay for their house or for the municipal services they received. Many claim they had no clear indication that their new situation required the purchase of land and payment for services within the resettlement area, and many feel that the land was given to them freely. So, the starting point is dealing with an pervasive unwillingness to pay back the loans they have signed.

The fact that the clients were resettled from another area adds a political complication. An eviction implies a new resettlement elsewhere and a new hardship for the family, which may easily make a case of being persecuted by the Government. Political support from Regional Councilors, the MRLGH must be obtained before implementing any substantial number of evictions.

- Although individual Deeds of Sale and loan contracts are signed between NHE and each family, the resettlement process started at the community level, with groups of families moved together. An eviction is normally a process between NHE and a particular client.

However, in the Upgrading Project areas the rest of the community is also involved and affected. Consequently, NHE has to find ways of explaining things to the rest of the community and get their support before evictions can effectively take place.

NHE eviction procedures are established to deal with house-owners, but have not been adjusted to evict plot-owners with only a shack. Last month's fiasco in the first effort to make a straight forward eviction illustrates the point. The Court's Bailiff moved the client's belongings off the erf onto the street, and he and his neighbors promptly moved everything back onto the erf. This teaches us several lessons:

1) It would be expedient to have an alternative location identified to which the evicted family and its belongings can be moved; the Municipal resettlement areas are a possibility, but this must be pre-arranged;

2) In order to avoid the erf being re-occupied again by the evicted family, the erf must be assigned to another family, and they must occupy it immediately after eviction. This requires internal coordination at NHE; the establishment of a waiting list of potential candidates, timely preparation of the necessary papers etc.

3) NHE normal eviction process is a sequentially linear process, where each office does its job and passes action to another. In the Upgrading Project, the eviction process is still sequential process, but must be an integrated, not linear, progression, with responsibilities fanning out and interfacing, and extending beyond the NHE staff.

There is a basic problem in the differences in the clients' understanding ownership and repayments, and in NHE's necessity of making the Upgrading Project an effective cost recovery programme. To be cost effective, NHE must collect repayments from current clients, or be able to expeditiously evict them and replace them with new clients within the established financial affordability criteria.

SUGGESTED LINE OF ACTION

It is herewith suggested that NHE Management Committee take a serious look at this issue, and instruct the corresponding NHE departments/services to develop actions leading to an increase in the repayment rates in the Upgrading Areas.

Until procedures to deal with this new situation are developed and proven, and until implementation becomes routine, it is suggested that NHE assign one individual as coordinator of all the activities required both to develop and implement evictions.

The first task for the coordinator will be to develop a consensus strategy to implement evictions, involving the political level (MRLGH, Regional councilors), the community leaders, the Municipality and NHE relevant sections, as was recommended in February 94 evaluation workshop.

- **The attached tables summarize the different steps required to implement an adjusted eviction enforcement policy in the Upgrading Areas.**

NHE must evaluate the eviction process for the Upgrading Project, and develop a sequential integrated process.	Management Committee
A task force, with a coordinator, must be put in charge of evictions in the Upgrading Project.	NHE
Criteria for identifying Upgrading Project clients for eviction to be established.	Oshatotwa team, Finance Dept
Procedures and steps in the process need to be identified.	Task Force
Responsibilities for procedures and steps need to be assigned, and known to all NHE participants.	Task Force
Task Force coordinator needs to be assigned.	NHE
Alternatives for clients need to be identified (financial repayment plans, alternative living sites, etc.)	Task Force
Roles that community leaders and Regional Councillors can play need to be specified.	CDCs, comm. leaders, Reg. Councillors
New clients must be available to move onto erven as soon after eviction as possible.	Oshatotwa team
<i>Preparation Steps:</i>	<i>Responsible:</i>
Task Force and coordinator must be identified, and begin working immediately and effectively. Reporting and review lines to the Management Committee must be established.	NHE
Senior NHE staff with previous involvement with the Okuryangava resettlement activities and with other problem repayment and eviction projects should be included in the Task Force.	NHE
Criteria for identifying Upgrading Project clients for eviction must be presented to the Task Force, and all participants should be clear on how and why and priorities on the selection of clients for eviction.	Oshatotwa team: Task Force
Oshatotwa team needs to clearly understand the eviction process, steps and timing.	Finance Dept.
Coordination processes need to be established with the Task Force in specific and within NHE in general.	Task Force, Coordinator
Community leaders and Regional Councillors need to identify specific roles and responsibilities in cooperation with NHE in repayment and eviction processes.	CDCs, Coordinator
Alternative sites and options need to be identified for clients so that upon eviction the problem of homelessness and squatting is not simply transferred.	Task Force: Municipality, Ministry, Private Sector.
Logistics must be developed to assure transportation, other support as necessary is available to evictees.	Task Force, Coordinator
Scheduling of implementation steps must be prepared, and adhered to if eviction is to be effective both in removing non-payers and in encouraging others to repay.	Task Force, Coordinator
Criteria (employment, 5% deposit, cost of erven, etc.) must be identified, and waiting list prepared.	Oshatotwa team
<i>Implementation Steps:</i>	<i>Responsible:</i>
Strategy and Preparation steps must be completed.	Task Force, Coordinator.
Selected evictions actuated by Finance Department; Oshatotwa team notified.	Finance Dept., Coordinator
Oshatotwa team meets with community leaders and Regional Councillors on specifics of cases facing eviction.	CDCs
Community leaders and Regional Councillors reinforce intention of eviction to individuals to be evicted, and clarify with community the reality of the process.	Comm. leaders, Reg. Councillors.
Alternatives for living sites (reception areas, lodger/rental units, etc.) identified to the clients.	CDCs, Coordinator
If unsatisfactory repayment options not begun by client, eviction undertaken.	Fin. Dept., Bailiff
Transportation (municipal or private) should be scheduled and on site with or prior to the arrival of the Bailiff.	Task Force, Coordinator
New clients offered Deeds of Sale, and encouraged to move immediately.	Oshatotwa team

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT N° 6 - AUGUST/DECEMBER 1994

ANNEX 2.3/b

MEETING WITH STARTER SOLUTION OWNERS IN ARREARS

OSHATOTWA TEAM MEMORANDUM

25 November 1994

TO: Note to files

FROM: Oshatotwa Team

SUBJECT: **MEETING WITH STARTER SOLUTION OWNERS IN ARREARS**

Last night 47 owners of starter solutions who are in arrears on repayments were invited to a meeting at the Ombili Centre to discuss the situation; 30 owners attended. W. Schulte, D. Bester and S. Shaningwa represented NHE at the meeting.

The main issue presented by NHE was that NHE has made a big investment in the building of the houses and must recover that investment through the regular and timely repayment of loans. The point was made that for the erven that NHE has been accommodating, as the clients were resettled onto the erven without much say in whether or not they wanted to move to the sites. However, for the starter solution houses, clients have voluntarily and specifically chosen house styles and sizes fitted to their affordability and personal needs.

NHE will not be able to afford to tolerate non-payment on the starter solutions, and has announced that arrears notices and eviction processes would be initiated in January 1995 for those in arrears on repayments of their houses.

Clients were advised that if they received any arrears letters or were served with eviction notices that they should not ignore them, but immediately contact NHE to make arrangements for catching up on their repayments. NHE is very serious in its efforts to recover the costs of the houses, as it cannot operate at a financial loss, and as failure to repay means their is no money recycled for other low-income families to borrow for future housing loans.

There were a variety of questions posed by the owners.

One issue was when were repayments due to start. Many thought they didn't have to start paying until the house was completed and the keys turned over. NHE stated that loan repayments are due the first month after the loan documents are signed (NHE starts making expenses immediately on behalf of the client, so the client has to start repaying right away).

Another issue was what happened to the materials left over and left on site or taken away. NHE explained that any materials left on site were the client's to use at their discretion, and that the costs of those materials were charged to their accounts. Any materials left over and taken away were credited to their account, reducing the amount of the actual loan. There were a number of clients who would have preferred to have been given a choice in what was left or taken (generally, sand and bricks are left, and other materials, including cement packets, are taken away and credited against the homeowner's account).

Some owners felt contractors were wasting materials, and wanted to know to whom they should report such problems. And they wanted to know who pays for the wastage.

One client complained what he received was not at all what he wanted. Claimed he wanted just a sleeping room, and ended up with an A-8. (On checking the files the next day, it was learned he had actually wanted an A-10, but his affordability was not high enough for that option.)

Another client opted for a starter solution that was lower valued than his affordability. He wondered if he could use his excess affordability to do extensions, partitions, etc.

Friday there were about a dozen follow up calls and visits to NHE headquarters, from clients who couldn't make the evening meeting, or who were checking on their exact financial arrears status.

/ddk

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No 6 - AUGUST/DECEMBER 1994

ANNEX 2.4/a

MUNICIPAL CORRESPONDENCE ABOUT COMMUNAL SANITATION FACILITIES

P O BOX 5274
WINDHOEK NAMIBIA

FAX (061) 3912006

c/o GARTEN / NESER ST.

Department of the City Health Officer



ENQ: A C MYBURGH
TEL; 3912495

1994-07-27

REF: 71/2/4

The Manager
National Housing Enterprise Ltd
P O Box 20192
WINDHOEK

156926

FOR ATTENTION: MR W SCHULTE

W. SCHULTE
5/8/94

Sir

COMMUNAL SANITATION FACILITIES: OKURYANGAVA INFORMAL SETTLEMENTS

*** Attached hereto please find copies of photo's and a list of mechanical and hygienic conditions of your communal sanitation facilities in the above area, compiled by the Department of the City Engineer (Water Works), which are self-explanatory.

During an inspection carried out by Mr F Adonis and Mr A P Joubert of my Department on 25 July 1994 of the listed facilities, the conditions as specified can hereby be confirmed.

Since the conditions are contrary to the General Health Regulations (GN 121 of 1969 as amended), you are hereby requested to rectify the mechanical and hygienic problems within 14 days from receipt of this letter.

Your co-operation in this regard is appreciated.

Yours faithfully


CITY HEALTH OFFICER

schulte.acm

COMMUNAL SANITATION FACILITIES

OKURYANGAVA INFORMAL SETTLEMENTS
INSPECTED ON 22/6/1994 BY H.U. KAUMBI

NEAREST ERF No.	MECHANICAL CONDITION	HYGIENIC CONDITION
1) Opposite Ombili Supermarket	One: door broken, other:OK	Generally dirty
2) 2955	One:ballvalve broken,other:OK.	Generally OK
3) 2938	One:completely blocked, other:OK.	One:terrible, other:OK.
4) 2873	One: toilet blocked, other: OK	One: OK, other: terrible
5) 2678	Both no ballvalves	Both Dirty
6) 2634	Inlet poly pipe damaged, bandaged with cloth.	Generally OK
	One: ballvalve out of order. Other: Blocked	
7) 2695	One: blocked, other: OK	One: very terrible (faeces all over) Other: OK
8) 2607	Both doorlocks gone.	Generally OK
	One: no cistern, other no ballvalve	
9) 2782	One: OK.	One: generally OK.
	Other: toilet pot broken, door lock damaged.	Other: faeces all over place.
10) 2359	One: door removed, full of tree branches	Generally OK.
	No ballvalve.	
	Other:OK	
11) 2372 (four toilets)	1: door & cistern removed.	Terrible: faeces all over.
	2: Inlet to cistern damaged.	Same as 1
	3: no ballvalve.	Generally OK.
	4: all cistern parts gone.	Same as 3.
12) 594	One: door gone, cistern damaged.	Bad.
	Other: Cistern parts damaged.	Not too bad.

Each block has two toilets, unless otherwise specified

ENQUIRIES: W G SCHULTE

REF: 156926

5 August 1994

The City Health Officer
P O Box 5274
WINDHOEK
NAMIBIA

ATTENTION: Mr A C Myburgh

Dear Sir

COMMUNAL SANITATION FACILITIES: UPGRADING AREAS - OKURYANGAVA

I have received your letter 71/2/4 dated 27 July 1994 on 3 August 1994 and gladly give my comments as follows:

- 1 All the toilet blocks and stand pipes were provided before the resettlement of the Single Quarter Squatters (December 1992).
- 2 After the resettlement numerous meetings were held with the community of all the relevant areas at which the responsibility for the use and maintenance of these toilets were explained. In short, the Community must pay for their water consumption and maintain the toilets.
- 3 During October 1993 NHE appointed a contractor to repair all the toilets in that area. The understanding with the various communities was that they would be responsible for the account. In the end they refused to pay for these repairs and NHE had to foot the bill (± N\$3 500,00).
- 4 The NHE at this point in time felt that they had gone out of their way once to help the Community to repair the vandalised toilets but won't commit themselves a second time.
- 5 The NHE decided that as soon as the community pay up-front a certain amount to repair the damages, we are prepared to appoint a contractor to do the repairs.
- 6 You are welcome to come up with other suggestions (Meetings with Community Leaders which we could arrange) or even close the facilities but really, NHE cannot take responsibility for the repairs.

7 I believe that the sanitary facilities in Goreangab Extension 1 (Aqua Peirces) which were supplied by the Municipality are also in a poor state of affairs.

Yours faithfully



W G SCHULTE
PROJECT COORDINATOR
OSHATOTWA HOUSING PROGRAMME
FOR: SENIOR MANAGER: TECHNICAL & MARKETING SERVICES
156962A/tk

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No 6 - AUGUST/DECEMBER 1994

ANNEX 2.5/a

GREENWELL MATONGO COMMUNITY CENTER:

NHE TENDER PANEL RECOMMENDATION

TO: NHE TENDER PANEL
FROM: TECHNICAL SERVICES DIVISION
DATE: 9 DECEMBER 1994

PROJECT CODE: 158921

CONSTRUCTION OF A COMMUNITY CENTRE IN GOREANGAB
EXTENSION 1 FOR THE OSHATOTWA HOUSING PROGRAMME

AWARD OF CONTRACT RECOMMENDATION

1 GENERAL

In respect of this contract, seven (7) tender documents were taken and three (3) were received back as listed on the attached list of tender results.

This contract comprises the construction of a Community Centre for the Oshatotwa Housing Programme funded by KfW. The building will consist of a main building with two offices, two meeting rooms, one meeting hall and a open stoep area and a separate toilet block. The total floor area of the buildings will be approximately 245m².

NHE's estimate for this project is N\$218 440,00 and was calculated and based on quantities and unit rates.

2 LOWEST TENDERER: CENTRAL DEVELOPERS

This contractor is well known to NHE and has recently completed the 63 house project in Okuryangava for NHE.

The quality of workmanship on this project was very high and the work was done in a good mode and manner. The general performance and administration of the contractor is also above average and they work very fast (the 63 houses were completed 2½ months ahead of schedule). They have sufficient plant and equipment for this project and is financially strong (a C-rating was given - "good for your enquiry"). They have a good name with their suppliers and was recommended by Pupkewitz, Obeco and PCI.

With the above taken in consideration this contractor will be able to complete this contract according to NHE's requirements.

3 SECOND LOWEST TENDERER: CJ ROOFING AND RENOVATIONS

This tenderer is ~~not~~ known to NHE and has not done any work for us before. *BOE*

X

According to Mr Jacobs for whom this tenderer constructed some flats (N\$450 000,00), this contractor can not be recommended due to poor workmanship, dishonestly and poor administration of his work. The same complaints were mentioned by Mr D Jankowitz of Jankowitz and Partners Architects and Mr P Langenhoven of Swawek.

Accounts at suppliers are paid promptly by the contractor and the suppliers noted that they will supply materials to him. He is also financially sound (a C-rating was given - "good for your enquiry") and has sufficient plant and equipment to do this project.

With the above taken into consideration this contractor will be able to complete this project but not to our requirements, and can therefor not be recommended.

4 THIRD LOWEST TENDERER: LIFESTYLE PROPERTY DEVELOPERS

Lifestyle Property Developers is a new firm with Messrs O Dentlinger and F Diergaardt as partners and is not known to NHE or any of the suppliers under this trade name.

This firm is not registered and a "F⁷" rating ("financial position unknown") was given by their bankers. The tender document was not fully completed e.g. the Form of Resolution and Form of Tender and the unit rates given are unbalanced. The surety proposed by this tenderer also is not acceptable.

With the above taken into consideration, this tender is not valid and this tender can not be considered.

5 CONCLUSION AND RECOMMENDATION

In view of the foregoing and after due consideration of the tenders received, it is recommended that the contract be awarded to Central Developers for the following reasons:

- (a) Lowest tender price
- (b) Shortest construction period
- (c) Ample experience and good general performance
- (d) Adequate resources of plant, equipment and staff
- (e) Sound financial position
- (f) High quality of work produced on previous projects

TENDER RESULTS OF THE CONSTRUCTION OF
THE COMMUNITY CENTRE IN GOREANGAB EXTENSION 1 FOR THE
OSHATOTWA HOUSING PROGRAMME

PROJECT CODE: 158921

DATE: 9 DECEMBER 1994

TENDER NO	CONTRACTOR	DEPOSIT	CONSTRUCTION PERIOD	TENDER AMOUNT
1	LIFESTYLE PROPERTY DEVELOPMENT	PAID	20 WEEKS	N\$272 830,00
2	CJ ROOFING AND RENOVATIONS	PAID	18 WEEKS	N\$264 000,00
3	CENTRAL DEVELOPERS	PAID	16 WEEKS	N\$254 550,00
	NHE ESTIMATE			N\$218 440,00

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No 6 - AUGUST/DECEMBER 1994

ANNEX 3.2/a

EVALUATION OF CORE-HOUSE PROJECT CLIENTS

OTJOMUISE CORE-HOUSE PROJECT - CLIENT / INCOME / PHSL ANALYSIS

December 1994

103 Clients

Erf	NAME	Marital Status	OCC	HH Income:	Income Earners	HH Size	Adjusted PHSL	Percent Excess	Loan Am Granted
1	E. Van Wyk	S	P	\$2.500,00	1	3	1620	54%	\$40.900
2	Raymond Coetzu	M	P	\$2.500,00	1	3	1620	54%	\$41.600
3	Cornelius Joey Swartz	M	P	\$2.500,00	1	4	2736	-9%	\$36.400
4	Sam Hugo	M	P	\$2.500,00	1	4	2736	-9%	\$36.600
5	Manuel Sargo	S	G	\$528,00	1	5	2736	-81%	\$28.100
6	Frederick Snyderes	M	P	\$2.600,00	2	6	2736	-5%	\$40.900
7	Else Isaak	S	P	\$2.090,00	1	4	2736	-24%	\$36.600
8	Tessa E. Beukes	S	P	\$1.750,00	1	2	1620	8%	\$28.100
9	Philip van Wyk	M	P	\$2.638,00	2	4	2736	-4%	\$41.400
10	Reginald Cloete	M	P	\$2.397,00	2	4	2736	-12%	\$38.500
11	Moresia Engelbrecht	S	P	\$2.200,00	1	3	1620	36%	\$36.600
12	Daniel Diergaart	M	P	\$2.000,00	2	5	2736	-27%	\$28.100
13	Arnold E. Jarvis	S	P	\$2.500,00	1	6	2736	-9%	\$45.500
14	A. Kavezepa	S	P	\$2.500,00	1	1	825	203%	\$36.600
15	Frederick van Zyl	M	P	\$2.300,00	2	5	2736	-16%	\$34.400
16	R.E. van Wyk	D	P	\$2.230,00	1	3	1620	38%	\$34.400
17	Valentin Beukes	M	P	\$2.600,00	2	4	2736	-5%	\$40.400
18	Quinny H. Diergaart	S	P	\$1.945,00	1	4	2736	-29%	\$30.000
19	F. Blakenberg	M	P	\$2.675,00	2	4	2736	-2%	\$40.900
20	Karel Cloete	M	G	\$1.294,00	1	5	2736	-53%	\$41.700
21	Jurgen Barth	M	P	\$2.263,00	2	3	1620	40%	\$32.600
22	Nicholas de Koker	M	P	\$2.468,00	2	5	2736	-10%	\$36.600
23	Karel Diergaart	S	I	\$2.600,00	1	3	1620	60%	\$38.500
24	Beulah M. Reiss	S	P	\$2.800,00	1	2	1620	73%	\$40.900
25	Thekka J. Coetze	S	P	\$1.900,00	1	3	1620	17%	\$30.000
26	Wilhem Johannes Smith	M	P	\$2.600,00	1	4	2736	-5%	\$36.600
27	Dennis R. Christians	S	P	\$2.100,00	1	4	2736	-23%	\$35.300
28	Nicholas J. van Wyk	M	I	\$2.650,00	2	4	2736	-3%	\$40.900
29	Jacques Mouton	M	G	\$1.635,00	1	3	1620	1%	\$41.400
30	Salom Klemens	S	I	\$2.500,00	1	3	1620	54%	\$34.400
31	Margrethe K. Vries	S	P	\$2.600,00	1	4	2736	-5%	\$40.900
32	F. van Rooi	M	P	\$2.105,00	2	5	2736	-23%	\$30.000
33	Nehemia Diergaart	M	P	\$2.210,00	2	5	2736	-19%	\$40.900
34	Catharina van Stacken	S	P	\$2.500,00	1	1	825	203%	\$36.600
35	Frederick Strauss	S	G	\$2.351,00	1	1	825	185%	\$40.900
36	Desmond J. Hockey	M	P	\$2.399,00	2	3	1620	48%	\$44.900
37	Mario Bezuidenhart	S	P	\$2.800,00	1	3	1620	73%	\$42.900
38	Esther Shilonga	S	P	\$2.400,00	1	2	825	191%	\$38.500
39	Barend B. Coetze	M	P	\$2.500,00	2	5	2736	-9%	\$36.600
40	Andrew Adams	M	P	\$2.500,00	2	4	2736	-9%	\$40.400
41	Qu. Blockstein	S	P	\$1.868,00	1	1	825	126%	\$30.000
42	Matheus Tjihika	M	P	\$1.743,00	1	4	2736	-36%	\$28.100
43	Joannes Tiboth	M	P	\$2.418,00	2	6	2736	-12%	\$42.900
44	Michael Haoseb	S	P	\$2.350,00	1	4	2736	-14%	\$38.500
45	Piet Lentswana	M	P	\$1.919,00	2	6	2736	-30%	\$34.400
46	Wilhelm Louw	M	G	\$2.673,00	2	3	1620	65%	\$45.500
47	E. Beukes	S	P	\$2.220,00	1	1	825	169%	\$36.600
48	A. J. Strauss	M	P	\$2.090,00	1	2	1620	29%	\$36.600
49	Elizabeth van Wyk	D	G	\$528,00	1	3	1620	-67%	\$28.100
50	Gerard Doeseb	M	P	\$2.220,00	2	5	2736	-19%	\$36.400
51	Johanna Groenenwaldt	S	P	\$1.800,00	1	2	1620	11%	\$28.100
52	Valerie Stael	W	P	\$2.513,00	1	3	1620	55%	\$40.900
53	Anne Johanna Lakay	D	P	\$2.050,00	1	2	1620	27%	\$30.700
54	Sofia Naugaube	S	P	\$2.500,00	1	5	2736	-9%	\$42.900
55	S. Hoab	M	P	\$2.180,00	2	4	2736	-20%	\$34.400
56	Daniel Gawaseb	M	P	\$2.500,00	1	6	2736	-9%	\$42.900
65	Johanna Cordfisen	D	P	\$2.500,00	1	4	2736	-9%	\$42.900
66	Rudolf Beukes	M	P	\$2.574,00	1	5	2736	-6%	\$40.400

OKURYANGAVA CORE-HOUSE PROJECT - CLIENT / INCOME / PHSL ANALYSIS

December 1994 - Final tabulations.

63 Clients

Erf		Marital		HH	Income	HH	Adjusted	Percent	Loan Am
N°:	NAME	Status	OCC	Income:	Earners	Size	PHSL	Excess	Granted
3129	S. Angula	S	P	\$1.104,75	1	3	1620	-32%	\$33.600
3130	Benjamin Kuhanga	S	G	\$949,75	1	2	1620	-41%	\$37.100
3131	Melipa Kandikinra	S	G	\$566,00	1	4	2736	-79%	\$24.200
3132	Erastus Albertus	M	P	\$1.912,50	2	4	2736	-30%	\$26.100
3133	M. Uiras	S	G	\$883,00	1	5	2736	-68%	\$35.200
3134	Charles Khaoseb	M	P	\$2.320,00	2	5	2736	-15%	\$37.100
3135	Martus Hambina	S	P	\$2.850,00	2	4	2736	4%	\$33.600
3136	Frederick Losper	S	G	\$1.018,00	1	4	2736	-63%	\$33.600
3137	Sakaria Otto	M	G	\$995,00	1	4	2736	-64%	\$35.200
3138	Bernard Tukupwewere	S	P	\$1.346,00	1	1	825	63%	\$29.200
3139	Jaime Varela	S	P	\$2.000,00	1	1	825	142%	\$35.200
3140	M. Afrikaner	S	P	\$1.832,00	1	3	1620	13%	\$29.200
3141	Kanias Nambala	S	P	\$1.935,00	1	3	1620	19%	\$24.200
3142	Likius Vilho	S	P	\$1.570,00	1	4	2736	-43%	\$29.200
3143	Eleni Kunasha	S	P	\$1.455,00	1	6	2736	-47%	\$26.100
3144	Paulus Thomas	M	G	\$995,00	1	6	2736	-64%	\$35.200
3145	Moses Seibeb	M	P	\$827,00	1	6	2736	-70%	\$29.200
3146	Theopolline Nuyoma	S	P	\$1.200,00	1	3	1620	-26%	\$36.500
3147	J. F. Ganeb	M	P	\$982,08	1	4	2736	-64%	\$37.100
3148	O. Nambambi	M	P	\$2.000,00	1	3	1620	23%	\$33.600
3149	Serefia Gaoses	S	G	\$451,75	1	2	1620	-72%	\$24.200
3150	Susanna Galant	S	G	\$966,50	1	3	1620	-40%	\$24.200
3151	Christiaan Xoagub	S	G	\$917,00	1	2	1620	-43%	\$36.500
3152	E. E. Gaeob	M	P	\$1.702,00	2	5	2736	-38%	\$34.600
3153	L. Goses	S	G	\$528,00	1	2	1620	-67%	\$29.200
3154	H. Risto	M	P	\$2.391,50	2	5	2736	-13%	\$37.100
3155	Linus Tobias	M	P	\$1.820,00	1	7	3921	-54%	\$29.200
3156	E. Mahua	S	P	\$2.500,00	1	4	2736	-9%	\$35.200
3157	Elissa Enik	M	P	\$1.841,00	1	4	2736	-33%	\$24.200
3158	Stefanus Gowaseb	M	P	\$2.431,00	2	5	2736	-11%	\$35.200
3159	Daniel Halhambo	S	P	\$2.000,00	1	3	1620	23%	\$29.200
3160	Leopold Alfeus	M	P	\$2.250,00	1	6	2736	-18%	\$35.200
3161	L. Ngavanduezu	M	G	\$1.838,79	1	5	2736	-33%	\$37.100
3162	J. M. Mukelabai	M	P	\$1.400,00	1	3	1620	-14%	\$37.100
3163	Thomas Uunona	S	P	\$2.716,00	1	6	2736	-1%	\$37.100
3164	David Kanjimb	M	P	\$2.250,00	1	7	3921	-43%	\$37.100
3165	J. Nyati	M	G	\$1.489,00	1	5	2736	-46%	\$37.100
3166	Sakaria Shatiwa	S	G	\$995,00	1	4	2736	-64%	\$37.100
3167	Reinhard Jagger	S	G	\$566,50	1	2	825	-31%	\$31.100
3168	Mengela Taukorjele	S	G	\$995,00	1	6	2736	-64%	\$35.200
3169	Titus Nathael	M	G	\$935,00	1	5	2736	-66%	\$37.100
3170	Joseb Vushona	M	G	\$1.355,00	1	4	2736	-50%	\$37.100
3171	Tommy Nampolo	S	G	\$883,00	1	4	2736	-68%	\$37.100
3172	Heinrich Johannes	S	P	\$2.240,00	1	3	1620	38%	\$29.200
3173	Katzle Nehale	S	G	\$798,00	1	2	1620	-51%	\$35.200
3174	Susanna Hamases	S	G	\$566,50	1	2	1620	-65%	\$29.200
3175	Paulus Jolonimu	S	P	\$782,83	1	3	1620	-52%	\$29.200
3176	Ehrenfreida Muambo	S	G	\$528,25	1	3	1620	-67%	\$35.200
3177	Cicilie Gawases	S	G	\$566,53	1	3	1620	-65%	\$33.600
3178	Josef Jager	S	G	\$719,50	1	2	1620	-56%	\$37.100
3179	S. Reinhold	S	G	\$995,00	1	3	1620	-39%	\$37.100
3180	Toimy Shakella	S	P	\$1.980,00	1	2	1620	22%	\$33.600
3181	M. Amunyela	S	G	\$966,50	1	2	1620	-40%	\$37.100
3182	Matheus Mendos	S	P	\$1.020,00	1	3	1620	-37%	\$35.200
3183	Sakeus Kalua	M	P	\$1.662,00	1	4	2736	-39%	\$24.200
3184	Joel Hembapu	S	P	\$2.500,00	1	3	1620	54%	\$35.200

3185	Fosina Tsamares	S	G	\$566,50	1	2	1620	-65%	\$29.200
3186	Elizabeth April	S	P	\$655,00	1	3	1620	-60%	\$35.200
3187	J. Mbunduera	M	P	\$1.935,00	2	4	2736	-29%	\$29.200
3188	Obed Hoveka	M	G	\$643,00	1	3	1620	-60%	\$31.100
3189	Secilia Shaanika	S	G	\$966,50	1	5	2736	-65%	\$35.200
3190	H. Notshulwana	S	P	\$1.400,00	1	3	1620	-14%	\$29.200
3191	Klaudia Gideon	S	G	\$476,75	1	4	2736	-83%	\$24.200
Average Adjusted PHSL Excess:								-38%	
	<u>Notes</u>	M	Married						
		S	Single						
		D	Divorced						
		W	Widower						
		I	Informal sector earner						
		P	Private sector employed						
		G	Public sector employed						
Average HH Income:				\$1.363,98	Average Loan Amount:			\$32.683	
Median HH Income:				\$1.104,75	Median Loan Amount:			\$35.200	
December 14, 1994: File OTJCLINTS.XLS (Sheet 4)									

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No 6 - AUGUST/DECEMBER 1994

ANNEX 3.3/a

MUNICIPAL ALLOCATION OF LAND FOR THE OTJOMUISE COMMUNITY CENTER

P O BOX 10505
KHOMASDAL

FAX (061) 214289
TEL. (061) 213467/8/9

BORGWARD ROAD 21
WINDHOEK NAMIBIA

DEPARTMENT OF PROPERTIES AND PROTECTIVE SERVICES

Enquiries: Mr C. T. Swaneboel
Reference: L/917/03



9 December, 1994

National Housing Enterprise
P.O. Box 20192
WINDHOEK

NHE CITY OF WINDHOEK	
File:	
1994 -12- 13	
FOR ATTN: ANSWERED	W. SCHULTE

Attention Mr W.G. Schulte

ALLOCATION OF LAND FOR A COMMUNITY CENTRE : ERF 917, OTJOMUISE
PROPER.

Your application with reference 159933, dated 16 August 1994,
refers.

The following will, subject to Council's approval, be
applicable:

1. The portion is to be legally closed, with the normal
advertising procedures, and rezoned to 'Municipal'.
2. A four metre strip on the western side of the portion
must remain public open space.
3. The applicant is to provide an underground pipe
connection from the building to the erf boundary with the
street, if Telecom services are required.
4. The applicant shall be responsible for all cost
pertaining to closure, advertising, extension and
alteration and connection of services.
5. The applicant is expected to comply with the relevant
conditions stipulated in Council's policy on the
allocation of ground for Community Centres (copy
attached), specifically with regard to Conditions 1, 6
and 7 of which the relevant documentation must be
supplied to the D.P.P.S. before the approval of the lease
comes into effect.

A monthly rental of N\$390.00 has been determined by the City
Valuer.

Please within 30 days from date hereof confirm your intention
to proceed. Failure will result in the cancellation of this
application.

Yours faithfully

PROPERTY MANAGER : WESTERN AREAS

Policy 52: Community Centres

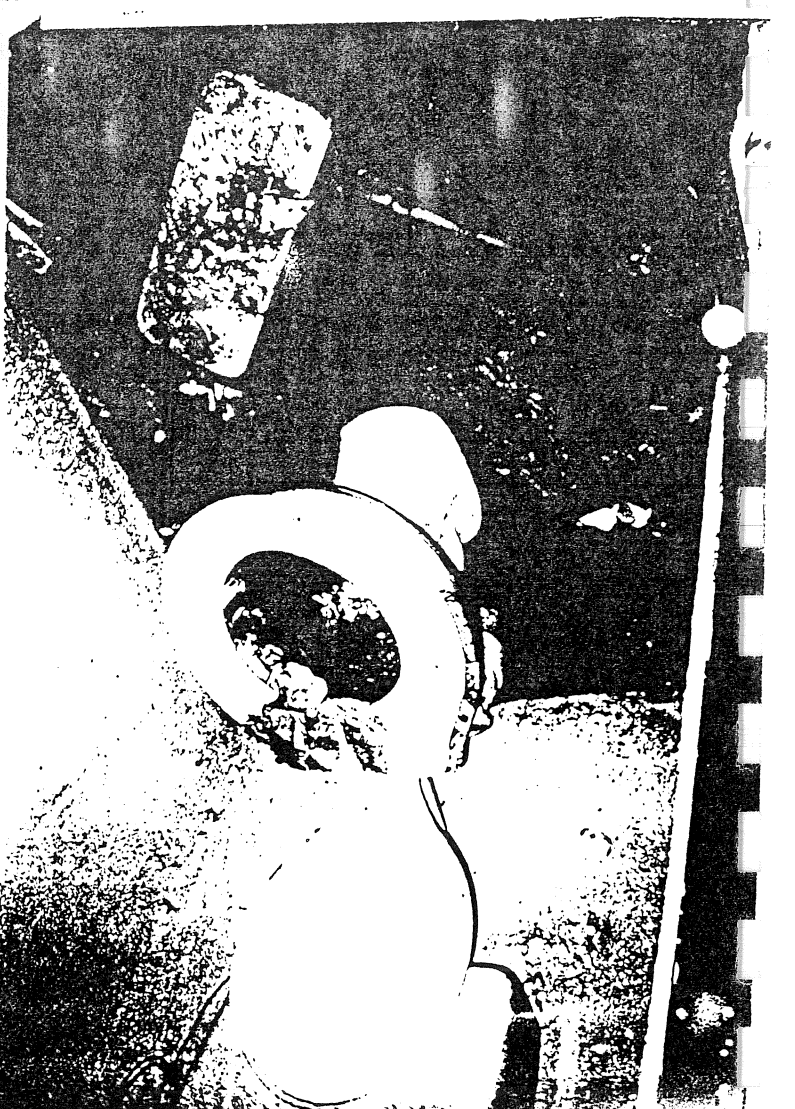
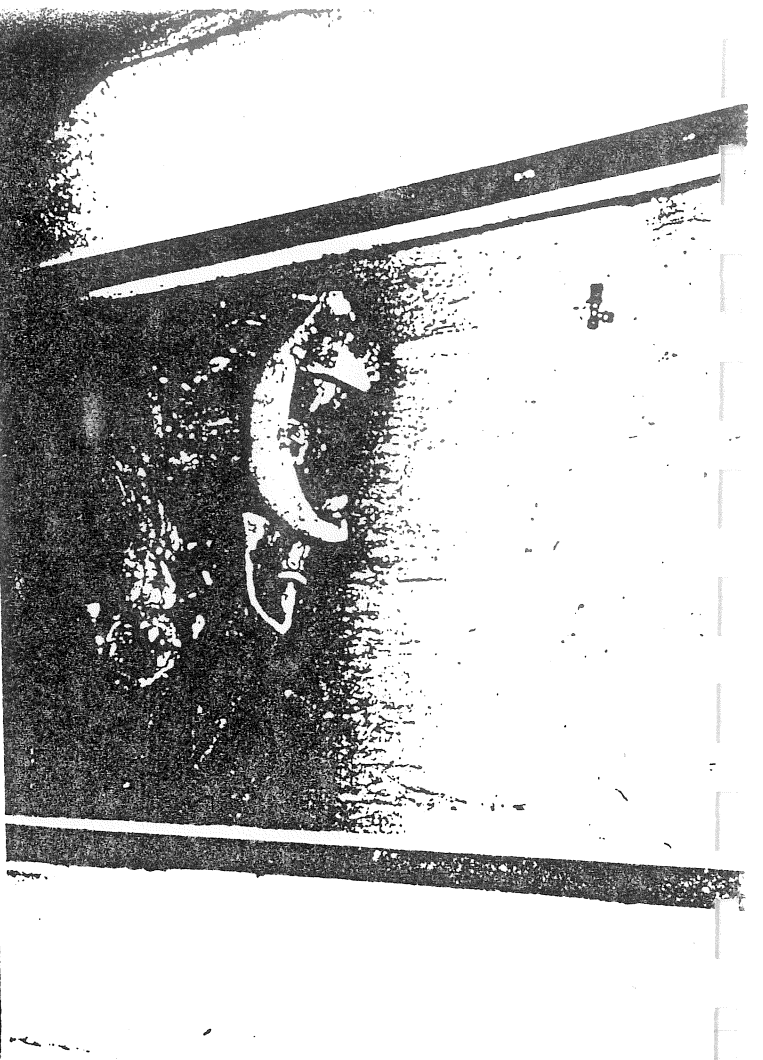
52.1 Allocation of ground for Community Centres
Council Resolution 55/02/93
L/16/15/3/1

That Council approve in principle the allocation of portions of public open spaces for local community development of community facilities with or without a community centre subject to the following:

1. Applications shall be advertised for comments and objections by the public;
2. When the facilities are open to the public, for instance when play equipment is provided, the allocation shall be free of charge or rental;
3. When portion of the area is to be closed, for instance, for the erection of a building, the portion shall be closed as "public open space" and rezoned to "municipal" and a nominal rental in terms of Council's policy of R120,00 per annum shall be charged;

the local community concerned shall be responsible for any costs involved in closure, advertising, extensions and alterations of services and connections, unless otherwise agreed;

5. every application shall be handled on its own merit and shall be subject to whatever conditions Council thinks fit;
6. each application for use of a portion of public open space shall specify the boundaries of the community to be served by the facilities and shall present proof that the proposed development has been adequately advertised to that community and that there are no reasonable objections;
7. the intended facilities and activities shall be described and a development plan and programme shall accompany the application; and
8. provision shall be made for the physically disabled and the erf and buildings shall be accessible to them.



P O BOX 10505
KHOMASDAL

FAX (061) 214289
TEL (061) 2134678/9

BORGWARD ROAD 21
WINDHOEK NAMIBIA

DEPARTMENT OF PROPERTIES AND PROTECTIVE SERVICES



CITY OF WINDHOEK

Enquiries: Mr J H Hansen
Reference: L/917/KD

25 August 1994

National Housing Enterprise
P.O. Box 20192
EROS

A. TSWASEB

Attention : Mr A Tswaseb

APPLICATION TO LEASE ERF 917, KHOMASDAL, OTJOMUISE PROPER.

Your application regarding the above-mentioned matter, refers.

Your proposals have been referred to our Town Planning division for comment and recommendations, which on receipt will be submitted to Council for approval.

Yours faithfully

PROPERTY MANAGER : WESTERN AREAS

Mr. Uweche
Please take care
27/9/94

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 m² 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 4/a

**ADDRESS BY MR. CHRIS BORMAN (SWABOU) AT THE CEREMONY OF HANDING OVER OF
LOAN GUARANTEED HOUSES AT KHOMASDAL**

**ADDRESS BY MR. CHRIS BORMANN AT
THE CEREMONY OF HANDING OVER
HOUSES AT KHOMASDAL**

During 1993 SWABOU entered into an agreement with NHE, supported by the German Government, whereby 100% loans could be made available to private individuals who do not enjoy the benefit of a housing subsidy or get support from their employers when purchasing a house.

The target market was the low-income group, and the purpose of the Loan Guarantee scheme is to provide collateral guarantees for the difference between the maximum loan and the purchase price of the house.

The German Government made a substantial investment (N\$ 2.173.600) for this purpose, to back up the guarantees issued under this scheme.

Participation under this scheme is restricted to households where the combined income of the members does not exceed three times the Primary Household Subsistence Level, as established from time to time by the Research Department of the University of Port Elizabeth. Currently this PHSL is calculated at N\$ 980 per month, therefore three times this figure comes to a maximum income of N\$ 2.940, representing the allowable income to qualify for participation. Furthermore, participants must also occupy the houses themselves.

Initially the maximum loan amount was N\$ 42.000, representing a 90% loan, therefore supporting a total purchase price of about N\$ 46.200. It was subsequently reviewed for the purpose of this development that we see here today, namely a total loan of N\$ 50.000 - supported by a 30% guarantee by the LGF thus reducing our total exposure to only 70%. However, purchasers of this particular development have to contribute an amount of N\$ 2.500 out of their own pocket to cover legal costs for the transfer of the property in their respective names.

The construction of these core houses is

done by Mssrs. Horizon Developers, whilst the land was made available by NHE at very reasonable prices.

That brings me to the problem regarding the availability of suitably priced land for such Low-Cost housing development projects. Currently it is hardly impossible to obtain suitable serviced erven at prices below N\$ 20.000 per stand. To my mind this is a major stumbling block in the provision of low cost housing, followed by the ever increasing cost of building materials. Together these two limiting factors are putting the so-called Low-Cost houses out of reach for most members of the lower income groups.

In order to stretch the support of the Loan Guarantee Scheme even further, investigations are in progress whereby houses costing less than N\$ 60.000 could be offered to qualifying potential purchasers within the boundaries of this scheme.

Furthermore, it is also considered to extend this type of development to other developing areas such as Swakopmund and Walvis Bay.

At this stage a total of 32 loans have been granted for this development, and the first twelve houses are now being handed over to their respective owners. The construction of the remaining 20 houses will commence early in the new year.

On behalf of SWABOU I congratulate these new owners in becoming a proud homeowner for the first time. These core-houses can easily be extended to as and when they can afford it. We wish you well and hope you will have a joyful Christmas in your first new home.

Thank you

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT N° 6 - AUGUST/DECEMBER 1994

ANNEX 4/b

LOAN GUARANTEE FUND ACCOUNT

SWABOU

NATIONAL HOUSING ENTERPRISE

Date: 06 Dec 94 4:11pm
G/L Listing

General Ledger Listing as of 31 Oct 94

G/L listing for account [30807] to [30807],
for department [J] to [zzzzzz],
for fiscal period [1] to [4],
sorted by [Account J].

Last posting sequence number: 14

Acct. Dept.

Pd	Src	Date	Description	Reference	Posting Entry	Batch Entry	Debits	Credits	Net Change/ Balance
30807			NHE-Loan Guarantee Fund(Swabou						
1	CB-MA	05 Jul 94	Consol. by CB on 19 Aug 94	CB-MA # 1	5-5	5-4	2,173,600.00		2,170,601.63
1	CB-MA	05 Jul 94	Consol. by CB on 19 Aug 94	CB-MA # 1	5-5	5-4		2,173,600.00	
1	OC-JL	31 Jul 94	INTEREST ON LOAN GUARANTEE FUN	J503/5	7-3	10-1	21,890.81		21,890.81
2	BL-JL	31 Aug 94	INT PAYABLE - LOAN GUARANTEE	J535/4	9-33	18-4	21,691.34		2,192,492.44
3	BL-JL	30 Sep 94	INT PAYABLE LOAN GUARANTEE FUN	J553/4	11-33	23-5	20,991.62		2,214,183.78
4	BL-JL	31 Oct 94	INT PAYABLE - LOAN GUARANTEE	J561/4	13-29	30-1	21,691.34		2,235,175.40
			Ending balance				2,259,865.11	2,173,600.00	2,256,866.74

=====
2,259,865.11 2,173,600.00
=====

20991-62 20991-62

30807 - November 1994

6 transactions printed.
1 account printed.

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No 6 - AUGUST/DECEMBER 1994

ANNEX 5/a

ESTABLISHMENT OF THE BUILDING MATERIAL LOAN REVOLVING FUND



NATIONAL HOUSING ENTERPRISE

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

Sum Consult
P.O. Box 20192
Windhoek

08 December 1994

Dear sir

Building Material Loans.

The concept of Building Material Loans have been accepted well by the existing NHE house owners.

There are some changes which should be made to the initial pilot project:

- * The loan should provide for both material and labour since in a number of cases the labour required are of a specialized nature ie. Carpentry or electrical.
- * The pilot project should include towns other than Windhoek ie. Otjiwarongo and Keetmanshoop where a large interest exists.
- * The amount allocated to the project should be extended to N\$ 500 000 due to the interest shown.
- * Disbursement of N\$ 500 000, less amount already spent, to NHE be considered since the administrative work for claiming each individual amount is excessive.
- * A monthly report can be provided which will detail all amounts spent against the prepayment mentioned.

Information on the loans approved to date:

a. Income Level.

Number	Monthly Income
0	0 - 1000
4	1001 - 1500
8	1501 - 2000
9	2001 - 2500
10	2501 - 3000
4	Up to 3200

In future NHE plans to provide for Building Material Loans of N\$1.5 Million per annum. This is considerably more than the return on the KFW investment on Building Material Loans.

Yours faithfully

Louis Fick

Senior Manager: Financial Planning and Control.

SUM Consult

Mr. Louis Fick
Senior Manager
Financial, Planning and Control
National Housing Enterprise

Windhoek, December 11, 1994

Building Material Loans

Dear Mr. Fick:

Thank you for your letter of December 8 on the above matter. I am glad to learn that the Oshatotwa Programme Building Material Loans scheme has been well accepted by the existing NHE clients. I expect that, as proposed in the Progress Report N° 4 (pa. 30-32), early next year NHE will be able to extend the scheme to other kind of potential clients, non-NHE house owners in Windhoek of which there is certainly a big number in need to improve/extend their dwellings.

With regard to the administration of KfW funds applied to this component, as suggested in our discussions and agreed by you in your letter, the best way seems to be the establishment of a special account that will be fed by a deposit of KfW grant funds and a deposit by NHE to cover the payment of GST. It seems to me that it would be convenient to credit into this account all building-loan repayments. In this way, once the total amount budgeted in the Oshatotwa Programme is credited and NHE start feeding the account with the proposed N\$ 1.500.000 per annum, a solid capital base will be available to develop a self-sustained revolving fund for this purpose.

An opening amount of N\$ 500.000 will be deposited in the Building Material Loans account. N\$ 454.545,45 will be transferred from the Disposition Fund for this purpose. Excluding the N\$ 86.053,69 reimbursed to NHE in the Provisional Approvals N° 5 & 6, that leaves a net amount of N\$ 368.491,76 for which a separate approval will be prepared.

As shown in the attached tables, according to the figures submitted by NHE, as a (rounded) average, 10% of the total loan amount correspond to GST, a figure that is consistent with the initial estimates included in the Inception Report. According to the conditions in the Separate Agreement, NHE will have to finance the part corresponding to Namibian taxes; to complete the initial amount, NHE should transfer the balance N\$ 45.454,55 to the account. Always referring to the figures in my possession, NHE has already advanced N\$ 11.519,61 to pay for GST included in the loan disbursements already approved, which leaves a balance of N\$ 33.934,94 that should be credited by NHE in the account.

SUM Consult

The Inception Report envisaged that up to 10% of the amount of these loans could be used for purposes not involving the purchase of materials, like payment for labor. As implied in your letter, perhaps 10% is too low, given the need of some clients to pay for specialized workers like carpenters or electricians. I would suggest that we rise to a maximum of 25% of the loan amount the part that could be used to pay for labor or other purposes.

As you know, the Agreement signed between KfW and the Government of Namibia for the implementation of the Programme limit its activities to the City of Windhoek. However, given the purpose of NHE to provide new funds for the scheme, (funds that would have no geographical limitation), and the interest expressed by clients in other cities than Windhoek to use the scheme, I believe that it will be convenient to start implementing it as soon as possible in other places.

In the Progress Report N° 6 under preparation authorization will be requested from the KfW to use grant funds for building material loans in cities other than Windhoek. I believe NHE has a good case and expect that we can get a favorable reaction. However, until a formal answer from KfW is received, I kindly request you not to apply KfW funds to grant loans in other cities, and in particular not to use the newly created account to get reimbursement for the loan granted to Mr. M. Anton (Account 23391) in Otchiwarongo.

I would also request you to advise the relevant loan officers to keep in mind the limit established in the Agreement of 3 PHSL established in the agreement as the maximum household income for Programme beneficiaries.

NHE should prepare and submit to KfW and SUM Consult periodic reports with all relevant information regarding the progress in the implementation of the BML scheme. The schedule and format for this reports may be established between ourselves before the end of my present stay in Windhoek (18.12.94)

With best regards


Juan A. Crispo Capurro
Chief Technical Advisor
SUM Consult

SUM Consult

Mr. Louis Fick
Senior Manager
Financial, Planning and Control
National Housing Enterprise

Windhoek, December 11, 1994

Re: KfW Financial Cooperation with Namibia. Low-Cost Housing Windhoek. Separate Agreement dated February 11, 1993.

DISBURSEMENT FROM DISPOSITION FUND APPROVAL N° 253

Dear Mr. Fick:

To implement the internal agreement to establish a special account to manage the Building Material Loans component of the Oshatowa Programme, this Approval complements the part corresponding to KfW funds in the establishment of a revolving fund to grant building material loans according to the general conditions agreed and details provided in the attached letter.

Budget post N°: 4. Building Material Loans. Establishment of special account.

Total amount: N\$ 500.000,00

GST: N\$ 45.454,55

Amount reimbursable: N\$ 454.545,45

The reimbursement to NHE from the Disposition Fund of an amount of N\$ 29.805,98 (Twenty nine thousand eight hundred and five and 98 % Namibia dollars) for this purpose was authorized by me through the Provisional Approval N° 5, dated October 25, 1994. The transfer of an additional amount of N\$ 53.257,49 (Fifty three thousand two hundred and fifty seven and 49 % Namibia dollars) to be applied for Building Material Loans was authorized by me through the Provisional approval N° 6, dated November 24, 1994, totaling N\$ 83.063,47 (Eighty three thousand sixty three and 47 %).

I hereby authorize the Commercial Bank to disburse from the Disposition Fund Account an amount of **N\$ 371.481,98 (Three hundred seventy one thousand four hundred eighty one and 98 % Namibia dollars)** for the purpose expressed above.



Juan A. Crispo Capurro
Chief Technical Advisor
SUM Consult

**ATTACHEMENT TO DF-253
BUILDING MATERIAL LOANS**

Amounts reimbursed from Disposition Fund; Provisional approvals 5 6

N°	CLIENT	ACCT. No.	LOAN AMOUNT	AMOUNT DISBURSD	PAID TO	GST On MAT'S	REIMBUR-SABLE
1	P. H. Esterhuizen	604	5000.00	3800.00	P. H. Esterhuizen	376.58	3423.42
2	D. Filander	2238	4903.63	3503.63	D. Filander	347.21	3156.42
3	Ngavetene A.	12139	4517.08	2357.08	A. Ngavetene	233.58	2123.50
4	N. Greeff	23391	5000.00	3145.84	N. Greeff	311.75	2834.09
5	I. M. Tjizu	30362	4874.17	2374.17	I. M. Tjizu	261.16	2113.01
6	A. E. Stoffels	31112	5000.00	3493.00	A. E. Stoffels	384.23	3108.77
	A. E. Stoffels	31112		1507.00	A. E. Stoffels	149.34	1357.66
8	Noabeb C.	32524	4964.52	4964.52	M. Pupkewitz & Sons	491.98	4472.54
9	R. Majiedt	33704	5000.00	3480.00	R. Majiedt	344.86	3135.14
	R. Majiedt	33704		1520.00	R. Majiedt	150.63	1369.37
10	F. M. Brotha	46848	4982.00	3000.00	F. M. Brotha	330.00	2670.00
11	J. Kawachab	50229	4936.34	3536.34	J. Kawachab	389.00	3147.34
12	K. M. Golaith	53596	5000.00	3526.84	K. M. Golaith	387.95	3138.89
13	W.C. Platt	59651	4925.73	4925.73	W. C. Platt	488.14	4437.59
14	N. B. Koopman	61135	3349.37	2453.37	N. B. Koopman	269.87	2183.50
	N. B. Koopman	61135		896.00	N. B. Koopman	88.79	807.21
15	Murenga P.	71027	4032.00	4032.00	Expo Adams Cons. Co.	399.57	3632.43
16	S. M. Klazen	79196	4988.70	3188.70	S. M. Klazen	316.00	2872.70
17	M. C. Maletzky	85094	5000.00	4814.63	M. C. Maletzky	477.13	4337.50
18	Jantjies J. M.	85193	5000.00	2486.85	Naftali Joinery Works	246.44	2240.41
	Jantjies J. M.	85193		2513.15	Naftali Joinery Works	249.05	2264.10
19	H. C. Williams	86000	5000.00	5000.00	H. C. Williams	550.00	4450.00
20	K. Shikongo	107848	4000.00	3477.35	K. Shikongo	344.60	3132.75
21	C. Araeb	111310	4982.60	3322.60	C. Araeb	365.49	2,957.11
	C. Araeb	111310		1660.00	Coetze Skrynwerkers	164.50	1495.50
22	R. Dickson	112821	4900.16	3600.16	R. Dickson	396.02	3204.14
23	P. C. Wilson	113845	4878.00	4023.00	P. C. Wilson	398.68	3624.32
	P. C. Wilson	113845		850.00	P. C. Wilson	84.23	765.77
24	G. J. Owoseb	117219	4270.33	1970.33	G. J. Owoseb	195.26	1775.07
25	G. Gauseb	120204	4883.89	3183.39	G. Gauseb	350.17	2833.22
	TOTALS		109488.36	92605.68		9542.21	83063.47
	<i>Average size of loan</i>			<i>4379.53</i>			
	<i>Average % of GST in disbursements</i>			<i>10.30</i>			
*	S. G. Makhubela	77041	4819.14	3319.14	S. G. Makhubela	328.92	2990.22
	(not included in PA-6)						

**ATTACHEMENT TO DF-253
BUILDING MATERIAL LOANS**

NHE LOAN APPROVALS DISBURSEMENTS TILL END OF NOVEMBER 1994

N°	CLIENT	ACCT. No.	LOAN AMOUNT	AMOUNT DISBURSD	PAID TO	GST On MAT'S	REIMBUR-SABLE
1	P. H. Esterhuizen	604	5000.00	3800.00	P. H. Esterhuizen	376.58	3423.42
2	D. Filander	2238	4903.63	3503.63	D. Filander	347.21	3156.42
3	Ngavetene A.	12139	4517.08	2357.08	A. Ngavetene	233.58	2123.50
	A. Ngavetene	12139		2160.00	A. Ngavetene	0.00	2160.00
4	M. Anton	23391	5000.00	3145.84	N. Greeff	311.75	2834.09
	M. Anton	23391		1854.16	Munc. of Orjiwarongo	0.00	1,854.16
5	I. M. Tjizu	30362	4874.17	2374.17	I. M. Tjizu	261.16	2113.01
6	A. E. Stoffels	31112	5000.00	3493.00	A. E. Stoffels	384.23	3108.77
	A. E. Stoffels	31112	5000.00	1507.00	A. E. Stoffels	149.34	1357.66
7	Noabeb C .	32524	4964.52	4964.52	M. Pupkewitz & Sons	491.98	4472.54
8	R. Majiedt	33704	5000.00	3480.00	R. Majiedt	344.86	3135.14
	R. Majiedt	33704		1520.00	R. Majiedt	150.63	1369.37
9	F. Strauss	33887	5000.00	3865.00	F. Strauss	383.02	3481.98
10	F.M.Bratha	46848	4982.00	3000.00	F. M. Brotha	330.00	2670.00
11	J. Kawachab	50229	4936.34	3536.34	J. Kawachab	389.00	3147.34
12	Mbango J K A	51152	5000.00	5000.00	M. Pupkewitz & Sons	495.00	4505.00
13	Kamatoto B	51532	5000.00	3126.40	M. Pupkewitz & Sons	309.82	2816.58
14	K. M. Golaith	53596	5000.00	3526.84	K. M. Golaith	387.95	3138.89
15	R. Jeremia	53819	4912.34	2962.34	R. Jeremia	293.57	2668.77
16	W.C. Platt	59651	4925.73	4925.73	W. C. Platt	488.14	4437.59
17	N. B. Koopman	61135	3349.37	2453.37	N. B. Koopman	269.87	2183.50
	N. B. Koopman	61135		896.00	N. B. Koopman	88.79	807.21
18	L. Hausholo	64634	4905.98	2005.98	L. Hausholo	198.79	1807.19
19	Murenga P.	71027	4032.00	4032.00	Expo Adams Cons. Co.	399.57	3632.43
20	S. G. Makhubela	77041	4819.14	3319.14	S. G. Makhubela	328.92	2990.22
21	S. M. Klazen	79196	4988.70	3188.70	S. M. Klazen	316.00	2872.70
22	M. C. Maletzky	85094	5000.00	4814.63	M. C. Maletzky	477.13	4337.50
23	Jantjies J. M.	85193	5000.00	2486.85	Naftali Joinery Works	246.44	2240.41
	Jantjies J. M.	85193		2513.15	Naftali Joinery Works	249.05	2264.10
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25	K. Shikongo	107848	4000.00	3477.35	K. Shikongo	344.60	3132.75
26	M. M. Strauss	110263	5000.00	3480.00	M. M. Strauss	344.86	3135.14
27	C. Araeb	111310	4982.60	3322.60	C. Araeb	365.49	2,957.11
	C. Araeb	111310		1660.00	Coetze Skrynwerkers	164.50	1495.50
28	R. Dickson	112821	4900.16	3600.16	R. Dickson	396.02	3204.14
29	P. C. Wilson	113845	4878.00	4023.00	P. C. Wilson	398.68	3624.32
	P. C. Wilson	113845		850.00	P. C. Wilson	84.23	765.77
30	G. J. Owoseb	117219	4270.33	1970.33	G. J. Owoseb	195.26	1775.07
31	G. Gaoseb	120204	4883.89	3183.39	G. Gaoseb	350.17	2833.22
	G. Gaoseb	120204		1700.50	G. Gaoseb	0.00	1700.50
	TOTALS		149009.71	118279.20		11519.61	106759.59
	Average loan amount			4382.64			
	Percentage disbursed as of Nov.30, 1994			79.38			
	Average% of GST in disbursements			9.74			

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No 6 - AUGUST/DECEMBER 1994

ANNEX 6/a

REPORT ON LOW INCOME HOUSING WORKSHOP IN BOTSWANA

INTERNAL MEMORANDUM

TO: Management
FROM: W G Schulte
DATE: 12 December 1994

SUBJECT: REPORT ON THE ATTENDANCE AND PARTICIPATION OF A LOW
INCOME HOUSING WORKSHOP IN GABORONE, BOTSWANA
6 - 7 DECEMBER 1994

1 BACK GROUND

1.1 An invitation was received from the Senthaga Housing Trust to attend and participate in a Low Income Housing Workshop at the Kagisong Centre in Mogoditshane just outside Gaborone on 6 - 7 December 1994.

1.2 In 1993, CORDE (Co-operation for Research, Development and Education) initiated a Shelter Study to make recommendations for an NGO project to address the shelter needs of disadvantaged households in Botswana. This study was carried out by Motheo (Pty) Ltd.

A two day workshop was held in December 1993 as an integral part of the study. This formed the basis for the proposed Low Income Housing Programme which is included in the final report on the CORDE Shelter Study, published in March 1994 (copy available).

Following circulation of the Shelter Study Report, discussions have been held with the Ministry of Local Government, Lands and Housing concerning the implementation of the proposed programme.

Co-ordination and technical support to the programme will be provided by the Senthaga Housing Trust which is now in the process of being registered.

A second Shelter Workshop was thus planned for Tuesday and Wednesday, 6 - 7 December 1994 at the Kagisong Centre in Mogoditshane. This would provide a forum for interested parties to participate in formulating detailed proposals for the implementation of the Low Income Housing Programme.

1.3 The theme of the Workshop being "Participation and Cooperation in Low Income Housing" had the following objectives:

- (a) To develop detailed proposals for the implementation of the Pilot Low Income Housing Scheme.
- (b) To involve specialists with expertise in different aspects of housing provision in the formulation of these detailed proposals.
- (c) To provide a forum for civil servants, administrators, technical consultants, and those in need of housing to meet and discuss creative solutions to fulfilling the housing needs of low income households.
- (d) To develop a supportive environment for the Low Income Housing Programme.

2 REPORT BACK

- 2.1 Approximate 40 delegates attended the workshop. They came from various organisations such as the Botswana Housing Corporation, Ministries, Rural and Urban Groups and persons in need of affordable housing. From South Africa two persons from COPE, involved in inner-city and peri-urban housing, attended. Except for South Africa and Namibia no other "Foreigners" attended the workshop.
- 2.2 Two key note addresses, one by COPE and the other by the PC (Oshatotwa NHE) were given in which they gave evidence about their projects and the experience gained and lessons learned.
- 2.3 The United Nations delegate for Housing, Mr Zakarov who is residing in Addis Abeba addressed the meeting regarding a planned Conference in 1997 on Human Settlements. The main themes will be -
 - (a) Sustainable shelter
 - (b) Sustainable human communities
 - (c) How to organize a sustainable housing programme

One hopes that this conference will come up with REAL answers regarding shelter for the very low income groups.
- 2.4 The main component of the Workshop consisted of two worksessions where participants were divided into discussion groups at which various issues were discussed. The groups then presented their answers in two plenary sessions (one per day) to the combined audiences.
- 2.5 The following topics were discussed in the two working sessions:

2.5.1 DAY I

- (a) Selection of participants
- (b) Organisational structures
- (c) Communal activities
- (d) Technical advice
- (e) Housing Finance
- (f) Household finance

2.5.2 DAY II

- (a) Land and tenure (urban)
- (b) Land and tenure (rural)
- (c) Site layout (urban)
- (d) Site layout (rural)
- (e) House layout
- (f) Services required

2.6 Because of the magnitude of information gathered this report would take a lot of time to make it comprehensive. The outcome will be made available to the NHE in due course. There are however, a few salient points which could be mentioned now in relation to the peoples expectations and they are as follows.

2.6.1 The minimum requirements was that a dwelling should consist of 3 bedrooms, kitchen, living room and a bathroom. The affordability level of the low income groups are however in the region of N\$10 600 (P8000). Monthly repayments of about N\$130 (P100). Expectations are high. I responded that through incremental housing the ultimate could in the end be achieved if their own input is high (labour).

2.6.2 Regarding the house hold finance the group came up with a figure of N\$618 (P464) being the minimum earnings of a family to sustain life of which N\$130 (P100) is required for rent/payment for the house.

The rest would be spent on food, schooling, clothing and transport.

2.7 It was amazing how active people, from all categories in life, participated. Discussions were open, and to the point. It was of course a great advantage that they have only two languages in Botswana viz Setswana (National) and English.

3 OTHER MATTERS

- 3.1 The Institute of Engineers in Botswana invited Mr Omang Mapanyane, the Chief Executive of the BHC to address them on "Challenges of Supplying Houses to the Nation"

The address was given on Wednesday evening, 7 December 1994 and most of the participants in the Workshop attended.

- 3.2 The BHC was severely attacked in the Press failing to solve the housing issue in Botswana.
- 3.3 Mr Mapanyane told the audience that issues such as existing policies, Tradition Finance and all the players involved, must address this issue.
- 3.4 Housing is accepted as a basic need to the Nation. There are however pending issues to be taken into consideration, viz
- Rural/Urban requirements are different
 - Ambitions of people are different
 - Urban housing - modernized (water, sewer and electricity)
 - Rural housing less sophisticated
 - The very low income group is not addressed by the BHC because they are tied by existing Policies and Regulations

ANNEX 7.1/a

DISBURSEMENTS FROM DISPOSITION FUND

DISBURSEMENTS FROM DISPOSITION FUND

3rd QUARTER 1994 (First part)

Qtr.	Nº	Date	Budget Post	<i>Brought forward</i> Purpose of expenditure	Amount of invoice N\$	GST/amnt. reim- bursed by Mpty.	Amnt.reimbursa- ble from DF N\$	Total disbursed from DF N\$
								6051709.32
1994	60	11-jul	1.4	Devolution of 50% retention	6750.00	334.46	6415.54	6058124.86
3rd	61	11-jul	2.2	Land development-CH Project	388750.62	11112.45	377638.17	6435763.03
	62	11-jul	1.3	Electrical connections	2826.00	0.00	2826.00	6438589.03
	63	11-jul	1.4	Cty.Center 2 - equipt.	2408.00	183.14	2224.86	6440813.89
	64	11-jul	1.4	Cty.Center 2 - equipt.	226.80	16.80	210.00	6441023.89
	65	11-jul	1.3	Water connections	900.00	0.00	900.00	6441923.89
	66	11-jul	1.3	Builder, starter solution	480.90	0.00	480.90	6442404.79
	67	11-jul	1.3	Builder, starter solution	978.70	0.00	978.70	6443383.49
	68	11-jul	1.2	Phase II - Certificate 5	163270.89	21602.60	141668.29	6585051.78
	69	11-jul	1.3	Purchase of building materials	518.92	38.44	480.48	6585532.26
	70	11-jul	1.3	Purchase of building materials	1893.63	139.08	1754.55	6587286.81
	71	11-jul	5.2	Cty.Dvpt.Fund-	100.00	0.00	100.00	6587386.81
	72	11-jul	1.3	Purchase of building materials	9551.28	652.89	8898.39	6596285.20
	73	11-jul	1.3	Electr.installation Starter Sol.	5200.00	257.66	4942.34	6601227.54
	74	11-jul	1.3	Purchase of building materials	3334.19	246.97	3087.22	6604314.76
	75	11-jul	1.3	Builder starter solution	991.80	0.00	991.80	6605306.56
	76	11-jul	1.3	Builder starter solution	1987.40	0.00	1987.40	6607293.96
	77	11-jul	1.3	Builder starter solution	1987.40	0.00	1987.40	6609281.36
	78	11-jul	1.3	Builder starter solution	1451.60	0.00	1451.60	6610732.96
	79	11-jul	1.3	Builder starter solution	661.20	0.00	661.20	6611394.16
	80	11-jul	1.4	Cty.Center 2 - equipt.	6226.00	617.00	5609.00	6617003.16
	81	11-jul	1.4	Cty.Center 2 - Store room/inst	200.00	0.00	200.00	6617203.16
	82	11-jul	1.4	Cty.Center 2 - Store room	3058.00	295.12	2762.88	6619966.04
	83	11-jul	1.3	Electr.installation Starter Sol.	2600.00	128.83	2471.17	6622437.21
	84	11-jul	1.3	Electrical connection	1616.00	0.00	1616.00	6624053.21
	85	11-jul	1.3	Water connection	450.00	0.00	450.00	6624503.21
	86	11-jul	1.3	Builder starter solution	991.80	0.00	991.80	6625495.01
	87	11-jul	1.4	Cty.Center 2 - garden/equipt.	1758.00	148.45	1609.55	6627104.56
	88	11-jul	1.4	Cty.Center 1 - Security door	1870.68	92.69	1777.99	6628882.55
	89	11-jul	1.3	Builder starter solution	2177.40	0.00	2177.40	6631059.95
	90	11-jul	1.3	Builder starter solution	2981.10	0.00	2981.10	6634041.05
	91	11-jul	1.3	Builder starter solution	1987.00	0.00	1987.00	6636028.05
	92	11-jul	1.3	Purchase of building materials	6956.83	471.89	6484.94	6642512.99
	93	11-jul	1.3	Purchase of building materials	7878.33	583.56	7294.77	6649807.76
	94	11-jul	1.3	Builder starter solution	991.80	0.00	991.80	6650799.56
	95	11-jul	1.3	Purchase of building materials	4016.75	297.54	3719.21	6654518.77
	96	11-jul	1.3	Purchase of building materials	4743.49	336.66	4406.83	6658925.60
	97	11-jul	1.3	Purchase of building materials	9997.49	740.55	9256.94	6668182.54
	98	11-jul	1.3	Purchase of building materials	4645.30	344.10	4301.20	6672483.74
	99	11-jul	1.2	Infrastructure improvement	900.00	0.00	900.00	6673383.74
	100	15-jul	2.2	L.dvlpmt.-Cert.2/Kh-Okur.	93432.89	2486.36	90946.53	6764330.27
	101	15-jul	2.2	L.dvlpmt.-Cert.1/Kh-1430	93832.70	2545.38	91287.32	6855617.59
	102	15-jul	2.3	Contr. CH at Ojom. Cert.2	516981.69	28462.31	488519.38	7344136.97
	102a	20-jul	2.3	Amendmt.to disb.102	2845.87	0.00	2845.87	7346982.84
	103	20-jul	2.3	Contr. CH at Ojom. Cert.3	398750.11	19758.07	378992.04	7725974.88
	104	20-jul	various	General adjustment of appr.	25222.78	0.00	25222.78	7751197.66
	105	29-jul	5.1	Corrections to video No2	7098.45	703.45	6395.00	7757592.66
	106	29-jul	1.3	Builder starter solution	826.50	0.00	826.50	7758419.16
	107	29-jul	1.3	Purchase of building materials	9412.76	651.61	8761.15	7767180.31
	108	29-jul	1.3	Builder starter solution	1088.70	0.00	1088.70	7768269.01
	109	29-jul	1.3	Purchase of building materials	18.26	1.81	16.45	7768285.46
	110	29-jul	1.3	Purchase of building materials	1437.09	106.45	1330.64	7769616.10
	111	29-jul	1.3	Builder starter solution	1653.00	0.00	1653.00	7771269.10
	112	29-jul	1.3	7 Water connections	4508.00	0.00	4508.00	7775777.10
	113	29-jul	1.4	Cty.Center 2 - equipt.	890.77	88.27	802.50	7776579.60
	114	29-jul	1.4	Devolution of 50% retention	6750.00	334.46	6415.54	7782995.14
	115	29-jul	5.2	Info leaflets	119.88	11.80	108.08	7783103.22
	116	23-ago	2.3	Contr. CH at Ojom. Cert.4	370832.21	18374.74	352457.97	8135561.19
				TOTALS	2196016.96	112165.59	2083851.87	

DISBURSEMENTS FROM DISPOSITION FUND ACCOUNT

3rd QUARTER 1994 (Contd)

DF APR N°	DATE	BUDGET POST	PURPOSE OF EXPENDITURE	SUPPLIER	Amount paid by NHE	GST	Amount reimbur-sable	Total disbursed from DF
				<i>Brought forward</i>				<i>8135561.19</i>
117	12-abr	2.3	35 Water connections Otjom.	Municipality of Windhoek	15750.00	0.00	15750.00	8151311.19
118	7-jul	2.3	17 Water connections Otjom.	Municipality of Windhoek	7650.00	0.00	7650.00	8158961.19
119	15-jul	1.3	Purchase erven pegs	Reinforcing & Allied	49.78	4.93	44.85	8159006.04
120	15-jul	1.3	Purchase of Bldg. Materials	M.Pupkewitz & Sons	3427.08	253.85	3173.23	8162179.27
121	20-jul	1.3	Purchase of Bldg. Materials	Wdhk Bldg. Market	5209.40	385.88	4823.52	8167002.79
122	21-jul	1.3	Purchase of Bldg. Materials	Beton & Sandstein	6396.69	437.16	5959.53	8172962.32
123	22-jul	1.4	CC-Supply & install desks	Ferdinand & Sons	205.45	20.36	185.09	8173147.41
124	26-jul	1.3	Builder SS - Erf 449-Cert.1	D.Amakali	1987.40	0.00	1987.40	8175134.81
125	26-jul	1.3	Electrical instal.2 erven	Hansen Electrical	5200.00	257.40	4942.60	8180077.41
126	29-jul	2.2	25% Deposit Electr.erf 5841	Municipality of Windhoek	26250.00	1299.36	24950.62	8205077.03
127	29-jul	2.2	5% Retent.infrastr.erf 5841	Municipality of Windhoek	15914.75	680.46	15234.29	8220277.32
128	3-ago	1.3	Purchase of Bldg. Materials	Wdhk Bldg. Market	1153.04	85.32	1067.72	8221337.04
129	8-ago	1.3	Builder SS - Erf 296-Cert.1	A.Amunyela	1987.40	0.00	1987.40	8223317.44
130	9-ago	1.3	Electrical conn.erf 1409	Municipality of Windhoek	800.00	0.00	800.00	8224117.44
131	11-ago	1.3	Water connections 2 erven	Municipality of Windhoek	1288.00	0.00	1288.00	8225405.44
132	11-ago	1.3	Purchase of Bldg. Materials	M.Pupkewitz & Sons	7356.47	544.94	6811.53	8232216.97
133	15-ago	1.3	Purchase of Bldg. Materials	Beton & Sandstein	7939.45	541.84	7397.61	8239614.58
134	15-ago	1.3	Builder SS - Erf 1401-Cert.1	C.Fernatu	1761.30	0.00	1761.30	8241375.88
135	15-ago	1.3	Builder SS - Erf 461-Cert.1	S.Hamukwanga	1088.70	0.00	1088.70	8242464.58
136	15-ago	1.3	Purchase of Bldg. Materials	Wdhk Bldg. Market	7757.88	574.66	7183.22	8249647.80
137	17-ago	1.3	Purchase of Bldg. Materials	Beton & Sandstein	1180.12	87.42	1092.70	8250740.50
138	17-ago	2.2	Erf 1430 - Certif.N/2	Namibbeton	224876.07	7298.92	217577.15	8468317.65
139	18-ago	1.3	Purchase of Bldg. Materials	Beton & Sandstein	14383.67	983.98	13399.69	8481717.34
140	19-ago	2.3	20 Water connections Otjom.	Municipality of Windhoek	9000.00	0.00	9000.00	8490717.34
141	22-ago	1.3	Builder SS - Erf 2766-Cert.1	A.S.Arwinus	2454.25	0.00	2454.25	8493171.59
142	22-ago	1.3	Builder SS - Erf 2933-Cert.1	J.Nanyanga	1451.60	0.00	1451.60	8494623.19
143	23-ago	1.3	Builder SS - Erf 449-Cert.2	D.Amakali	993.70	0.00	993.70	8495616.89
144	23-ago	1.3	Builder SS - Erf 296-Cert.2	A.Amunyela	993.70	0.00	993.70	8496610.59
145	23-ago	1.3	Water connections 2 erven	Municipality of Windhoek	1288.00	0.00	1288.00	8497898.59
146	25-ago	1.3	Purchase of Bldg. Materials	M.Pupkewitz & Sons	6684.81	495.15	6189.66	8504088.25
147	25-ago	2.3	33 Water connections Otjom.	Municipality	14850.00	0.00	14850.00	8518938.25
148	29-ago	1.2	Certificate 6 (final) - Phase II	Herma Bros.	237325.67	4099.46	233226.21	8752164.46
149	30-ago	1.3	Builder SS - Erf 2830-Cert.1	J.Festus	1423.10	0.00	1423.10	8753587.56
150	30-ago	1.3	Builder SS - Erf 240-Cert.1	S.Vilho	963.30	0.00	963.30	8754550.86
			TOTALS		637040.78	18051.11	618989.67	

DISBURSEMENTS FROM DISPOSITION FUND

4th QUARTER 1994 (First part)

DF APR N°	BUDGET POST	DATE	PURPOSE OF EXPENDITURE	SUPPLIER	Amount paid by NHE	GST	Amount reimbursable	Total disbursed from DF
				<i>Brought forward</i>				<i>8754550.86</i>
151	1.3	6-sep	Builder SS - Erf 1380-Cert.2	A.Mwahafa	826.50	0.00	826.50	8755377.36
152	1.3	6-sep	Builder SS - Erf 1409-Cert.2	I.Itembua	1462.05	0.00	1462.05	8756839.41
153	1.3	5-dic	Water connections 2 erven	Municipality of Windhoek	1288.00	0.00	1288.00	8758127.41
154	1.3	6-sep	Builder SS - Erf 2676-Cert.2	K.Nangolo	798.00	0.00	798.00	8758925.41
155	2.2	6-sep	Retention on infrastructures	Municipality of Windhoek	9775.82	417.98	9357.84	8768283.25
156	2.2	6-sep	Deposit on street lights	Municipality of Windhoek	1500.00	74.25	1425.75	8769709.00
157	2.3	7-sep	Okuryangava-Water connect	Municipality of Windhoek	9000.00	0.00	9000.00	8778709.00
158	2.3	27-sep	Contr.105 houses Otjomuise	Dentinger Builders	404881.07	20061.68	384819.39	9163528.39
159	2.3	19-oct	Constr. 63 C-H/Okuryangava	Central Developers	534248.35	26471.77	507776.58	9671304.97
160	1.3	5-dic	Builder SS-Acct.1221465	M.Ampala	826.50	0.00	826.50	9672131.47
161	1.3	5-dic	Builder Starter solutions	Kunert	316.68	0.00	316.68	9672448.15
162	1.3	5-dic	Builder Starter solutions	Itembu	1987.40	0.00	1987.40	9674435.55
163	1.3	5-dic	Builder Starter solutions	Nangolo	826.50	0.00	826.50	9675262.05
164	1.3	5-dic	Builder Starter solutions	Paulus	1212.13	0.00	1212.13	9676474.18
165	1.3	13-sep	Builder Starter solutions	Hamukwaya	1451.60	0.00	1451.60	9677925.78
166	1.3	13-sep	Builder Starter solutions	Nanyanga	2147.40	0.00	2147.40	9680073.18
167	1.3	21-sep	Builder Starter solutions	Amunyela	1957.40	0.00	1957.40	9682030.58
168	1.3	21-sep	Builder Starter solutions	Amakali	1957.40	0.00	1957.40	9683987.98
169	1.3	21-sep	Builder Starter solutions	Festus	1450.10	0.00	1450.10	9685438.08
170	1.3	21-sep	Builder Starter solutions	Vilho	990.30	0.00	990.30	9686428.38
171	1.3	21-sep	Materials Sstr.solutions	Wdhk.Blg.Mkt.	6412.62	475.00	5937.62	9692366.00
172	1.3	21-sep	2 water connections	Municipality	1288.00	0.00	1288.00	9693654.00
173	1.4	21-sep	Labor/material-Cty.Ctr.	Swanepoel	2100.00	104.05	1995.95	9695649.95
174	1.3	23-sep	Builder Starter solutions	Itembu	1489.05	0.00	1489.05	9697139.00
175	1.3	27-sep	Builder Starter solutions	Nangolo	1957.40	0.00	1957.40	9699096.40
176	1.3	27-sep	Materials Sstr.solutions	Beton & Sandstein	20816.08	1416.56	19399.52	9718495.92
177	1.3	27-sep	Materials Sstr.solutions	Wdhk.Blg.Mkt.	6047.38	447.95	5599.43	9724095.35
178	1.3	27-sep	3 water connections	Municipality	1932.00	0.00	1932.00	9726027.35
179	1.3	27-sep	Labor/material	E.H.Electrical	2600.00	128.83	2471.17	9728498.52
180	1.3	4-oct	Builder Starter solutions	Arwinus	1957.40	0.00	1957.40	9730455.92
181	1.3	4-oct	Builder Starter solutions	Arwinus	2454.25	0.00	2454.25	9732910.17
182	1.3	4-oct	Builder Starter solutions	Amupala	2454.25	0.00	2454.25	9735364.42
183	1.3	4-oct	Builder Starter solutions	Fernatu	2201.62	0.00	2201.62	9737566.04
184	1.3	4-oct	Builder Starter solutions	Festus	725.80	0.00	725.80	9738291.84
185	1.3	4-oct	Builder Starter solutions	Khoaseb	1957.40	0.00	1957.40	9740249.24
186	1.3	4-oct	Builder Starter solutions	Paulus	1116.72	0.00	1116.72	9741365.96
187	1.3	4-oct	Builder Starter solutions	Vilho	495.90	0.00	495.90	9741861.86
188	1.3	4-oct	4 water connections	Municipality	2576.00	0.00	2576.00	9744437.86
189	1.3	11-oct	Materials Sstr.solutions	Pupkewitz	23291.30	1725.19	21566.11	9766003.97
190	1.3	11-oct	Electrical connection	Municipality	500.00	0.00	500.00	9766503.97
191	1.3	11-oct	6 water connections	Municipality	3864.00	0.00	3864.00	9770367.97
192	2.2	19-oct	Streetslights-Khomasdal	Municipality	15662.50	775.29	14887.21	9785255.18
193	2.2	19-oct	Retention Infr.Khomasd.	Municipality	39750.00	1967.62	37782.38	9823037.56
194	1.3	21-oct	Builder, Starter Solution	P.Lyandjenja	1957.40	0.00	1957.40	9824994.96
195	1.3	21-oct	Materials, Starter Sol.	Beton & Sandstein	37258.12	2218.94	35039.18	9860034.14
196	1.3	21-oct	Materials, Starter Sol.	Windhoek Bldg.Market	12920.42	957.06	11963.36	9871997.50
197	1.3	21-oct	Water connections	Municipality of Wdhk.	1288.00	0.00	1288.00	9873285.50
198	1.3	21-oct	Water connections	Municipality of Wdhk.	644.00	0.00	644.00	9873929.50
199	1.3	21-oct	Materials, Starter Sol.	Meije & Ziegler	189.52	14.04	175.48	9874104.98
			TOTALS		1176810.33	57256.21	1119554.12	

DISBURSEMENTS FROM DISPOSITION FUND

4th QUARTER 1994 (Contd.)

DF APR N°	BUDGET POST	DATE	PURPOSE OF EXPENDITURE	SUPPLIER	Amount paid by NHE	GST	Amount reimbursable	Total disbursed from DF
				<i>Brought forward</i>				<i>9874104.98</i>
200	1.3	21-oct	Water connections	Municipality of Wdhk	644.00	0.00	644.00	9874748.98
201	1.3	21-oct	Water connections	Municipality of Wdhk.	644.00	0.00	644.00	9875392.98
202	1.3	28-oct	Builder, Starter Solution	D.Amakali	2454.25	0.00	2454.25	9877847.23
203	1.3	28-oct	Builder, Starter Solution	A.Amunyela	2469.25	0.00	2469.25	9880316.48
204	1.3	28-oct	Builder, Starter Solution	C.Fernatu	410.33	0.00	410.33	9880726.81
205	1.3	28-oct	Builder, Starter Solution	E.Khaoseb	1460.55	0.00	1460.55	9882187.36
206	1.3	28-oct	Builder, Starter Solution	P.Lyandjenja	1957.40	0.00	1957.40	9884144.76
207	1.3	28-oct	Builder, Starter Solution	J.E.Nanjanga	1041.10	0.00	1041.10	9885185.86
208	1.3	28-oct	Builder, Starter Solution	J.Nghialasha	963.70	0.00	963.70	9886149.56
209	1.3	28-oct	Builder, Starter Solution	P.Tobias	1957.40	0.00	1957.40	9888106.96
210	1.3	28-oct	Materials, Starter Sol.	M.Pupkewitz & Sons	17332.62	1283.93	16048.69	9904155.65
211	1.3	28-oct	Water connections	Municipality of Wdhk.	1288.00	0.00	1288.00	9905443.65
212	1.4	28-oct	Materials	IBS	90.18	6.68	83.50	9905527.15
213	1.3	4-nov	Builder, Starter Solution	I.Bartuland	1957.40	0.00	1957.40	9907484.55
214	1.3	4-nov	Builder, Starter Solution	F.Haufiku	1091.00	0.00	1091.00	9908575.55
215	1.3	4-nov	Builder, Starter Solution	E.Katjajako	1421.60	0.00	1421.60	9909997.15
216	1.3	4-nov	Builder, Starter Solution	I.Namupoko	1056.80	0.00	1056.80	9911053.95
217	1.3	4-nov	Builder, Starter Solution	K.Nangolo	1987.40	0.00	1987.40	9913041.35
218	1.3	4-nov	Water connections	Municipality of Wdhk.	1932.00	0.00	1932.00	9914973.35
219	1.4	4-nov	Material tests	Cemlab	399.60	39.60	360.00	9915333.35
220	1.3	11-nov	Builder, Starter Solution	J.Festus	1957.40	0.00	1957.40	9917290.75
221	1.3	11-nov	Builder, Starter Solution	E.Katjajako	1957.40	0.00	1957.40	9919248.15
222	1.3	18-nov	Builder, Starter Solution	A.S.Arwinus	2951.10	0.00	2951.10	9922199.25
223	1.3	18-nov	Builder, Starter Solution	S.Hamukwaya	1212.12	0.00	1212.12	9923411.37
224	1.3	18-nov	Builder, Starter Solution	J.E.Nanjanga	837.59	0.00	837.59	9924248.96
225	1.3	18-nov	Builder, Starter Solution	B.Paulus	1270.15	0.00	1270.15	9925519.11
226	1.3	18-nov	Materials, Starter Sol.	Beton & Sandstein	31572.86	2175.72	29397.14	9954916.25
227	1.3	18-nov	Materials, Starter Sol.	M.Pupkewitz & Sons	1147.42	85.03	1062.39	9955978.64
228	1.3	18-nov	Materials, Starter Sol.	Windhoek Bldg.Market	12307.19	911.65	11395.54	9967374.18
229	1.3	18-nov	Electrical connections	Municipality of Wdhk.	840.00	0.00	840.00	9968214.18
230	1.4	18-nov	Service of concrete	Namibia Eng.Corp.	274.12	26.92	247.20	9968461.38
231	1.4	18-nov	Changes to mixer	Namibia Welding	236.00	23.39	212.61	9968673.99
232	2.2	18-nov	Lnd.d/vlpt.Khomasdal	Namibbeton	25929.94	263.23	25666.71	9994340.70
233	2.2	18-nov	Lnd.d/vlpt.Khomasdal	Namibbeton	55067.52	942.29	54125.23	10048465.93
234			Unassigned				0.00	10048465.93
235	2.3	18-nov	Core-house constr.Otj.	Dentlinger Builders	117617.42	5827.89	111789.53	10160255.46
236	various	5-dic	Adj.Prov.Aprovl.3,4,5 & 6			0.00	19234.12	10179489.58
237	1.3	21-oct	Electrical inst. 2 houses	Hansen Electrical	5200.00	257.40	4942.60	10184432.18
238	1.3	16-nov	Electrical inst. 5 houses	E.H. Electrical	13000.00	643.50	12356.50	10196788.68
239	2.3	23-nov	Streetlights-house conn.	Wdhk.Municipality	31500.00	0.00	31500.00	10228288.68
240	2.3	23-nov	Streetlights-house conn.	Wdhk.Municipality	4500.00	0.00	4500.00	10232788.68
241	2.3	25-nov	Certificate 2	Central Developers	552654.29	27383.77	525270.52	10759059.20
242	1.3	25-nov	Builder, S.S.	D.Amakali	2454.25	0.00	2454.25	10760513.45
243	1.3	25-nov	Builder, S.S.	A.Amunyela	978.70	0.00	978.70	10761492.15
244	1.3	25-nov	Builder, S.S.	M.Amupaia	2454.25	0.00	2454.25	10763946.40
245	1.3	25-nov	Builder, S.S.	I.Bartuland	1957.40	0.00	1957.40	10765903.80
246	1.3	25-nov	Builder, S.S.	I.Bartuland	2581.95	0.00	2581.95	10768485.75
247	1.3	25-nov	Builder, S.S.	J.Festus	993.70	0.00	993.70	10769479.45
248	1.3	25-nov	Builder, S.S.	J.Festus	1421.60	0.00	1421.60	10770901.05
249	1.3	25-nov	Builder, S.S.	E.Katjajato	1421.60	0.00	1421.60	10772322.65
250	1.3	25-nov	Builder, S.S.	N.Kefas	963.70	0.00	963.70	10773286.35
251	1.3	25-nov	Builder, S.S.	E.Khaoseb	1490.55	0.00	1490.55	10774776.90
252	1.3	25-nov	Builder, S.S.	S.Vilho	1957.40	0.00	1957.40	10776734.30
253	4	11-dic	Building Material Loans Acctt.	Various	500000.00	45454.55	454545.45	11231279.75
				TOTALS	1423266.20	85325.55	1357174.77	

DISBURSEMENTS FROM DISPOSITION FUND

December 12, 1994

DF APR N°	BUDGET POST	DATE	PURPOSE OF EXPENDITURE	SUPPLIER	Amount paid by NHE	GST	Amount reimbursable	Total disbursed from DF	
<i>Brought forward</i>									
254	1.3	30-nov	BSS-Acct.1272492	S.Hamukwaja	877.25	0.00	877.25	11232157.00	
255	1.3	30-nov	BSS-Acct.1287772	E.Kaljatako	993.70	0.00	993.70	11233150.70	
256	1.3	30-nov	BSS-Acct.1261495	P.Lyandjenja	2951.10	0.00	2951.10	11236101.80	
257	1.3	30-nov	BSS-Acct.1261502	P.Lyandjenja	2951.10	0.00	2951.10	11239052.90	
258	1.3	30-nov	BSS-Acct.1263201	L.Namupolo	271.70	0.00	271.70	11239324.60	
259	2.3	1-dic	105 C-H Ojjom. Electr.connct.	Municipality of Windhoek	52500.00	0.00	52500.00	11291824.60	
260	1.3	6-dic	Purchase of Bulding Materials	Beton & Sandstein	35017.04	2398.48	32618.56	11324443.16	
261	1.3	6-dic	Purchase of Bulding Materials	M.Pupkewitz & Sons	30250.39	2240.76	28009.63	11352452.79	
262	1.3	6-dic	Purchase of Bulding Materials	S.Rouesseau & Sons	1505.14	70.84	1434.30	11353887.09	
263	1.3	6-dic	Purchase of Bulding Materials	Windhoek Bldg. Market	25007.46	1852.39	23155.07	11377042.16	
264	1.3	6-dic	Purchase of Bulding Materials	Wispeco	9323.64	690.64	8633.00	11385675.16	
265	2.3	6-dic	Constr. of 63 C-H at Okuryang	Central Developers	38465.62	1905.95	36559.67	11422234.83	
266	1.3	8-dic	BSS-Acct.1271288	M.Amupala	1957.40	0.00	1957.40	11424192.23	
267	1.3	8-dic	Purchase of Bulding Materials	Beton & Sandstein	14872.81	1003.58	13869.23	11438061.46	
268	1.3	8-dic	BSS-Acct.1270157	J.Festus	1451.60	0.00	1451.60	11439513.06	
269	1.3	8-dic	Purchase of Bulding Materials	Metzge & Ziegler	10442.12	773.49	9668.63	11449181.69	
270	1.3	8-dic	Purchase of Bulding Materials	M.Pupkewitz & Sons	19197.77	1422.03	17775.74	11466957.43	
271	1.3	8-dic	Purchase of Bulding Materials	O.Behrens	514.08	38.08	476.00	11467433.43	
272	1.3	8-dic	Purchase of Bulding Materials	Precast Concrete Industries	12663.40	0.00	12663.40	11480096.83	
273	1.3	8-dic	BSS-Acct.1269936	S.Vilho	1987.40	0.00	1987.40	11482084.23	
274	1.3	8-dic	Purchase of Bulding Materials	Windhoek Bldg. Market	5168.82	382.88	4785.94	11486870.17	
TOTALS							12779.12	255590.42	11231279.75

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No 6 - AUGUST/DECEMBER 1994

ANNEX 1/a

DRAFT OF "MARRIED PERSONS EQUALITY ACT"

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT N° 6 - AUGUST/DECEMBER 1994

ANNEX 2.3/b

MEETING WITH STARTER SOLUTION OWNERS IN ARREARS

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No 6 - AUGUST/DECEMBER 1994

ANNEX 3.2/a

EVALUATION OF CORE-HOUSE PROJECT CLIENTS

OSHATOTWA HOUSING PROGRAMME - PROGRESS REPORT No 6 - AUGUST/DECEMBER 1994

ANNEX 3.3/a

MUNICIPAL ALLOCATION OF LAND FOR THE OTJOMUISE COMMUNITY CENTER