

**AN INVESTIGATION INTO FACTORS CONTRIBUTING TO URBAN
LAND SHORTAGE IN WINDHOEK, NAMIBIA**

**A THESIS SUBMITTED IN PARTIAL FULFILMENT
OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF
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ABSTRACT

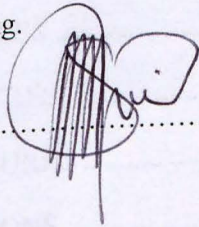
The main aim of this thesis was to investigate factors that contribute to the shortage of urban land in Windhoek and its implications on housing prices and affordability. Windhoek has been faced with a problem of slow delivery and servicing of urban land, resulting in the gap between demand and supply widening drastically, resulting in massive urbanisation, and increased demand for land. This research comprises a mixed method (quantitative & qualitative). A convenience sampling technique was used to sample study participants. Data was collected using questionnaires, observations, and interviews to investigate the availability of urban land in Windhoek, factors that led to urban land shortage and the implications these factors have on the housing prices and affordability. The study found that, there is indeed shortage of urban land at the city of Windhoek. The City of Windhoek is faced with the shortage of developable land, lack of technical capacity, limited financial resources embedded with cumbersome procedures in the process of preparation and approval of detailed plans as prepared by land experts has been a catalyst for the low capacity of the municipality in allocating land. The study also established that low-income earners are faced with serious challenges in acquiring a dwelling due to high prices in purchasing land, high interest rates on mortgage bonds to income and collateral requirements of financial institutions and serviced land in Windhoek benefits only higher-income earners. The study also proved that shortage of urban land has contributed to high prices as the City of Windhoek continues to auction off land that is not affordable for low-income earners. The study recommended that, existing policies on land allocation be reviewed, such as the Deeds Office Act of 1937. Land delivery and servicing models need to be reformed, and the study further recommends that the City of Windhoek needs technical and financial capacity to facilitate provision of effective and efficient services of providing land for housing.

Key words: land programs, policies, land delivery systems, land development, Land models

DECLARATION

I, Tuhafeni Shanyengange DaSilva Hishitelwa, declare that this Thesis is my own unaided work. Any assistance that I have received has been duly acknowledged in the thesis. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration of The University of Namibia. It has not been submitted before for any degree or examination at this or any other Institution of Higher Learning.

Signature



Date

30 July 2021

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DEDICATION

This thesis is dedicated to my late grandmother Indileni Gwa Nandjembo, I know you did not live to see my academic accomplishments, but your spirit shall forever live on. I will never forget the words you uttered to me in 2006 when I left the village for secondary school that I was a 'STAR', I believe you grandma. Continue resting well.

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CoW	City of Windhoek	
EIA	Environmental Impact Assessment	
FNB	First National Bank	
FLTS	Flexible Land Tenure System	
GDP	Gross Domestic Product	
HRDC	Habib Research Development Centre	
HPT	Harvesting Property Fund	
LAA	Local Authority Act	
MLUD	Ministry of Urban and Rural Development	
MUSP	Master Urban Servicing Plan	
NAMPAB	Namibian Public Advisory Board	
NDA	Namibia Transition Agency	
NPC	National Planning Commission	
NHE	National Housing Enterprise	
NHAC	National Housing Advisory Committee	
SDSD	Small Dealers Federation of Namibia	
SHLAA	Swaziland Housing Land Availability Association	
ULIMS	Urban Land Information Management System	

ABBREVIATIONS

AR	Affirmative Repositioning
ALAN	Association for Local Authorities in Namibia
BTP	Build Together Program
BoN	Bank of Namibia
CoW	City of Windhoek
EIA	Environmental Impact Assessment
FNB	First National Bank
FLTS	Flexible Land Tenure System
GDP	Gross Domestic Products
HRDC	Habitat Research Development Centre
HPP	Harambee Prosperity Plan
LAA	Local Authority Act
MURD	Ministry of Urban and Rural Development
MUSP	Massive Urban Servicing Plan
NAMPAP	Namibian Public Advisory Board
NSA	Namibia Statistics Agency
NPC	National Planning Commission
NHE	National Housing Enterprise
NHAC	National Housing Advisory Committee
SDFD	Shack Dwellers Federation of Namibia
SHLAA	Strategic Housing Land Availability Assessment
ULIMS	Urban Land Information Management System

CHAPTER ONE

INTRODUCTION AND BACKGROUND OF THE STUDY

1.1 Introduction

This study investigates the scarcity of urban land in Windhoek and its implication on housing prices and affordability. Considering this, the research also sought to outline factors that hinder the allocation of urban land for building a shelter. The study also provided insight into the causes for the slow process of allocating urban land to urban residents, and then proposed solutions to amicably solve the shortage of urban land in Windhoek and Namibia in general.

1.2 Background of the study

Land-based challenges are at the root of some of the most pressing concerns facing local governments, the private sector, and civil society. Such challenges include, local economic development, strategic and physical planning, and enabling social housing and poverty reduction, providing infrastructure and basic services, and managing the urban environment.

Since Namibia's independence in 1990, a shortage of affordable urban land for low-income earners has become a political issue, and is one of the key challenges for the Namibian government and local authorities. Among those who identified the urban land question as one of Namibia's thorniest political and developmental issues, are Kalili, Adongo and Larson (2008). It is mainly centered on unequal distribution of land which is widely regarded as the main cause of the prevalent poverty and economic inequality.

Namibia covers 824,292 square kilometers (km²) of land, more than twice the size of Germany. The sea surface area is estimated to be 513 015 km². The sea consists of both the territorial waters (23 541 km²) and Exclusive Economic Zone (489 474 km²), (Namibia Statistics Agency, 2018). According to Namibia Statistics (NSA), as of 2019, Windhoek had a population of more than 400 000 inhabitants (City of Windhoek, 2020).

The Urban Land and Housing Sector in Namibia is characterized by a huge backlog in the supply of and demand for serviced land and housing in urban areas and the country in general. This situation is attributed to a combination of factors. There is the high rate of rural-urban and urban-urban migration (urbanization), population growth and demographic changes as well as poverty and economic growth levels. Unavailability/shortage of serviced land in the face of increasing demand continue pushing prices up (Bank of Namibia, 2011). Increases in the costs of building materials; and the use of auctions by local authorities (such as City of Windhoek) to distribute land are amongst the factors that causes the prices of housing to increase. The knock-on effects include speculation and limited housing stock at the lower and middle spectrum of the market.

The housing sector in Namibia is faced with multiple challenges. Amongst others the prices of houses continue to skyrocket due to increase in input costs and the mismatch between the rapidly rising demands for houses versus low housing outputs delivered by housing developers in the housing market annually. Houses have become unaffordable due to the modern building materials that are imported from other countries such as South Africa. According to Allen et al. (2020), materials are mostly transported via the road and the suppliers raise their prices to cater for the distances travelled to far remote areas were.

The current legislative, policy and regulatory frameworks are another matter that needs to be reviewed to enable the housing sector to deliver housing smoothly and speedily without much impediment including acquiring and owning land in the settlement and undeclared areas. The inflexibility in the current land tenure system exacerbates the lack of right to land ownership and development of it by holders (National Planning Commission of Namibia, 2017).

At the launch of Harambee Housing Initiative in Windhoek, President Hage Geingob acknowledged that housing remains a serious challenge in Namibia, particularly in Windhoek. To quote; “while Namibia has attained much since independence, a lack of sufficient land and housing remained contentious subjects” (Kiganda, 2017). The Harambee plan acknowledged residential land delivery, housing, and sanitation as essential for social growth. One of the reasons for the rising housing prices and supply having been outstripped by demand is the lack of serviced land (National Planning Commission of Namibia, 2017).

Namibia has suffered 106 years (1884-1990) of colonialism at the hands of the Germans and consequently, South Africans which was mandated by the United Nations through resolution 435, to foresee the country regain independence (Botha, 2007) . During that period, people lost their land at the hands of the colonial regime. The country inherited a very biased pattern of human settlement development because of homeland (communal) policies followed by the colonial Government. Settlement planning and housing were used as tools of apartheid to marginalize the majority. The disparities in the human settlement sector made it incumbent upon the newly independent Government to redress the situation and meet the aspiration of the people. Thus, housing, and human settlements have been

identified as some of the main development priorities of the Government along with health, education, and agriculture.

During the apartheid-colonialism periods, black Namibians were denied the rights to own land. This was done through the colonial land policies, which only allowed minority whites to register title deeds at the deed registry while black Namibians were denied access to urban land ownership and only allowed to enter Windhoek or most towns as contract laborers (Bogosi, 1992). After Independence, the contract laborer system was abolished and many Namibians started moving to the city freely, in search of jobs and better living conditions.

The laws also made it possible for black Namibians to own and dispose of real property and land after the independence. The freedom of movement was also documented by the Namibian Constitution after independence which made it possible for Namibians to move freely, and settle in geographic locations of their choice within the republic of Namibia (The Republic of Namibia, 1998). This led to people settling in areas of unoccupied urban land, thus initiating informal settlements in Namibia.

In major towns and cities in Namibia, the number of informal settlements continued intensifying. Within Windhoek, it is reported that the city has about 417 000 residents (City of Windhoek, 2020), with a continued population increase of about 8% per annum. This rapid urbanization and inadequate capacity to allocate urban land for housing in Windhoek and other local authorities to deal with the demand upon affordable housing led to increased informal settlements.

According to the 2019 FNB Residential Property report, the pace of land delivery remains a perennial problem across all four regions (Khomash, Oshana, Karas and Kavango), despite an increase in the budget allocated to Ministry of Urban and Rural Development for the servicing of land and provision of water, electricity, and sanitation services. At the national level, delivery remains in contraction, recording -19.0% at the end of September 2019 (Nandago, 2019). Although demand side factors rather than supply side factors are currently dictating movement's in house prices, land delivery is an important element in solving the pervasive housing delivery deficit experienced in Namibia.

The 2011 Housing Study carried out by the Bank of Namibia, revealed that, more than 73% of Namibians do not have access to credit facilities offered by the financial service sector and consequently cannot afford to buy urban land and housing, which has resulted in housing prices increasing as the affordability gap widens. The lack of satisfactory budgetary provision by the government for housing programmes in particular to the Build Together Programme (BTP) and the National Housing Enterprise (NHE) further exacerbating housing shortages.

The government does not allocate sufficient funding to these institutions to make funding available for housing. Namene Kalili, manager research and competitor intelligence at FNB Namibia Holdings, said at a median price of N\$774 000, households must earn at least N\$23 000 per month to afford an average property (Kaira, 2014). Considering this reality, it is Because of this, about 40% of Windhoek residents are living in informal unplanned settlements that are characterized as sub-standard, illegal structures without legal titles at the deed office.

The shortage of urban land in Namibia has forced many Namibians who migrate to the capital city, to live in deplorable conditions in informal settlements. The land question has been debated across many sectors and among many youths and has seen the rise of pressure groups such as Landless People Movement (LPM) and Affirmative Repositioning movement (AR). LPM was birthed after its leader (Bernadus Swartbooi) was fired from the ruling party (South West People's Organization (SWAPO)) by Namibia's Current President Dr. Hage Geingob in 2016 (Kahiurika, 2020).

Riding on the back of people's frustrations on the lack of access to land and claims for ancestral land is the key aim and priority of the LPM. LPM has attained 4 seats in the Namibian Parliament after the wildly contested 2019 Namibian National Elections. The AR movement which is aimed at improving the socio-economic conditions of urban youths continue pushing for radical policy shift in urban land. AR uses social media platforms to mobilize residents to apply for erven (small residential land titles) from local authorities.

The failure of Land conference held by the Namibian government in 1992 and consequently in 2018 have also made the situation worse and as result, prices of housing continually increasing unabated. The Namibian Government set a target at the 1992 land conference to acquire 15 Million hectors of land by 2020, by 2016 only 2.5 Million hectors of land have been acquired (Amupanda, 2018). An indication that only 15% of the target have been met. The Government acquired 524 farms with a total of 3.2 million hectares out of the targeted five (5) million hectares by 2020 under the National Resettlement Programme (Government Of The Republic Of Namibia, 2018).

The Namibian government have also admitted that they have failed to deliver urban land to the residents of local towns due to the slow pace of land acquisition, the scarcity of such land, inadequate financial resources to acquire land remain a bottleneck in the attainment of land reform objectives in the country (Government Of The Republic Of Namibia, 2018). Other challenges include pending legislative enactments on land ownership by foreign nationals (enactment of the Land Bill). Further, the inability to satisfy demand for land for those who need it as well as uneven distribution of land offers across the administrative regions of the country.

Another notable issue that led the shortage of urban land which consequently led to the high prices on housing and thus lead to the unaffordability of low-income earners is the failure of government to implement the twenty-four (24) resolutions of the 1991 Land Conference and address the challenges encountered in. The government resolved to abolish the willing buyer-willing seller principle in order to develop and implement an accelerated land delivery method that would see the government acquiring neighboring farms surrounding the City Windhoek to be able to expand the boundaries and make more land available for the residents, this is not yet done 3 years later after the conference in 2018.

Another issue that was not enforced was the review of land legislations that relates to resettlement policy that was aimed at ensuring security of tenure to allow bankability of the farming units. This has not happened yet according to the recent review of the second Harambee prosperity plan in March 2021 (Government of the republic of Namibia, 2021).

On a more promising note, the 2018 Land Conference developed 40 resolutions to address the issue of urban land shortage. Under the thematic area: Urban Land and Related Matters, GRN promised to develop an urban land reform programme and policy to address the proposed strategic interventions (Republic of Namibia, 2018). The government also resolved to subsidize housing and essential services for low-income earners to increase affordability and acquire farms adjacent to urban areas and resettle people from those towns.

Housing funding institutions/schemes in Namibia such as First National Bank (FNB), Standard Bank, Bank Windhoek, National Housing Enterprise (NHE), Build Together Programme (BTP) and Shack dwellers federation of Namibia (SDFN) have been initiated to render financing. Each of the housing funding schemes operate differently and in accordance with their mandate and vision. NHE and BTP are government initiatives created to provide funding. SDFN is a non-government organization under Section 21 of the Companies Act. SDFN is a network of community-led savings groups working on secure affordable land, shelter, and infrastructure services for low-income urban households across all 14 regions of Namibia (World Habitat, 2020).

The NHE works towards availing housing finance and constructing houses for individuals in the low- and middle-income brackets. The loans disbursed by NHE vary within a ceiling of N\$550,000 and are expended as various finance products (Mwilima, Fillipus, & Fleermuys, 2011). Low-income earners from the informal settlements find it difficult to acquire funding due to their low-income status. People migrating to urban areas are forced to live in informal settlements because of lack of affordable houses. Apart from people migrating to urban areas, there are people who were born and raised in towns who are also

forced to live in informal settlements as they cannot afford to have a house of their own and cannot pay rent on a dwelling.

As urbanization continues to intensify in most of developing countries, it creates a high number of urban poor. A study carried out by the National Planning Commission of Namibia shows that poverty in Namibia stands at around 28% (Alweendo, 2014). It is estimated that more than 40% of urban residents live in poverty. In most sub-Saharan African cities, the urban poor as well as large segments of low and middle-income groups do not have access to land provided by the public and the formal private sectors (Namandje, 2018). The slow allocation of land to city inhabitants has been an ongoing issue, and the city of Windhoek attributes the slow pace of delivery to developers and bureaucratic processes within the Ministry of Urban Land and other government agencies involved in land delivery.

Namandje (2018) argued that, there is a safe water supply within the informal settlements in Windhoek city where communal taps are within a considerable walking distance. However, less than 20% of the informal settlement households are connected to a waterborne sewerage network.

In many developing countries, poor institutional arrangements and processes have led to bureaucracy, slow and costly transactions, illegal land occupation, corruption, land appeals, and increased uncertainty in national decision-making (Badgai, 2009). Even though the City of Windhoek (CoW) might make means to service plots for residential purposes, most poor and low-income earners living in the informal settlements such as Hakahana cannot afford the prices.

Windhoek City Council (WCC) squatter's policy, as it was known in the 90s, in response to the influx of urban migrants earmarked three receptions (Havana, formerly called Big Bend, followed by Okuryangava Extension 6 referred to as Babylon and Kilimanjaro, and a third one called Goreangab) (The World Bank, 2002). The concept of receptions was to resettle people as per the WCC squatter's policy at that time, but it did happen because people started constructing living structures on un-serviced land. The receptions became overcrowded before they were serviced by the CoW.

According to Amadhila, (2014), the growth within the planned boundaries of the reception areas (Havana, Okuryangava and Goreangab) became small, or was not able to contain the growth of informal settlers, leading to the City Council developing an initiative called "in-situ" upgrading to achieve social acceptable living conditions and densities that had developed. This was done, (Nakweenda, 2014), to minimize social disruption from resettlement; increase the chances of providing affordable improvement solutions and decrease pressure on the Council to simultaneously develop land elsewhere within the City and in the process help residents acquire serviced land that would ultimately give them access to title deeds and property rights.

1.3 Statement of the problem

The shortage of land for housing in Namibia have been described as a national crisis. 'The housing backlog in Namibia currently stands at 110 000 housing units and grows at an annual rate of nearly 3 700 units''- Vice President Nangolo Mbumba revealed at the ground-breaking ceremony of Ongos valley housing project in Windhoek (Tjitemisa, 2019). It is assumed that Windhoek's urbanization rate stands at four percent (4%)

annually and it is expected that by the year 2030 the city will have a population of 645 355. Namibia recorded the second highest house price increase in the world in June after Dubai, according to FNB House Price Index (Kaira, 2014). House prices increased by 29% year on year to bring the FNB House Price Index to 234, 7 index points through June as house prices continue to increase in 2014 at a much faster pace than the long-term trend over the past seven year (First National Bank, 2014).

The City of Windhoek is currently facing a challenge of allocating affordable land and servicing which results in rapid demand for land and shortage supply. Due to population increases in Windhoek, the number of informal settlements continue rising because people cannot afford or find serviced land. As a result, this leads to high crime in the city, congested residential area and the deteriorating state of urban living conditions. The land auctioning techniques used by the City Council resulted in inflated land prices and unaffordability which has contributed to extensive squatting and people living in unhealthy conditions on the outskirts of the city. The City Council is in a precarious state to develop land to sale and meet the ever-increasing demand which always outstrips the delivery. There is a lengthy process between town planning and the actual sale, which can even take up to 6 years (Bank of Namibia, 2011).

The main objective of this study is to investigate factors that contributes to the shortage of urban land in Windhoek and its implications on housing prices and affordability. The following are the sub objectives:

- a. To analyze the current state of land allocation at the city of Windhoek
- b. To analyze the implication of land shortage on house prices and affordability

- c. To investigate the challenges low-income earners face in acquiring land at the city of Windhoek

1.4 Research questions

- What factors have contributed to the shortage of urban land in Windhoek?
- What is the state of land allocation in Windhoek currently?
- What is the implication of land shortage on house prices and affordability?
- What challenges do low-income earners face in acquiring land?
- What can be done to address the issue of land shortage in Namibia?

1.5 Significance of the study

This study is intended to provide insight and information that town and city administrators (Municipalities & town councils) can use to facilitate the formulation of operational plans and strategies to facilitate the supply of urban land for housing, and reduce housing prices and improve affordability. The study will also create awareness among the housing supply agents especially local government about the implication which the shortage and supply of urban land has on housing prices. It is also anticipated that the findings from this study will provide strategies to improve urban land management to provide affordable land to low-income earners in Windhoek and Namibia, as a whole.

The study is also envisioned to help the Ministry of Land Reform & Urban and Rural Development, City of Windhoek, housing entities such as NHE, Shack Dwellers Federation of Namibia and policy makers with policy formulation and budget prioritization in highlighting the factors that lead to slow allocation of land and its

implication on housing prices and affordability. Researchers who are interested in the field of land are also expected to learn from this study.

1.6 Limitation of the study

Since this study was based in Windhoek, other parts of the country with similar cases of land shortage and high house prices are not included. The size of the sample in this study might be insufficient for simplification to the national population. The other limiting factor has been time and resource constraints as the researcher is a full-time employee with limited financial resources.

1.7 Delimitation of the study

Urban land shortage and high housing prices in Windhoek is has dominated many debates and needs an amicable solution before it gets worse. The researcher undertakes to provide solutions and improve the living conditions of the marginalized masses by revealing findings pertaining to the land question and affordability.

1.8 Organization of the study

Chapter One gave a brief overview and background of the scarcity of urban land in Windhoek and its implication on house prices and affordability. The statement of the problem is outlined, limitation of the study as well as its significance is also outlined and explained. The research questions that form basis of the study have been clearly expounded upon. The reminder of the study is as follows:

Chapter Two: This chapter deliberates on the existing theoretical and empirical literature review.

Chapter Three: Documents the methodology and empirical motivation as well as the population and the research instrument employed and the procedure.

Chapter Four: Presents results and their interpretations illustrating the findings collected through interviews and document analysis under various themes.

Chapter Five: Summarizes the findings of the study, policy implications and recommendations for the effective urban land management.

Conclusion

This chapter introduced the study and set the precedence for the following chapters by capturing the essence of the study, outlining the objectives and introducing the research questions that will be used to guide the study. The characterization of Urban Land and Housing Sector in Namibia by a huge backlog in the supply of and demand for serviced land and housing in urban areas calls for immediate action to remedy the situation. The chapter gave a brief overview and background of the scarcity of urban land in Windhoek and its implication on house prices and affordability. The statement of the problem is outlined, limitation of the study as well as its significance is also outlined and explained.

CHAPTER TWO

LITERATURE REVIEW AND THE THEORETICAL FRAMEWORK

2.1 Introduction

The focus of this chapter is, to apply the literature review and analyze the literature regarding the urban land in Namibia with the emphasis on City of Windhoek. Moreover, it focuses on investigating the shortage of urban land in Namibia and its implication on affordable housing. The prevailing research has been utilized to enhance knowledge on the subject being pursued when reviewing literature review. Reviewing other arguments and research can assist in stimulating a hypothesis to contextualize the current study. It should be noted that, theory took center stage in this study to guide the development of research questions, methodologies, and data interpretations.

Theory plays an essential role in research, and its use may be an indicator of the maturity of a discipline. Quantifying the use of theory in housing research may provide indicators of the state of the discipline (Steggell, Yamamoto, & Fidzani, 2015). The phenomena studied is explained when using theories, while providing answers to questions and problems brought forth with the research. Awareness and general understanding of the topic can be achieved using a conceptual framework. Different variables and their relationships can be elucidated using this visual presentation (conceptual framework).

In the context of urban growth and inequality, acute competition for land and the regulatory failures of states (Municipalities and Town Councils) often results in conflict, violence, and often times peaceful demonstrations, a typical example is that of the Affirmative Repositioning Movement that occupied land in November 2014 in Windhoek

(New Era , 2015). In most cases it affects urban authorities and residents, in turn, resulting in accelerated high rate of inequality, rapid urban growth and poverty related to scarcity of land. Low-income communities are mostly affected by these effects and continue to endure hardships in the shanty towns.

A study carried out by Karuaihe and Wandschneider (2018), found that majority of the population living in informal settlement in Windhoek, have limited access to public municipal services. Findings from the study showed that formalized land tenure is a system or condition for people to access municipal services of which 85% of those interviewed in the informal settlement do not own land. Medium and low-income residents cannot afford conventional housing at current market rate and interest rates.

Many studies have been carried out about land scarcity and its implications on affordable housing.

Land crisis and conflicts studies have been carried out but they are often limited to the problem with landlords and tenants, and have failed to debate the issue on the wider gamut. However, there are few who have undertaken detailed analysis of land-conflicts at a broader level to gain in-depth insight of their characteristic and dynamics. There are no initiatives or products that cater for the people who do not have any means of income in terms of funding. Low income earners find it difficult to access funding due to collateral issues.

Considering the above, the research had two objectives, namely, assessing the broader literature to develop a framework for urban land analysis to determine unresolved theoretical and empirical questions. Secondly, it reviewed the most recent available data

from the field of urban land governance and management and analysis in relation to the shortage of urban land and its implication on affordable housing. The chapter further delved into case studies to identify key dimensions of an analytical framework to expand and consolidate the research objective. In conclusion, the researcher consolidated the findings from the critical issues covered and possible discoveries that emanated from the chapter and interpreted them accordingly to align their meanings to the broader topic at hand.

2.2 Defining the Urban Land in question

The term '*urban land*' has many definitions depending on the context and nature of the study in which it is interpreted. Researchers have tried to expand on the urban land definition. Qadeer, (1981) Defined urban land as land used or expected to be used for urban activities. Its attributes include location, space, property, clustering, heterogeneity and immobility and indestructibility. Urban areas are created through urbanization and are categorized by urban morphology as cities, towns, conurbations, or suburbs. Other scholars have defined urban land or land in general as a human necessity.

Rodrigue (2020) argued that, urban areas are characterized by social, cultural and economic activities taking place at separate locations forming an activity system. He also argued that cities consume about 3% of the total landmass. Although the land use composition can vary considerably depending on the function of a city, residential land use is the most common, occupying between 65 and 75% of the surface of a city. Commercial and industrial land uses occupy 5-15% and 15-25% of the surface, respectively.

The term urban simply refers to the region or area which is densely populated and possess the characteristics of the man-made surroundings. The people residing in such area, are engaged in trade, commerce, or services (Sethi, 2017). Most people are attracted to the urban cities because of jobs and better living conditions. It is presumed that there are many advantages of an improved life in the urban area such as access to various amenities, better transportation facilities, entertainment, and education. These kinds of advantages draw increased numbers of people to the city which results in overpopulation and in the end leading to shortage in urban land.

Urban areas suffers many environmental challenges such as pollution, which are is mostly caused by large scale industrialization and cars emissions into the environment which eventually leads to health problems to the people living in that area. Urban settlement is not confined to the cities alone, but towns and suburbs (suburban areas) also included in it.

Urban has been defined as an area comprising all territory, and housing population units located in urbanized areas and in places of two thousand five hundred or more inhabitants outside of Urbanized Areas by the Bureau of urban Census (Grate, 2020).

2.3 Analyzing Housing Prices and Affordability crisis in Namibia.

In Namibia, the housing sector is labeled as a major financial contributor to the national economy. In addition, housing influences the social, political, and environmental aspects of the Namibian society. Hence, “sustained and increasing housing development output therefore presents a great potential for various spin-off effects” (Namibia National Housing Policy, 2009).

Housing prices in Namibia continue to rise and the affordability gap widens. According to the (Global Property Guide, 2014), The First National Bank (FNB) housing index for Windhoek soared by about 26% during the year to July 2014, while nationwide median house prices rose 11% over the same period to around NAD709,749. In the year 2014 alone, it was estimated that, the average property price was NAD511, 000 (USD44, 241) for those in the lower price segment. The middle price segment was tagged at around NAD1, 213,000 (USD105, 017) for an average property price. Whilst the upper price segment for the property was averaged at NAD1, 977,000 (USD171, 162). Land values in Namibia increased by about 4% y-o-y in July 2014 to an average price of NAD379 (USD33) per square metre (sq. m.).

The latest FNB residential property for 2019 shows that the House Price Index stood at -4.7% y/y as of December 2019 compared to 0.5% over the same period of the preceding year. On a quarterly basis, the house price index growth has averaged -5.1% y/y in the 4th quarter of 2019, compared to -2.4% year in year realized over the same period of 2018. This brought the average national house price to N\$1 155 468 at the end of 2019. The relative contraction witnessed in the fourth quarter continues to point towards demand side risks emanating from weakening economic conditions, subdued real wage growth and high level of households' indebtedness (Uusiku, 2019).

Windhoek had the highest average house price of N\$1.2 million followed by Okahandja at N\$954 00 and Gobabis at N\$637 000 during the reviewed period of 2019 (Uusiku, 2019). The average house price in the Northern regions of Namibia is now at N\$833 000 compared to N\$787 000 recorded during the same period of 2018. When disaggregating by towns, the average price for a house in Ongwediva now stands at N\$864 000 followed

by Rundu, Oshakati and Ondangwa at N\$696 000, N\$681 000 and N\$696 000, respectively.

On the southern part of the country, the house prices continue going up. As per the FNB residential property report, The Southern House Price Index registered an average quarterly contraction of 8.6% y/y in fourth quarter of 2019. The average house price in the Southern region as of 2019 is N\$769 000 compared to N\$925 000 recorded in the prior quarter and N\$807 000 registered during the same quarter of 2018. The land auction by the city of Windhoek have pushed the prices up and continue excluding the low-income earners from housing market. The table below shows the prices of erven at the latest City of Windhoek auction.

3421	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3422	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3423	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3424	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3425	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3426	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3427	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3428	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3429	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3430	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3431	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3432	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3433	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3434	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3435	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3436	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3437	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3438	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3439	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00
3440	1.000000	Section 80	Section 80	400	N\$ 1 000 000.00

Table 1, Erven prices at the city of Windhoek Land Auction in 2021

BUSINESS ERVEN LIST – TENDER- FEBRUARY 2021

ERF	TOWNSHIP	STREET	ZONING	SIZE m ²	UPSET PRICE
192	Anasblick	41-43 Demonte Street	Business	2853	N\$ 3 697 000.00
287	Kleine Kuppe	Homob Street	Business	3,325	N\$ 3 977 000.00
1051	Rocky Crest	Sal Island Road	Business	2712	N\$ 2 972 000.00
5390	Khomasdal	Shoveller Street	Business	510	N\$ 661 000.00
5399	Khomasdal	Buzzard Street	Industrial	461	N\$ 551 000.00
5400	Khomasdal	Buzzard Street	Industrial	552	N\$ 660 000.00
5401	Khomasdal	Buzzard Street	Industrial	547	N\$ 654 000.00
5413	Khomasdal	Teal Street	Industrial	1,219	N\$ 1 458 000.00
5427	Khomasdal	Buzzard Street	Industrial	480	N\$ 574 000.00
5428	Khomasdal	Buzzard Street	Industrial	480	N\$ 574 000.00
5429	Khomasdal	Buzzard Street	Industrial	480	N\$ 666 000.00
5430	Khomasdal	Buzzard Street	Industrial	557	N\$ 666 000.00
5432	Khomasdal	Teal Street	Industrial	480	N\$ 574 000.00

5433	Khomasdal	Teal Street	Industrial	480	N\$ 574 000.00
5437	Khomasdal	Teal Street	Business	336	N\$ 435 000.00
5447	Khomasdal	Crake Street	Business	384	N\$ 498 000.00
5448	Khomasdal	Crake Street	Business	384	N\$ 498 000.00
5449	Khomasdal	Crake Street	Business	385	N\$ 499 000.00
10583	Katutura	Handelinge Street	Industrial	450	N\$ 335 000.00
10585	Katutura	Handelinge Street	Industrial	450	N\$ 335 000.00
10594	Katutura	Handelinge Street	Industrial	325	N\$ 242 000.00
10595	Katutura	Handelinge Street	Industrial	447	N\$ 333 000.00
10596	Katutura	Handelinge Street	Industrial	362	N\$ 269 000.00
10608	Katutura	Handelinge Street	Industrial	303	N\$ 225 000.00
1334	Pioneerspark	Scheppmann	Business	18,168	N\$ 19 912 000

Source: (City of Windhoek, 2021) *Windhoek land auction stats*

The above observations denote that, the housing prices continue going up year in year out. The housing prices are rising higher than the household's income. Demand for land in Windhoek continues to outstrip supply and land delivery needs to be accelerated as a matter of urgency. For example, Namibian households must earn at least a monthly income of N\$23,000 (USD1, 991) to afford an average residential property, according to Namene Kalili of FNB Namibia Holdings. "This is almost three times the average household income for urban households in Namibia. Based on our calculations, the

income requirement for the lower price segment came in at NAD15, 000 per month. Less than 10% of the households in the country can afford a property in the lower price segment," Kalili said.

A one-bedroom single apartment around the upper suburbs in Windhoek is likely to cost between N\$850 000 to N\$1 250 000 when buying, while the rental prices cost around N\$6 000 to N\$10 000. This is three times more expensive compared to Cape Town, South Africa. Erastus (2020) lamented that, it is shocking to see property prices in Namibia defying the economic theories of supply and demand, as property prices are failing to succumb to a fall in demand in the medium, large and luxury housing segments.

Erastus (2020) remarked: "Normally, when there is reduced demand for a certain pricey product, its price drops to stir demand, but it does not seem to be the case in Namibia". The recent Coronavirus (COVID-19) Pandemic outbreak that has hit the economy presents an opportunity for the property prices to drop since there has been a decline in demand, but this has not been the case thus far.

According to the latest housing index report by FNB Namibia (Uusiku, 2019), ninety percent (90%) of transactions in the housing market in the fourth quarter of 2019 only came from the small segment. "Evidently, residential property transactions have been largely skewed towards the small segment – a trend that can be traced back to early 2016," the report shows. The housing index shows that the small segment contributed 70% of transaction volumes (quantity demanded) in 2016 and has gradually increased to 80,9% in 2019.

The report added that the unaffordability is evident in the shift in activity towards the small segment across the four regions, although this trend is also seen to be slowly dissipating as economic hurdles linger. For the whole of 2019, the average house price in Namibia was over a million Namibia dollar despite quantity demanded (volume of transaction) at each price falling due to affordability issues, as wage sluggishness prevailed. Moreover, indebted households that owe lending institutions more than N\$50 billion in mortgage repayments, dampen the quantity of property demanded at each price, as banks are cautious to extend credit to those who cannot afford it (Erastus, 2020).

According to Graft (2015), Namibia is experiencing a housing crisis. Strategies currently employed to reduce the backlog are proving ineffective. Increasing demand escalates prices, meanwhile the country's rapid urbanization maintains a steady influx of low wage earners from rural areas seeking better opportunities in urban areas. Housing policies in Namibia favor single story detached housing sitting on a minimum 300 sqm plot of land, requiring a great deal of land to be levelled and serviced at high cost, but benefiting few.

A study by (Chiripanhura, 2018) shows that over 90 percent of Namibian households would not qualify for a mortgage from any commercial bank. Chiripanhura (2018) found that many households lack adequate finance to buy or rent houses, in part because the existing housing stock is far less than what is needed and is too expensive. The extent of the backlog is variously estimated to be between 85,000 and 110,000 houses (Lennon, 2018).

Chiripanhura (2018), revealed in his study that house prices in Namibia have risen sharply in recent years, with the rate of price increases estimated recently to be second in the world

only to Dubai. He also noted that the poor, the unemployed and those on low incomes are effectively excluded from the housing finance market. Against a macroeconomic backdrop of gaping inequality and rising unemployment, he notes that in 2016 nearly 90 percent of households earned less than N\$2,700 per month, meaning they would not qualify for a bank mortgage for an average priced house.

Because of the above-mentioned factors, the demand for cheaper housing rose, however property developers neglect this population because of affordability issues and the exclusion from the mortgage markets. The slow pace in the supply of houses and rapidly rising demand and urbanization has caused the housing backlog to rise.

Income inequality is also another factor to consider as much as housing prices and affordability crisis is concerned. The income gap between the rich and the poor sections of the population has been growing since 1993. This is evidenced by the fact that in 2017 Namibia was rated the second most unequal country in the world on the World Bank GINI Index with South Africa leading the way (Lennon, 2018). The income disparity in urban area is greater than rural areas which contributes to the rise in unemployment, low incomes, and the rapid rise in the cost of accommodation further contributed to the growth of extreme inequality in urban areas.

Chiripanhura (2018), suggests that, the number of urban households has risen due to natural growth, rural-urban migration, and a shrinkage in the average size of households. The average household size in Namibia shrunk from 5.7 persons in 1995 to 4.4 persons in 2016 and the overall number of households rose from 63,426 in 1994 to 80,853 by 2016.

Prior to the job losses caused by the onset of recession in the construction and retail sector in 2017, according to the 2016 Labor Force Survey (LFS), unemployment among Namibians between the ages of 20 and 24 years already stood at a worrying 54.9 percent. The most recent data contained in the Fifth National Development Plan (NDP5) released in 2017 (National Planning Commission, 2017), show that only 14 percent of the population earned more than a domestic worker's minimum wage of N\$1,353.

For this reason, many households were simply unable to secure mortgages to purchase their own property or afford to rent in the formal housing sector.

A study on the housing question conducted by Chiripanhura and Herbert Jauch (2015) found that on average, the cost of land in Namibia constituted up to 40 percent of the cost of a new house. This suggests that the cost of land is at the heart of the housing crisis, and that despite the many factors affecting housing supply, 'it is smarter to focus on the supply of serviced land'.

The city of Windhoek land auction disadvantages the poor as they cannot afford the prevailing housing prices. Chiripanhura (2018) argues that the auction system perpetuates social inequality, as it tends to favor established property developers and high-income households, to the detriment of low-income groups.

Property developers engage in speculative activities by amassing unserviced land while waiting on house prices to rise to ensure hefty profits from their investments (Wainwright, 2016). In recent years, local authorities have outsourced land servicing to the private sector or contracted private sector operators to service land in exchange for land

elsewhere, in lieu of payment, but these public-private partnerships have been blamed for driving up house prices.

The CoW process of outsourcing the servicing of plots by private developers has been reported to have cost the hundreds of millions of dollars in lost income. A classic example is what Chiripanhura (2018) described as placing households in need beyond the reach. He explained that if City of Windhoek serviced its own erven, it could offer subsidized plots to poorer residents for as little as N\$6,900 for a 300 m² erf. The cost of servicing the plots was a mere N\$69.35 per m². They were then sold at a subsidized rate of N\$23/m², but in some areas plots were being sold by private developers at a cost of N\$505,000 for a 600 m² erf.

The housing prices and affordability has also been worsened by commercial banks in Namibia. Lending policies are downright discriminatory. Banks only target formally employed people and makes only mortgage finance available to high-income earners. Given the household income, many will not qualify for a mortgage loan.

2.4 Effects of Land Scarcity on House Prices and Affordability

Land scarcity has been widely debated. The empirical literature on the effects of land scarcity on housing prices and affordability varies widely in quality of research method and strength of result. Several credible papers bear out theoretical expectations. This study will expand on price and affordability effects.

Land scarcity is a major problem in most developing nations, without title deeds however, land remains of no use. Hilber and Vermeulen (2014), argued that, the scarcity of developable land and uneven topography (steep slopes) limit the long-run response of

housing supply to demand induced price changes and contributes to high house prices and unaffordability to the majority of the population.

Many post-colonial African countries, started demanding for policy reviews on land so that they can get the land back that was taken by their colonial powers. Namibia was no exception in this regard. Policy distortions and failures in models they have adopted have been evident in many countries such as, Zimbabwe, Tanzania, Kenya, and others (Wegener, 1991). To meet the housing needs, Namibia ratified international legal instruments and introduced multiple national policies and the allocation of resources to mitigate the housing challenges in the country.

The failure of the city of Windhoek to service enough land to meet the demand has contributed to the high prices of housing which is attributed to the property developers taking advantage of the situation. Windhoek city is running out of urban land for housing, and in 2015, it was noted that the city cannot construct a district hospital due to the scarcity of land (Otieno, 2015).

Most housing prices have been pushed by the market forces in the name of market economics. Chiripanhura (2018) observed that 'the market tends to be ruthless, failing to take cognizance of social justice and power imbalance issues' and 'does not consider the initial resource allocation' in reference to the historical injustices and imbalances that resulted from the colonial dispensation and expropriation.

Another interesting point to note with reference to the land scarcity is the total size of the Namibian land surface and its population. Namibia, according to the Namibian Statistics Agency (NSA) has a population of about 2.5 million as of 2019, however Namibia is about

the same size as Nigeria, which has a population of 173, 6 million. This indicates that there is indeed no land scarcity in Namibia but rather a scarcity of serviced urban land. Observers have noted that the lack of political will and implementation strategies to effect policies has resulted in high prices for housing which led to unaffordability.

2.5 Overview of Urban Land Service Delivery in Namibia

Urban serviced land remains a critical challenge to the Namibian government since independence. The housing sector is also often described as a contributor to the national economy. Housing impacts on social, political, and environmental fabrics of the Namibian economy as well its financial impact on the economy.

The Namibian government through The Ministry of Regional and Local Government, Housing and Rural Development developed a national housing policy in 1991 which was part of the first Land conference in 1991 and subsequently reviewed in 2009. The National Housing Policy (NHE) articulated the need for urgent strategies to develop a way forward in addressing the housing shortage in Namibia and provide a critical direction on housing strategies (this will be discussed in detail in 2.7) and the service delivery of urban land to provide a useful policy framework and guide for various actors in the housing industry.

Nandago (2015), suggests that the process of servicing land involves town plans submitted to the Namibian Public Advisory Board for approval. The Board only sits four times a year to process and approve the lands to be serviced. Before this is done, an Environmental Impact Assessment (EIA) has to be conducted. Thereafter, water pipes, electricity lines and sewage pipes can be installed. The next step is the classification of residential areas. The land needs to be subdivided into erven and then auctioned off to the public through a

bidding process that should first be advertised into the newspapers. This process involves different departments and service providers within the local authority and external parties, which in turn prolongs the process, and the appointment of professionals to provide these services is costly. This lengthy process slows the delivery of serviced urban land in Windhoek.

Regional and local authorities have a role to play in ensuring effective and efficient house housing delivery at scale. Namibia covers 824,292 square kilometers (km²) of ample land, more than twice the size of Germany, enough to provide its 2.4 million inhabitants urban and rural housing. However, at the local and regional level, adequate technical, planning, and financial capacity is limited. This constraint delays and hampers the delivery of serviced land and housing. It also contributes to the uncoordinated planning and funding of land development projects, as the projects are not based on needs analysis (Republic of Namibia, 2018).

Limited capital investment in local infrastructure has slowed the process of serviced land delivery and limits housing outputs. The demand for serviced land is high and therefore partnerships between public, private and communities should be coordinated to tackle the issue of investment in municipal infrastructure. In 2016, Namibia's President, through his targeted action plan to accelerate development in clearly defined priority areas (Harambee Prosperity Plan (HPP) promised to construct 20,000 new houses nationwide; develop 26,000 new residential plots countrywide; 50,000 rural toilets; and to eliminate the bucket system by 2017 (Republic of Namibia, 2016).

A young professional at Progress Namibia (A Technical and Advisory services firm that strive for capacity development and sustainable development in areas of land and green economy) once remarked that; “the Harambee Prosperity Plan seemingly contains many more promises to the previous ones that were not achieved and this is very bad, plans need to keep to their promises” (Reinhold, 2016). These remarks ring a bell when a progress review is carried out on these same promised. It has been nearly five (5) years since the HPP was launched in 2016, and the same promises made, to date only 20% of the target has been met.

According to (Immanuel & Iikela, 2019), Fifty-four out of 92 economic and infrastructure targets under president Hage Geingob's Harambee Prosperity Plan HPP were not achieved or are behind schedule as it has been reported in a HPP progress report tabled in Parliament. The government only managed to construct 15 000 houses, which include structures constructed by private firms and former President Hifikepunye Pohamba's administration. The report further indicated that the goal to eradicate bucket toilets was not achieved as planned after the government only managed to construct 2 150 toilets countrywide.

Land servicing delivery has been slow in Windhoek, with the council citing lack of human and financial resources, lack of qualified contractors and increasing urbanization as the root cause of slow delivery (City of Windhoek, 2020). An effort spearheaded by the Namibian government to counter the shortage of housing was the Mass Housing Initiative in 2013, which aimed to deliver 185 000 houses by the year 2030 (Republic of Namibia, 2013). Unfortunately, the implementation of the Mass Housing Initiative was affected by several problems and was put on hold in middle of 2015. The Mass Housing Initiative

has been centered around controversies and contracting of billions resulting in corruption and work being left incomplete by contractors.

Former president of the Namibian government Pohamba Hifikepunye admitted that the Mass housing was a failed project, and the country has failed to address the land delivery and growing demand for housing over the past 30 years (Mumbuu, 2020).

The then Windhoek mayor Muesee Kazapua in 2016 admitted that the City of Windhoek was faced with a shortage of developable land which will leave the city at the mercy of the developers (Haidula, 2016). Muesee Kazapua then suggested that the city of Windhoek should extend the city boundaries with less than 50 Kilometers in all directions to accommodate the influx of informal settlements and the growing number of people moving to the city for better jobs and living conditions. There were also talks to limit the size of erven to 150 square meters from the current 300 square meters, but the council resolved to remain the lot sizes at 300.

There is an urgent need to shorten the land development and service delivery which takes a very long time such as up to 6 years to service more efficient to cope with the ever-growing demand of land. The Windhoek City cannot supply adequate serviced land for urban development, leading to inflated land prices by private developers, extensive squatting in informal settlements, land grabbing, illegal occupation of land, unhealthy living environments, and congested residential areas among a host of other land related quagmires (Nakweenda, 2014).

2.6 A critical overview of the Urban Land

The challenge of the Namibian urban land market is that the urban land remains unaffordable for low-income earners. The prices have escalated due to demand that outstrips serviced land. This has exacerbated affordability. The increase in the cost of building and the speculation in the housing market has also caused the prices to go up.

There have been some interventions by the private sector to mitigate urban land challenges. For example, in 2015, a Namibian Local company called TECHNO Brain Ltd collaborated with the Ministry of Urban and Rural Development to launch the urban land information management system to assist the Ministry, local authorities and other stakeholders in managing urban lands and enhancing effective local authority governance (The Namibian, 2015).

The Urban Land Information Management System (ULIMS) was envisioned to provide accurate information, enable local authorities to access and update information relating to urban land. The system was pioneered under the premise that governments must deliver agility, accuracy, security, and transparency to empower residents in accessing important information related to urban land. The system could be access from anywhere around the country via internet and it gives access to submit, review as well as approve applications. To date, the exact progress of such collaboration cannot be traced neither be explained.

The Association for Local Authorities in Namibia (Alan), a body that represents all Local Authorities in Namibia, has called on its members to effect change and deliver urban land to the residents in respective towns. In its submission paper at the Second Land

Conference in October 2018, ALAN stressed the need of putting measures in place to deal with urban land in Namibia.

Shimbulu (2018), argues that, by 2040 more than half of Africa's population will live in cities. She further stressed that, pragmatic and well considered strategic action by local authorities has the best chance of success in responding to the challenges of urbanization and informal settlement growth. For a more equitable as well as environmentally and socially sustainable use of limited urban resources to be achieved, a concerted action is needed in land use management in urban localities.

In drawing consensus with the affordability aspect to urban housing, it is important to stress and acknowledge four main components of affordability of what Kamete (2006) in (Moyo, 2014) pointed out and considered, namely; income distribution, cost of construction, rent propensities and financing terms, when he carried out a study on issues affecting the affordability of land in Harare, Zimbabwe. There is clearly no equality in distribution of income in Namibia. Lennon (2018) pointed out that, the income gap between the poor and the rich sections of the population has been growing since 1993, as indicated in the 2017 data from the World Bank GINI Index, which indicated that Namibia is the second most unequal country in the world.

The cost of construction for urban houses is high and thus becomes unaffordable to low-income earners. This is since Namibia does not have enough capacity to produce its own building materials, hence they are imported from South Africa. This process of importing materials causes the prices to go up due to import duties, custom and excise fees, and transportation. The other factor that pushes the prices up is the developers. City of

Windhoek does not have enough financial resources to service and deliver urban land, hence they resort to private developers, who in turn set the prices high to make profits.

Rent propensities has also contributed to the unaffordability aspect as per Kamete (2006) observations. Rental prices are so high that they become unaffordable to low- and middle-income earners. A one-bedroom backyard flat in Katutura, Otjomuise or Khomasdal in Windhoek will cost between N\$2 000 to N\$3 500 per month and it gets higher as you move to middle- or high-income neighborhoods such as Windhoek West, Kleine Kupe, Eros or Pioneers Park. The Namibian government through a minimum wage agreement in place have set a rental allowance for civil servants at N\$450 a month. This is an indication that rental is unaffordable.

Finally, the issue of financing terms. The local housing finance institutions does not cater for low-income earners. For example, Nandago (2015) noted that National Housing Enterprise (NHE) housing Programme targets specifically individuals and households that earn a monthly income of N\$20 000 and a household monthly income of N\$30 000. A household needs to earn more than N\$1 700 per month to qualify for a housing loan. The banks have also made it difficult for low-income earners as their requirements dictates that one should have a monthly salary to be able to qualify for a mortgage. Which is also coupled with a collateral in a form of property, failure to repay will result in a house being repossessed. Shack dwellers federation of Namibia (SDFN) grant loans to its members ranging from N\$8 000 to N\$26 000 repayable in a range of 11 years at 0.5 percent. There has been an outcry of long waiting list of members to get allocated with land, some have been waiting since 1994 as there is no urban land for allocation.

In New Zealand, there are further three main measures of affordability, each of which can be applied to renting and potential first home buying (New Zealand Government, 2020). First, the percentage of households spending more than 30 percent of their income on housing, this one compares the income after housing costs of renters. Secondly, is the percentage of households with below average incomes after housing costs. This is a comparison of the income after housing costs of potential first home buyers. And finally, is an affordability index. Re-scales the household data from the Housing Affordability Measures so that affordability for renters at the start of the time series is 1000. The Housing Affordability Index helps to understand the trends over time of housing affordability for renters in local areas around New Zealand (territorial authorities and Auckland wards).

The shortage of urban land in Windhoek is the root cause of high prices of housing. The demand continues rising yet the supply is both genuinely and artificially limited. This situation increases land cost and scarce capital investment that could be better utilized elsewhere is consumed in this regard.

2.7 An Analysis of the Namibian National Housing Policy

The Namibian government after independence in 1990 began a policy consolidation process that led to a formulation of a white paper on housing which was presented and approved by Cabinet in July 1991. The white paper later became the Namibia National Housing Policy. This policy directs how housing issues should be engaged in Namibia. The aim of the National Housing Policy is to integrate housing issues in the implementation and realization of Namibia's Vision 2030, in line with international

proclamations such as the Habitat Agenda and Istanbul Declaration on Human Settlements of 1996, United Nations Millennium Declaration and Johannesburg Plan of Implementation of the World Summit on Sustainable Development of 2001 to which Namibia has committed itself (Republic of Namibia, 2018).

At the core of the National Housing Policy strategy is the positioning of housing as one of enablers of Namibia's economic growth in complementing other sectors. The Policy provides a legal framework within which public and non-governmental bodies are expected to undertake funding and housing development operations and activities.

The National Planning Commission (NPC) recorded a growth in urban population of 4.5 percent per year. (Namibia Statistics Agency, 2018) This increase calls for a concerted effort to intensify urban development and for local authorities to provide much needed amenities and improve access to the urban land.

Government statistics indicated that on average, urbanization has been estimated to have grown at the rate of 4.5 percent per year, which is higher than the average national population growth of 3.3 percent (National Planning Commission of Namibia, 2017). By 2025, the urbanization rate is projected to hit 60% up from 41% in 2001 (Nandago. , 2015). With urbanization, the mushrooming of informal settlements. Most local authorities experience an influx of people and are not yet able to catch up with the task of providing basic services to urban newcomers. Is it estimated that the total number of families living in informal settlements without secure tenure (land rights) in Namibia was around 30 000 in 2003 or an estimated 150 000 people (this figure has increased as of 2021)? A shack

count from aerial photos used for the census indicated more than double that number of informal structures in urban areas.

The National Housing Policy is founded on transparency, and its vision underpins the values of equality, people centered development, good governance, sustainability as well as holistic and integrated efforts (Republic of Namibia, 2018). Contextually, the policy aims to promote sustainable human settlements with identifiable integrated housing development plans, housing design, housing finance and creation of an enabling environment. The Government's overall objective was therefore to address the housing needs of all Namibians residing in both rural and urban areas to ensure it meets its policy objectives.

The National Housing Policy reflects Government's efforts to implement and adopt an enabling environment that highlights housing as a key priority area for development. With the vision of establishing an enabling regulatory environment, the Government promulgated the National Housing Development Act No. 28 of 2000, the Local Authorities Act No. 23 of 1992, the National Poverty Reduction Action Plan, the National Development Plans, and the National Housing Enterprise.

In achieving the objectives of the National Housing Policy, the Namibian Government have also recognized the efforts and importance of enabling entities that work and advocate for the availability of urban housing. These entities include the Build Together-Programme (BTP), The Regional and Local authorities, National Housing Advisory Committee (NHAC), National Housing Enterprise (NHE), the Habitat Research

Development Centre (HRDC), the National Habitat Committee (NHC), and the Shack Dwellers Federation of Namibia (SDFN).

For the objectives of the National Housing Policy to be met, the Namibian Government should address the following challenges as identified in the Housing Policy to provide access to housing in Namibia (Republic of Namibia, 2018). The challenges include:

- ***The Capacity for local and regional authorities to deliver land*** – With a population of about 2.5 million people and ample land (842 000 km²) in Namibia, there lies a lack of technical planning and financial capability to address access to housing and affordable land. This ample land could be turned into a developable state and be made available for urban rural habitation purpose.
- ***Access and affordability***- The cost of conventionally serviced land is not affordable to most low and middle-income earners under the present planning and infrastructure by the government. Low and middle-income earners do not have access to most credit facilities. Local and regional authorities have prescribed minimum erven sizes and procedural developmental and planning process that are lengthy which in turn cause high cost of serviced land. A typical example is that of a limitation on loans by the low and middle-income earners by Build Together Programme (BTP) which only offer N\$40 000 per loan to an individual, whereas NHE is about N\$60 000. These limitations affect the ability of some people to afford credit facilities that are offered (Republic of Namibia, 2018).
- ***Standards and service levels***- One of the contributing factors for high land costs and house prices is the vouchsafing of Namibia to international standards on municipal services. These international standards are subscribed irrespective of

appropriateness or affordability. The adherence to standards set for the developed world, increases the dependency on external technologies, knowledge, and skills. This has led to housing finance institutions such as SDFN proposing alternative ways of addressing basic services building costs to reduce the cost of housing.

- ***Town planning and proclamation*** –Town planning and proclamation processes in Namibia are inefficient, cumbersome and in the end inflate development costs which lead to the prices of erven rise steeply. There are a lot of discrepancies in physical spatial development between townships be it formal or informal. These equity challenges need to be addressed as soon as possible to allow for smooth planning in the local authorities.
- ***Secure tenure*** – Most low-income earners in informal settlements find it difficult to secure land tenure as their land is not registered at the deeds office, for a reason that they reside on un-serviced land. Hence the government should formulate an innovate policy to respond to the need for secure tenure, such as a Flexible Land Tenure System (FLTS) as a parallel, interchangeable system complementary to the formal system of freehold tenure.
- ***Integration of Housing and Service Infrastructure*** –Capital investment in local infrastructure is limited and this has slowed down the process of serviced land delivery and in turn limits the housing outputs. When the housing and infrastructure are integrated, accelerated local infrastructure development will stimulate socio-economic and business opportunities in many of the local and regional authority areas, which will increase the revenue bases, and in the end

allow them to deliver sustainable municipal services that is much desired for (Republic of Namibia, 2018).

- ***Financing the Housing Sector*** – Land, building materials, cost of capital and professional services has been identified as contributors to the development costs of serving land which in turn impact negatively on the affordability of many Namibians (Republic of Namibia, 2018). The majority of Namibians are excluded from the current financing options for housing purposes due to inefficient and inadequate housing financing requirements. Those in the monthly income category earning less than N\$2 800 are excluded from funding.
- ***Enabling Environment*** – The Housing Environment is not protected, and residents are not safeguarded in terms of policy regulation. The by-laws that are regulating the housing sector (local and regional authorities) which are applicable in jurisdiction are not inclusive nor does it protect housing consumers.

If these above challenges are addressed and met, an increase in the number of affordable housing stock will be achieved per annum to reduce the housing backlog (which stood at 110 000 as of December 2019) as per Lennon (2018). A reasonable percentage of informal settlements will be upgraded to formal settlements by 2030 (as per the Housing Policy vision). An improvement in access to basics services in informal settlements might also be achieved.

2.8 Funding for Local Authorities and Housing Finance Institutions in Namibia

28.1 Sources of funding for Local Authorities

According to (Gideon & Alouis, 2013), Local authorities can be defined as administrative bodies that are accountable for all the public services in specific geographical areas such as cities, towns, municipalities, counties, and boards. Local Authorities play an important role in service delivery of fundamental public services. They also face great challenges because of chaotic and rapid urbanization. With the aim of establishing an enabling regulatory environment, the Namibian Government promulgated the Local Authorities Act No. 23 of 1992 which defines the roles and responsibilities of Local authorities. Section 57 to 62 of the Act deals with housing schemes which entrust local authorities with the power to establish housing schemes and a housing fund (Republic of Namibia, 1992).

The UN-HABITAT (2015), reported in 2015 that, in many developing countries, (Namibia included), local governments face the near-impossible task of funding the infrastructure and services required to meet the basic needs of growing urban populations, while forward-looking capital investments are not possible for financial reasons.

According to (Atkins, 2020) a senior researcher at The Institute for Government in England, local authorities in England have three (3) different methods of funding which are 1) Government grants, 2) Council Tax and the 3rd one is Business Tax which are usually property levied on business premises. Unlike in South Africa and Botswana, local authorities in Namibia are not funded by the State (Tjeja-Tjatindi, 2016). The City of

Windhoek only generates revenue in terms of rates, taxes on businesses, tariffs, and fees charges.

In Nigeria for example, the federal government grants money to local authorities to enable them to execute their duties. The Nigerian Constitution stipulates that the revenue of the federation should be shared between three tiers of government, for example, the federal, state and the local government which includes local authorities (Chizoba, 2019).

Ahmed (2016) in their research in Pakistan, in respect to land controls, highlighted that residents in Pakistan, in their attempt to service urban land and meet demand, they mobilize local resources and taxation to generate revenue to fund urban land servicing initiatives.

Another notable source of local authority housing finance was that of Zimbabwe in 1985. Through its Ministry of Local Government, Rural and Urban Development (MLGRUD), Zimbabwe acquired funding from the World Bank in 1985 to build 11,349 residential plots in Harare and three other towns with related infrastructure and community facilities (World Bank, 1994). Zimbabwe, like any other developing countries, does not receive enough support funding for its local authorities' activities, hence they resorted to borrowing funds to build urban houses.

Zimbabwe managed to service about 15,500 plots by its closure in 1994, but the implementation process was slow since buyers appear to have had low incomes when they applied to the local authorities to be put on the housing waiting lists. The project provides an excellent example of a case where the traditional public sector role in housing is reduced from that of total provision to the more limited one of servicing residential land,

leaving the financing and actual contraction of dwelling units to the private sector, i.e., building societies and the beneficiary households. The project demonstrates how the first steps in creating an enabling environment in the housing sector can be taken in a country with adequate local human, fiscal and physical resources.

One remarkable example which Namibia and other African countries should emulate is South Africa where local authorities raise a substantial portion of 90% from their own revenues (Craythorne, 1993). Underlined by the South African experience is that it is possible for local authorities to raise their revenues from user fees and property taxes.

In Indonesia, local authorities collect their revenue in a form of taxes levied on hotels, restaurant, entertainment, advertisement, royalties plus user fees on street lightning, parking, general services, and business licensing. This is done in a form of taxes and user charges (Gideon & Alouis, 2013). Even though this is the case, 90% of their revenue was from central government in the form of transfers and subsidies (Mahi, 2002). The taxes and user charges relied upon were not buoyant enough.

The rubric of fiscal consolidation has been able to grant self-financing power to “developed and developing” countries local authorities. This is evident in the form of taxes, user charges, development levies, income generating projects, local taxes, among others. They might vary among local governments due to size of jurisdiction, revenue received and method of payment. Self-financing remains an overwhelming challenge in both rural and urban authorities across the global divide.

According to Gideon and Alouis (2013), many factors such as burgeoning demand for service by local residents and income generating capacity, overreliance on less buoyant

taxes and user charges, inhospitable socioeconomic contexts, continued central government grip, failure to craft long range revenue optimizing strategies, failure to tap from potentially lucrative property taxes and rent-seeking has attributed to this overwhelming challenge of self-financing. Many Local Authorities service delivery has been worsened by their reliance on declining central governments financing in a form of grants, transfers and loans among others, the capacity of government transfers is often unstable and unpredictable. City of Windhoek is responsible for delivering services (including serviced urban land) to the public and thus required to remain transparent and prompt swiftly to the needs of the inhabitants.

28.2 Housing Finance Institutions in Namibia

The need for land delivery requires a concerted effort from both public and private sector as much as funding is concerned. Here are some of the funding institutions that can assist in addressing the housing shortage in Namibia:

28.2.1 Commercial Banks – Commercial banks in Namibia includes Standard Bank, First National Bank, Bank Windhoek, and Nedbank. There are also other banks such as Trustco Bank, E-Bank, and Letshego Bank, but the information here in this study is focused on the first four (4) banks (Standard Bank, Bank Windhoek, Nedbank, and First National Bank). These institutions have made it difficult for low-income earners to access financing due to their business practice called secure housing financing. There should be a form of collateral to the mortgage loan of which in most cases is the property being purchased. According to IMF (2014), the consolidated loan books of these commercial banks have

seen a rise from 37% to 41%. Given this increase, the delivery of housing is reported to remain slow.

28.2.2 Shack dwellers federation of Namibia (SDFN) – According to Kalili, Adongo and Larson, (2008), The SDFN is a non-governmental organization serving the community with the aim of assisting their members (620 groups) to secure land ownership and infrastructure for housing purposes in Namibia. They grant their members loans ranging from N\$8 00 to N\$26 000 which are repayable over a period of 11 years at an interest rate of 0.5% per month. Every member is expected to contribute 5% percent deposit and once the land is purchased, they coordinate and clear the land and partake in the construction process with the aim of reducing construction costs.

According to (Namibia Press Agency, 2016), the organization, during the period of 2007 to 2010 received N\$3.9 million from the Government and utilized the funds to construct 150 houses. Between 2010 and 2013, SDFN received additional funding of N\$8.5 million for the construction of 215 houses. They also had N\$7.7 million from individual savings groups which was added to funds from state. Like other initiatives, the unavailability of land remains a challenge in addressing the housing needs. The slow processes of land delivery and lengthy land registration and a lack of building materials that are costly keep hindering the organization from attaining their goals.

28.2.3 National Housing Enterprise (NHE) – Founded under the National Housing Enterprise Act, No. 5 of 1993, the NHE is a state-owned enterprise governed under the auspices of the Ministry of Regional and Local Government, Housing and Rural Development (MRLGHD) with the aim of providing the housing needs and promoting

home ownership through project development for the betterment of the inhabitants of Namibia.

NHE provide housing loans to low- and middle-income earners to acquire land and construct houses. It is also mandated to upgrade informal settlements and housing projects around the country (Republic of Namibia, 2018). Since its inception, NHE's target is to construct 185 000 houses as prescribed in Vision 2030, with 8850 houses to be constructed in the first two years (NHE, 2013). NHE provides loans from N\$80 000 to N\$550 000 per individual. A household needs to earn more than N\$1 700 per month to qualify for a loan. NHE financing houses with a purchase price of more than N\$500 000, low-income earners are excluded from funding.

28.2.4 Build together program (BTP) – Established under The National Housing Development Act, No 28 of 2000. BTP is a governmental Programme aimed at giving low and ultra-low-income household ownership and access to national housing, infrastructure, and finance (Kalili, Andongo, & Larson, 2008). BTP offer loans ranging from N\$3 000 to N\$4 000 with an interest rate ranging from 4-7 percent and 20-year repayment period. BTP managed to build about 10,479 houses between 1998 and 2008. Renovations and upgrading of informal settlements were also part of the process. In addition, 2,500 houses were constructed during the period 2007 to 2010 (Nandago H. , 2015). The escalations of costs for building houses, increased in building materials and the high cost of serving land for housing alienates the low-income earners as they cannot afford, and this leads to the Programme not serving its intended purpose.

2.9 Shortage of urban Land and its implication on House Price and Affordability

Definition of urban land affordability

In understating how the shortage of urban land might have severe impact on low-income earners and its implication on house prices, it is important to understand the term Housing Affordability. “*Affordability*” refers to housing made available at the cost that can be attained by a modest household with an average annual income; statistically, it refers to median price that can be afforded by median household; and symbolically, it refers to right housing options to right income groups (Nallathig, 2010).

The affordability is determined by three measures reflecting upon the affordable housing which include 1) Price –Income Ratios – Nallathig (2010) narrates that, in the United States and Canada, a commonly accepted guideline for measuring housing affordability is whether housing unit costs exceeds 30% of a household's gross income. 2) Poverty line Measures - the number of poor people or those ‘Below Poverty Line (BPL)’, who in their struggle for basic living, might not be able to live in proper and affordable housing. And finally, 3) Housing Property and Its Values - As the cost of land and housing unit are both included in the property value, it is often used as the gauge for the availability of affordable housing. The average property value when combined with the minimum required living space can become another measure of affordable housing availability.

The shortage of urban land has implications on house price and affordability. A study carried out by (Owusu-Ansah, Azasu, & Anim-Odame, 2020) found out that, the main drivers of price movements in the housing market is the shortage of urban land, GDP, unemployment, and interest rates. This is not different to what (Abelson, Joyeux,

Milunovich, & Chung, 2005) discovered in Australia, that, the link between the real house prices in Australia during the period of 1970 to 2003 and their determinants to affordability are the unemployment rate, real mortgage rates, equity prices and the available housing stocks. These factors contributed to the increases in-house prices by more than 2 percent per annum. The spiral effect on demand for urban land and house prices can also be attributed to the high number of residents moving to the city.

Karantonis (2007), reflected on population growth and affordability in Australia. His study revealed that, as the population rises, the demand for urban land increases and this exacerbate price and consequently leading to unaffordability. In a case study of residential developments, Karantonis (2007) found that the government receives 60 percent of total income, whilst the developer with the risk, receives 40 percent, these ranges of issues have a severe effect on affordability of urban land. The study also found that, Government levies and compliances now make up for 35 percent of the total cost of homes in Sydney's northwest and 28 percent of the cost of new units. This means, the approaches to the supply of and funding of infrastructure associated with residential development employed by the government have impacted negatively on housing affordability.

The equilibrium relationship between house prices and household income in Taiwan and what causes a disruption to the equilibrium was investigated by (Chen, Chang, & Tsai, 2007). Their research indicates that, there is a link between house prices and income, which determines the level of affordability. During the period of 1973-2000 in Taiwan, the rates of housing prices exceeded the income level. The average house prices were 7% for the recorded period at that time. The financial liberalization and loose government

policies created a market where the supply dominated the prices, which resulted in a decline in affordability.

Nallathig (2010), Emphasized that, affordable housing can only be achieved through symbiotic working of central, state, and local governments. There should be incentives for private players through appropriate policy and strategies to ensure that the balance of supply is adequate to meet the need of an ever-increasing urban population.

The rise in urbanization, necessitates the need for increased serviced urban land. Land producing by insufficient and partial policies is a very important problem for the development of most of our cities. The insufficiency of urban land causes infrastructure developments, squatting, fast increase of land speculation, and problems for choosing place of businesses, insufficiency of urban equipment areas, and as a result of all of these, create unhealthy placed urban developments (Keles, 2009). The need for consistent land policy is thus required in order to ease healthy application of urban planning to make a healthy and regular urbanization environment, providing necessity of infrastructure and buildings which are requirements of fast urbanization, solving land problems of squats are the main targets of land policies which are observed especially within planned period.

The African continent has increasingly become urbanized, with an average annual growth rate of 3.3% of urban dwellers between the period 2011 and 2019, which is rated as the highest in the world (Berger, 2006). Africa's urban population expansion has persisted at a rate that greatly exceeds the rate of creation of possibilities for gainful urban land to build shelters. Some of the urban poor, because of urban land scarcity, are forced to depend on family members and relatives to find shelter, some continue renting because

they cannot afford to buy their own houses. Such condition, therefore, hamper the cities' ability to meet service delivery needs; while other members of the community survive through engagement of illegal occupation of land (Berger, 2006).

Zhang and Hou (2015), Tried to understand the relationship between land prices and housing prices when they investigated 32 Georgia counties in the United States. The study discovered three distinct perspectives on the relationship between housing prices and land prices: The cost-driven perspective says land prices contribute to housing prices; the derived-demand perspective claims housing prices affect land prices; and the mutual causation perspective identifies a bidirectional relationship. Using both Granger causality test and 3-stage simultaneous equations model for empirical tests, their results conformed to theoretical expectations, shed light on the trends, fluctuations, and regional variation in housing prices, and carry important policy implications for property assessment, local economic development, and infrastructure investment. This is indeed to indicate that, shortage of urban land has implications on housing prices.

The shortage of housing due to scarcity of serviced land led to an increase of slums and urban arrivals to construct illegal shelters leading to increasing shanty dwellings in the city. This has increased the demand for housing and in the end leading up to prices going up (Musemwa, 2010).

Bruce (2012), pointed out the consequences of unavailability of urban land as it lead to the growing number of street children in most African cities (Windhoek included). The survival has become a major concern of the urban poor; women and children are often the most vulnerable. While some of these children have homes and families but survive by

begging or casual work, many have been deserted or orphaned, and have no alternative but to live on the street. Their survival is tremendously precarious, and, without schooling, they have little hope for any meaningful future and are extraordinarily vulnerable to abuse. For many, prostitution and crime are the only means to survive (Bruce, 2012).

Industrial quarters should be separated from residential to enable an effective urban planning strategy in order to maximize the effects of urban life and minimize the adverse effects of living in close proximity to and in slums in order to assure adequate and efficient essential (Obeng-Odoom, 2011). He also stressed that adequate and efficient essential services must also integrate infrastructure for transport, communication, and other essential utilities including the supply of electricity, water, and the disposal of sewage and other waste.

In theory, the concentration of urban settlements should make it more economical and feasible to provide all these essential services. In practice, however, due to financial limitations and capacity constraints, most African cities are incapable of providing basic services to their citizens in urban informal areas due to the fact that they occupy land illegally. Responsibility for some of these services is either shared or exclusively the preserve of central governments.

The UN-Habitat (2009), analyzed a densely populated black community of South Africa reach in township culture embracing cultural diversity called Alexandra. In this Township, Lack of investment coupled by inadequate planning had led to a desperately poor situation. Most shacks are not connected to the electricity grid with inhabitants resorting to tapping the main power lines, which had led to infrastructural damages. The unaffordability of

urban land and access to basic amenities has become the order the day, leading to inhabitants living in deplorable state. There is also lack of access to tarred roads obstructed by the uncontrolled expanding of shacks. This township has overloaded the infrastructure to an extent that water pressure is low, and the sewers frequently block and overflow.

The basic cause of inability to provide urban land is often the disparity between the growth of the urban population and public resources that are always insufficient. Policy choices has exacerbated this mismatch which give low priority to social sector. Poor management of urban land and poor governance frameworks, lack of appropriate land administration systems to deal with increasing shortages of serviced land and well-located land, widespread informal land delivery systems, highly centralized land agencies, incomplete land records and poor public land management has been great challenges in land management in many African Countries.

2.10 The causes of Delays in urban Land Allocation

The delays in urban land allocation remain a serious challenge to many local authorities including the city of Windhoek. Saeed (2009), Identified that, the delay of projects (such as land allocation) may be Non-excusable (contractor caused) which the client and the consultant need to have project management tools to effectively manage the delays or compensable (client caused) delays which are due to the client. The delays may be by either parties and can be concurrent.

Land allocation processes are highly bureaucratized and inaccessible, they are too complex and requires technical knowledge and the majority of the people do not have access to land or have difficulties to afford it (Dowall, 1996). Nandago (2015), described

the urban land allocation process at the city of Windhoek as lengthy and very exhausting. Recipients of the land have to at times, wait up to a period of one year to be allocated land as land servicing process takes a very long time to complete. A related lengthy process to land allocation is that of Pakistan as narrated by (Dowall, 1996) that, processing of applications for erven and site development and approval of related plans and issuance of associated permits is slow and complex and may take up to a year to complete.

There are high capital costs of obtaining development approval from the Namibian Public Advisory Board (NAMPAB), and long delays in obtaining approvals as NAMPAB only meet 4 times a year to deliberate on applications. This situation has attributed to cumbersome procedures and lack of capacity in government organizations. These complex organizational procedures in urban land allocation requires technical knowledge to get access to land and most people especially low income earners cannot afford it. Which has led them to resorting to other means of land acquisition such as illegal land occupation and squatting, which hinders access to formal land.

The land auctioning system employed by the city of Windhoek has also contributed to the delays of land allocation and high prices of land cost through the bidding system. Kalili (2011), Reported that, The city of Windhoek at its property auction held in 2011, they spent N\$68 Million to buy and service the erven. Servicing costs spiralled from N\$135 per sqm in July that year to N\$400 per sqm at the last auction. That is 196% inflation in the upset price over 15 months. Irrelevant bids started at N\$600 000 but does raise questions about the municipality's ability to deliver affordable land for lower income segments. At that Auction, the City raked in N\$208 Million in land sales on the day and less costs, they

pocketed N\$141 Million in profit. This has adverse effect on low income earners which make up about 70% of the city residents.

2.11 Case Studies on the Management of urban Land

2.11.1 India

Providing readily available land for new urbanization demands remains a serious challenge for most developing countries. According to (Rasheed & Parambath, 2014), "**Land management**" is defined as an activity on the ground, using appropriate technologies in the respective land use systems. It is known by different names in different parts of the world; basically, all are land management tools. In India, like many other developing countries, the urbanization demands exert a negative influence in the fields of human settlement and regular urban development.

In India, urban land management is done using three basic land management techniques: 1) Land Acquisition, 2) Land pooling/Readjustment and 3) Guided land development (Satashia, 2014). **Land Acquisition** refers to the process by which the union or a state government acquires private land for the purpose of development purposes like industrialization, development of infrastructural facilities or urbanization of the private land, and provides compensation to the affected landowners and their rehabilitation and resettlement (Saurabh, 2018). Compulsory acquisition of land through Land Acquisition Act is the conventional approach to land acquisition in India, but it has, even for public purpose, become a time consuming process.

Land pooling/Readjustment is the concept of assembling small land parcels into a large land parcel and providing it with infrastructure in a planned manner and return the

reconstituted land to the owners, after deducting the cost of the provision of infrastructure and public spaces by the sale of some of serviced land. Oli (2010), Stressed that land pooling Programme which was used in Nepal, is the best method to acquire land and fund for the infrastructure development and develop plot suitable sizes as described in the chart.

While *guided land development* is a management technique for guiding the conversion of privately owned land parcels in the urban boundary from rural to urban uses through the infrastructure systems. It is done in partnership with landowners who pay for the cost of serving their land through donation of land for public infrastructure and payment of a betterment levy (Satashia, 2014).

In an attempt to make land available to the poor while allowing the market to operate, regulatory framework, checks and balances have been utilized to achieve urban development in India. Land Supply Models have been formulated to meet the needs of the poor. Given the circumstances that land is a non-renewable resource, careful utilization and a need for creating land management administration is thus a prerequisite. A management administration that takes the needs of the citizens and the knowledge of where the development is taking place, if for instance it's a construction planned, which location is it taking place, and what needs to be done and efficiently assess inclinations of municipalities about how much constructed area is needed. The city of Windhoek can emulate these techniques and make urban land available for its inhabitants.

2.11.2 South Africa

The basic relationships of humankind with land is reflected under; Land is an asset; land is scarce and land is fragile. Humanity's association with land springs from the enduring

nature of land: it is the basis of food, shelter, and livelihood. These are sentiments of the deputy minister of Agriculture and Land Affairs (Dirk C du Toit) of the South African government when he launched the Spatial Planning and Land Use Management White Paper in Johannesburg (South African Government, 2013). The White paper later became Spatial Planning and Land Use Management Act (SPLUMA) of 2013 (Nel, 2015). With the aim of facilitating allocation of land to the uses that provide the greatest sustainable benefits and to promote the transition of a country to a sustainable and integrated management of land resources. South Africa's urban challenges sometimes are considered as distinctive and separate to those of the rest of the continent because of the apartheid legacy of a fragmented and racially splintered urban landscape (Rogerson, Kotze, & Rogerson, 2014).

South Africa, suffered a long battle of colonial pressure and thus land was taken by the colonizers. Colonialism shaped human settlements along racial and class lines, excluding large sections of the population from the economic, social, and environmental benefits of vibrant, integrated, sustainable urban and rural development. After the country gained independence in 1994, they began with policy consolidation to ensure a smooth transition and expropriation of land back into the hands of colonized blacks (South African Government, 2013). The national Department of Land Affairs in South Africa thus exercises authority over the land reform Programme, the Deeds Registry, the office of the Surveyor General, the National Spatial Information Framework and the administration of land entrusted by the Minister of Land affairs.

Every municipality in South Africa is responsible for the administration of a range of different regulatory systems for managing land-use, most policies are inherited from the

apartheid era. This means that different procedures must be followed by applicants seeking for land. Different standards must be met and different opportunities are available to members of the public affected by the proposed developments. It also greatly increases the administrative burden on under-capacitated municipalities and contributes to the lengthy time periods it takes to get urban land applications processed.

Like any other developing countries, South Africa battles with the issue of backlogs of urban land applications which has negative economic impacts on municipalities. There has been little advancement and limited innovation around land management, and South Africa's towns and cities continue to develop without an adequate framework for managing land development in a way that supports the goals of democracy, equity, efficiency, and sustainability (Rubin, 2008).

Some settlements in South Africa are still spatially fragmented with a high degree of spatial exclusion (Nel, 2015). This is reflected in land use management as well as the application of law enforcement. Most areas under traditional authority have been excluded from land use management by the municipality.

High income areas have land use regulations enforced while the black townships are excluded from land use management. The challenge of implementing land use management in informal settlements in South Africa is because of informality of such areas and the absence of surveyed sites or individual property boundaries and registered 'owners' of those sites.

2.12 Concepts of Urban Land Management

The urban land management is the process in which land and land related resources are put to good use (Berger, 2006). These might include, land valuation, effective management of utilities and services, the formation and implementation of land use policies and monitoring of all land-based activities that affect the best use of urban land. Rasheed and Parambath (2014), defined Urban Land management as an activity on the ground, using appropriate land use systems.

The (UN-Habitat, 2009) pointed out that, land use management or administration is a crucial aspect of the infrastructure for efficient economy, which means that it affects most or all aspects on how people earn a living. Hence its effectiveness brings much relief to urbanization and poverty reduction. The urban land use management has its own challenges and criticisms. Many African countries with a history of colonialism, are of the opinion that Urban Land use management reflects the spatial fragmentation of the apartheid legacy (Wyk & Oranje, 2014).

Further problems hampering effective land management as identified by (Jenkins, 2000) includes, political interference in decision making, the lack of information about existing state land and rights to use state land often result in illegal exchange of land (mostly bribes), lack of transparency in land allocation and withholding crucial information on the land database, and weak governance in state urban land management (Nel, 2015).

The legal framework governing land use management in many developing countries seem to be well crafted and formulated but lack implementation. Most informal settlements are excluded from land use management as result of informality of such areas and the absence

of surveyed sites or individual property boundaries and registered 'owners' of those sites (Nel, 2015). Access to land through prescribed systems (formal application) in many developing countries is incompetent, and coping with the demand of urbanization remains a challenge, because the majority of low-income earners cannot afford land price, and the state has limited capacity that leads to informality (Appending, 2006). Land policy should, therefore, be enforced even if the state has to intervene to achieve land use management.

2.12.1 Approaches to achieve urban land Management

The responsibilities of local authorities is to ensure provision of an extensive range of public services, promote the interests of the local community, including the social, economic, environmental, recreational, cultural, community or general development, and ensure provision of housing needs are a met. Around the world, cities should provide high-quality public services in employment, healthcare, education, housing, social welfare, and enough serviced land for shelters.

The planning of urbanization should be at the forefront of every urban leader. As urban growth continues, citizens will continue demanding for equitable services from the city councils and if not carefully planned, they will end up facing serious challenges of urban land shortage. Revapathi (2017), outlined effective steps that can be followed in urban land management process. He emphasized that it is of utmost importance for city urban planners to plan for future urban land use pattern. Zoning of land for urban uses and reservation of network mains routes for government acquisition. Transfer of landholdings from farmers to the land sub dividers should be carried out when the city expands its

boundaries. Extension of main roads and the hydraulic and electricity mains to the lands zoned for urban uses.

The process should be further extended to the designing of subdivision plans for landholdings. An official approval of plans under the subdivision regulations should be conventional. The servicing of land and subdivision of landholdings into streets, open spaces and building plots with title documents can then be carried out. Transfer of the plots to building developers and land users, and transfer of the public streets and open spaces to government. Design of building projects, official approval of the projects under the land use zoning regulations and the building regulations. Building development of the plots by building developers and the land users. Transfer of buildings from developers to owner-occupiers to occupy and use, and to landlord investors to rent out. Finally, leasing of the investors-owned buildings to tenant land users to occupy and use.

Nel (2015) pointed out that, for urban land management to work and benefit all the citizens, it should address four following issues; firstly, it should address challenges of spatial fragmentation and exclusion and promote inclusion and integration. Secondly, it must promote environmental, social and economic sustainability and resilience, minimizing risks of disasters. Thirdly, it should provide opportunities for local livelihoods and support diversity and finally, in order to address the capacity challenges of municipalities, it should be self-regulating as far as possible and focus on what is essential for health, safety, and amenity and investor confidence.

Below are urban land management approaches that has been effectively used in different countries. Nell (2015) recommended that they can be used anywhere in part of the world,

City of Windhoek can use them to achieve the shortage of urban land and its implication on house prices and affordability.

2.12.2 Zoning approach

This urban land management approach seems to be already in existence at the city of Windhoek although not completely satisfactory. Zoning defines the rules governing what and where people and institutions can and cannot build and operate in cities, suburbs, and towns. The concept of zoning, the separation of land uses, was enthusiastically propagated in the USA under the aegis of health, high moral standards, public welfare, and safety. By separating activities in space, hazards such as fires and pollution could be minimized or contained (Nel, 2015). Zoning resolves land use conflicts as there are demarcated zones for specified activities such as differential taxation based on land value that is directly related to permissible land uses. For example, industrial land that causes pollution should be separated from the residential one, to make it easy for people to live freely of noise and air pollution from the industries.

2.12.3 Traditional Land Use Management approach

Land falling under traditional authority in many places is still managed under customary laws. The chiefs and headmen allocate land to applicants and adjudicate disputes (Sekonyela, 2014). In some areas, modern town planning principles are used in conjunction with customary practices. Town councils should negotiate with traditional authorities and work hand in hand to ensure that all inhabitants of the cities especially low-income earners have access to land.

2.12.4 Strategic Housing Land Availability Assessment (SHLAA) approach

Roy (2009, Pointed that SHLAA approach to urban land management has been effectively used in Birmingham City in England. The SHLAA study sites that have the potential to accommodate housing and provides information on the suitability and availability of each site to determine whether the development of a site is considered to be achievable, and if there are any significant restraints to development.

SHLAA is an ongoing technical process to inform planning policy development and implementation and to assist in the monitoring of whether there is an adequate supply of deliverable housing land at any point in time. In United Kingdom, the Leeds City Council utilize the same method. It began in 2008 whereby, over 700 sites were assessed and the exercise completed in 2009 (Leeds City Council, 2019).

For the site to be considered for potential future housing development, it should meet the following three criteria: First, the land must be 0.2ha or more and have the potential for at least 10 dwellings. Secondly, the land must be located within or adjacent to an existing settlement or in a sustainable location and finally, the land must NOT be within a designated SAC, SPA, SSSI or Flood Zone 3b and the land does not already have planning permission for residential-led development.

The rationale behind SHLAA is primarily to forecast urban land supply to be prepared and updated over time to assist in the preparation, monitoring and review of the urban areas in order to ensure that residents of the cities get affordable land.

For sites to be considered deliverable, sites for housing should be available now, offer a suitable location for development now, and be achievable with a realistic prospect that housing will be delivered on the site within five years. Should this approach be used by The City of Windhoek, a lot of Houses might be built under this study.

2.12.5 Social Policy Plan Approach

Promoting equality, protection and support for vulnerable people, promoting safe and healthy environments and preventing inequality, unsafe communities and environments, lack of guards for vulnerable people and unhealthy as well as unsupportive communities lies at the core of Social Policy Plan (Roy, 2009). The purpose of Social Policy is to help states develop and deliver services for people to meet their welfare and wellbeing needs, including urban land for housing.

The social care support outlined in the social policy plan enables people to independently maintain work being undertaken by the Housing and Social Services Departments with regards to housing. One of the general objectives of the plan is to achieve better availability of serviced land for housing, quality and affordability. A revision to the National Housing Plan and enforcement of implementation will be ideal for the city of Windhoek and the country at large.

2.12.6 Town Planning Scheme: The Gujarat Model Approach

Satashia (2014), Argued that, Gujarat Model of town planning have been effectively used in India and saw a rise in great urban land management practices. The Town Planning Scheme is being followed as an alternative method to

assemble the land for urban development activities in a faster and financially affordable manner without taking recourse to compulsory acquisition of land. Town Planning Scheme (TPS) is in operation in some of the states of Indian Union in the form of plot reconstitution. It is an area planning technique patterned on the concept of land readjustment. It has been adopted in state of Maharashtra.

The key objectives of TPS is to expedite the process of land development, since many local authorities are constrained by land acquisition and development methods which are both time consuming and expensive because of legal problems and the heavy compensation the local authorities has to pay to land owners (Satashia, 2014). The concept of land pooling (followed in Eastern Asia by Japan, South Korea and Taiwan) was adopted in India to counter such difficulties of timely and costly land acquisition and developments methods.

It was believed that with less of financial transactions, this technique of land development would work out to be faster and cheaper. For the satisfaction of the land owners, the method involved a kind of community participation in which the judgment of the owners was sought at all stages of development (Satashia, 2014).

2.13 Conclusion

There has been deliberations on land matters, policy and the way forward in achieving effective urban land management and effective ways to counter urbanization that has been on the rise in many cities. Significant gaps in knowledge evolving urban land markets and policies can be traced from the literature reviewed. Developing an understanding of urban land shortage and its implication on house prices and affordability cannot only be

attributed to the data shortcomings that bedevil all research on urban land, but also on the lack of suitable analytical framework in place.

Policies regarding urban land management are affected by the lack of enforcement and this hinders future policy and practice. None of the authors reviewed here on urban land issues indicated the implications of policy on their findings, hence this study attempted to test few ways in which the implications for policy and practice might have on urban land issues. It is undeniably, that there is a need to extent existing efforts to evaluate attempts to improve planning and administration to situations characterized by lack of control in housing prices that leads to unaffordability. Policy review and reinforcement is of great essence in addressing the housing issues in Windhoek.

The chapter further attempted to propose suitable methods or approaches to land use management that could be used to achieve the much desired results of land shortage in Windhoek in particular and Namibia in general. Some scholars and policy analytics noted that robust evaluations of attempts to intervene in the ways they suggest are lacking, the chapter tried to do justice to that. Some authors highlighted the highly political nature of urban policy and interventions. However, they only limited reference to the wider literature on urban land analysis and transformation. The importance of policy evaluation have been overlooked.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology and design adapted in this research. The techniques and strategies employed in this chapter has been described here. The operationalization of research concepts, collection of primary and secondary data and the selection of respondents for the study to answer the research question is thoroughly explained in this chapter. In addition, the processes in selection and development of indicators for assessing the shortage of urban land for housing in Windhoek has been explained.

The chapter describes the research population and sample size, the instrument development, and the data collection method, as well as the validity and reliability of the survey results. The research methodology used sought to explore the shortage of urban land in Namibia and its implication on house prices and affordability using the City of Windhoek as a case study has been explained in this chapter.

3.2 Research Design

As highlighted by Kothari (2004), research design constitutes the blueprint for the collection, measurement and analysis of data. As such, the design includes an outline of what the researcher will do from writing the hypothesis and its operational implications to the final analysis of data. The researcher thus applied qualitative and quantitative research design. Based on the research questions presented earlier (in chapter 1), the

research design has been deemed beneficial for this study. The research has been carried out in Windhoek.

Quantitative section of the research has been applied to gather data in the process of evaluating how low-income earners are affected based on their income levels, social backgrounds and how they struggle to acquire affordable urban land in Windhoek. Whilst the Qualitative part constituted of an in-depth interview with the City of Windhoek, Ministry of Land Reform and Urban and rural development, housing funding institutions such as banks and housing financier, managers, and employees. Qualitative research can explore issues such as investigating the way in which social interaction and conditions are influenced by different circumstances and can also be applied when one explores the importance of people's worlds and the causes of individual behaviors (Malterud, 2001). The design is thus deemed suitable to use a mixed method in order to emphasize Windhoek people's access to land and to explore the obstacles, and the implications of shortage of land to housing prices and affordability.

3.3 Population

Based on Worldometer elaboration of the latest United Nations data, as of March 2020, Namibian Population stands at 2 527 262 (World odometer, 2020). Windhoek had a population of more than 400 000 residents (City of Windhoek, 2020). Windhoek has been chosen as the field of study. Over 250 key informants/ participants from Ministry of Land Reform and Urban and rural development as well as City of Windhoek were part of the population. Those who were part of the study and form part of the population constituted part of Affirmative Repositioning (AR) Movement and Landless People Movement

(LPM), 100 and 60 participants, respectively. Low-income earners and landless people from Katutura (Hakahana) informal settlement formed part of 1200 people. The population where the research was conducted is shown in Figure 1 below.

Figure 1: The City of Windhoek



Fig 1; Windhoek City, Source: Google Maps, (2020).

3.4 Sample

Convenience sampling technique was used to select respondents for this study, extracted from the population in 3.2. Convenience sampling is explained as the most attractive type of probability sampling. However, in the simplest case of convenience sampling is the basic sampling technique where a sample for study from a larger population is selected. Each individual is chosen entirely by chance and each member of the population has an equal chance of being included in the sample. The research sample consisted of 40 respondents. At least, comprising of 5 senior staff members from the City of Windhoek, 5 seniors from the two Ministries (Land Reform & Urban and rural Development), 3 leaders from local political/activist parties and 24 respondents from landless people and low-income earners in Katutura. These units will form part of the basis analysis for the study.

3.5 Research Instruments

Research instruments that were utilized by the researcher included, structured Questionnaires, interviews, document reviews and observation methods of collecting data from the earmarked respondents. The researcher deemed the structured questionnaire fit as it allows participants ample opportunity to provide as much information as possible for data collection. Structured questions is also considered an effective method to get an opinion from a large number of people. Questionnaires also have the advantage that respondents work independently, usually in isolation from others and this means individuals are not influenced by others. The absence of the researcher makes the respondents task oriented. The researcher's facial expressions, voice projection and

intention or probing may help the respondent predict what the researcher is looking for. Despite the various strengths of the questionnaire, it still has its own disadvantages. After receiving the questionnaire some respondents sit on them and not bother to return to the researcher. The researcher had to do a follow up on all respondents who did not respond and ask them to do a favor by completing and returning the questionnaires, which at times helped. There were also interviews conducted since they are regarded to have high rate of response. The presence of the interviewer ensures that, nobody else contributes to answering of the questionnaire other than the particular respondent. Nonverbal responses can be observed and noted. Some questions were rephrased or asked in vernacular to enable the interviewer to get a clearer understanding. Documents were reviewed from archives and different offices to gain an in-depth understanding of land delivery models, policy documents, housing and municipal finances. Kwesu et al (2005) stated that "direct observation is whereby data is collected by way of observing the number of respondents in action. The observations are an effective instruments when analyzing the living conditions of people and capturing their daily struggles in the informal settlements.

3.6 Procedure

Primary data was collected from the respondents directly based on low-income earners and middle income of Katutura (Hakahana, Ombili and Havana). Managers and senior leaders from land institutions were consciously chosen with over 40 questionnaires administered. Including respondents in the informal settlement of Katutura (Hakahana, Havana and Ombili), Windhoek. Data was depicted by means of tables, graphs and charts. This had the advantage of presenting the data in a clear, readable manner and allowed the

reader to see clearly the relationships and patterns of responses. Tables provide a way of coding data according to types.

The tables showed the numbers and percentages, reflecting respondents' opinions and attitudes. The titles of the tables reflected the demands of the research questions (sub-problems). The analysis of data put value to the data. The researcher's concern was to classify data according to type, sources, functions, characteristics, and quality and more importantly according to sub-problems. The classification made it possible for the researcher to analyse and interpret data. This has enabled the researcher to determine the data reliability and validity in ensuring the quality of the research.

3.7 Data analysis

To analyze the data, the researcher used coding, Transcription and Thematic analysis. The researcher ensured coding guidelines and training were in place to keep coding reliable, consistent, and accurate. The researcher also kept a close eye for definitional drift in qualitative data analysis. Whilst creating codes, the researcher ensured that all codes cover several responses, contrast one another, and strike a balance between too much and too little information. Data collected was analyzed using pie charts, tables and bar graphs. A narrative format was applied when interpreting the data. Face to face interviews were recorded and then transcribed. A cross tabulation analysis was utilized in quantitative data and Trend analysis was used to analyze data.

3.8 Research Ethics

The researcher upheld the highest standards of confidentiality, anonymity and honesty in conducting this research and assured the respondents that all information's will be kept

confidential, this was substantiated by a non-disclosure form that was signed by both parties. All participants in the study could partake willingly and not by force. The researcher, at all times identified himself with his student card and the letter from the Namibia Business School, University of Namibia as proof of him being a student. The purpose of the study was explained to the participants in details, and data collection only went ahead after consent was granted.

No names were allowed on the questionnaire to avoid participants being intimidated by fear of victimization, they all appeared anonymously. Since the issue of land is overly sensitive and has been politicized, the researcher was faced with a big challenge by some participants who thought the information provided would be used for political reasons and distributed to local media. To mitigate this challenge, the researcher explained thoroughly to all participants on the importance of the study, its contributions to the communities and the impact its sort to bring about.

3.9 Conclusion

The researcher presented the research design, population, the sample used and instruments utilized for the study. The chapter also presented the procedures employed for the study to explain how primary and secondary data was classified and depicted. The data that was gathered has also been presented here in details on how it was analyzed. The research ethics has also been explained in details on how to ensure participants confidentiality and data disposal. The chosen sample set and size, sample preparation, external conditions and measuring techniques has been thoroughly explained to ensure appropriate methods of measurement and appropriate sampling methods are clearly defined to ensure Validity and

the application of methods are consistent and the conditions of the research are Standardized to ensure Reliability.

FINDINGS AND DATA ANALYSIS

4.1 Introduction

This chapter focuses on the findings of the responses made to the questionnaire schedules administered to the sampled groups in Windhoek and the interviews conducted by the researcher. The relevant data of the administered questionnaires among all respondents have also been analysed in this chapter. The main objective of the study was to examine the factors that contribute to the shortage of urban land in Windhoek and its implication on housing prices and affordability.

Data was analyzed from different responses from the sampled groups and the researcher described the findings that revealed the percentage of the participants who responded among the population sampled in Windhoek. Urban land shortage in Windhoek, as the focal point of this study, must be evaluated against critical elements, such as Age, Gender, Employment status, Duration of stay in Windhoek, Type of accommodation and Income.

4.2 Findings

- What is the State of land utilization in Windhoek currently?

4.2.1 Introduction

- What are the factors that contributed to land shortage in Windhoek?

The primary research question that was analysed. The primary research question in the study was to examine the factors contributing to urban land shortage in Windhoek and how it

CHAPTER FOUR

RESEARCH FINDINGS AND DATA ANALYSIS

4.1 Introduction

This chapter focuses on the findings of the responses made to the questionnaire schedules administered to the sampled groups in Windhoek and the interviews overseen by the researcher. The response rate of the administered questionnaires among all respondents have also been analyzed in this chapter. The main objective of the study was to examine the factors that contribute to the shortage of urban land in Windhoek and its implication on housing prices and affordability.

Data was analyzed from different responses from the sampled groups and the researcher illustrated the findings that revealed the percentage of the participants who responded from the population sampled in Windhoek. Urban land shortage in Windhoek, as the focal point of this study, must be evaluated against critical elements, such as Age, Gender, Employment status, Duration of stay in Windhoek, Type of accommodation and Income.

Main Question

- What is the State of land allocation in Windhoek currently?

Sub question 1

- What are the factors that contributed to land shortage in Windhoek?

Primary and secondary data was analyzed. The primary research question in the study was to investigate the factors contributing to urban land shortage in Windhoek and how it

impacts the housing prices and affordability. The data analyses in this chapter are organized in two parts; Part one, which is based on the results of the questionnaire, deals with quantitative analysis of data. Part two, which is based on the results of the interview, deals with the interpretation of qualitative analysis. The study is also organized in such a way that it responds to the research questions and objectives of the study.

4.2 Part One: Quantitative Interpretation of results

The Rate of Responses to the Questionnaire

A total number of 40 questionnaires were distributed in the process of data collection from the members of interest groups, Ministry of Urban and Rural Development, Land reform, CoW, landless people and low-income earners. Out of 40 questionnaires, only 34 questionnaires were returned while 5 were not returned. Of the 34 total returned questionnaires, only 29 were answered. To gain the perceptions and attitudes towards land shortage in Windhoek, the researcher designed a questionnaire that is direct and easily understandable to gain an insight on the urban land problem in Windhoek. The overall questionnaire contained 12 close ended and open-ended questions to elicit the participant's views.

While the researcher was administering the questionnaires to the respondents, a large unoccupied land was discovered in Windhoek. There were also illegal settlers (shacks dwelling) in an unserviced land observed during the study. Table 2 below shows a percentage of the response rate of the administered questionnaires which indicates that over 70% questionnaires of the 40 administered questionnaires were returned, which indicates majority of the sample size.

Table 2: Questionnaire Administration

	Number of Questionnaires	Percentage
Returned Questionnaire	29	72.5%
Unreturned Questionnaire	6	15%
Unanswered Questionnaire	5	12.5%
Total	40	100%

Table 2: Questionnaire administration

Summary

Table 2 summarizes the responses to the questionnaire. Out of the 40 administered questionnaires, 72.5% of the questionnaires were returned. Five (5) were non-responses and Six (6) were not returned, this means Nine (9) questionnaires were subtracted from the total sample size. This means that nine (9) questionnaires, out of 40 questionnaires distributed, were completed discarded from the analysis. The rest, (29 questionnaires) were used to interpret the results. The total response rate achieved is 72.5% which, according to (Lindemann, 2019) is viewed as an important indicator of the survey quality, and he further emphasized that, low response rates give rise to sampling biases. The response rate was good because during the administration of the questionnaires at the end of 2020 and early 2021, Namibia and the world in general and Windhoek in particular, were faced with a deadly virus called Coronavirus (COVID-19), which prevented people to come in close conduct with each other as it is by law to maintain social distancing of at-least 1 meter. Some respondents feared contracting the virus, hence they only threw the questionnaires from a distance and some opt not to participate. Some respondents did not

have internet connections nor airtime to carry out a virtual interview, but nonetheless, a massive 72.5% was achieved.

Looking at the demographics in Windhoek, findings shows that an association exists between age, gender, employment status, accommodation in Windhoek, duration of stay in Windhoek, and income of respondents.

4.2.1 Age

The demand for accommodation is higher in Windhoek and most respondents between the ages of 26-35. Those between the ages of 18-25 make up 21%. The less representation came from the ages of 56 and above that made up only 9%, 36-45 made up 15% and 46-55 made up 11% as shown in Figure 2 below.

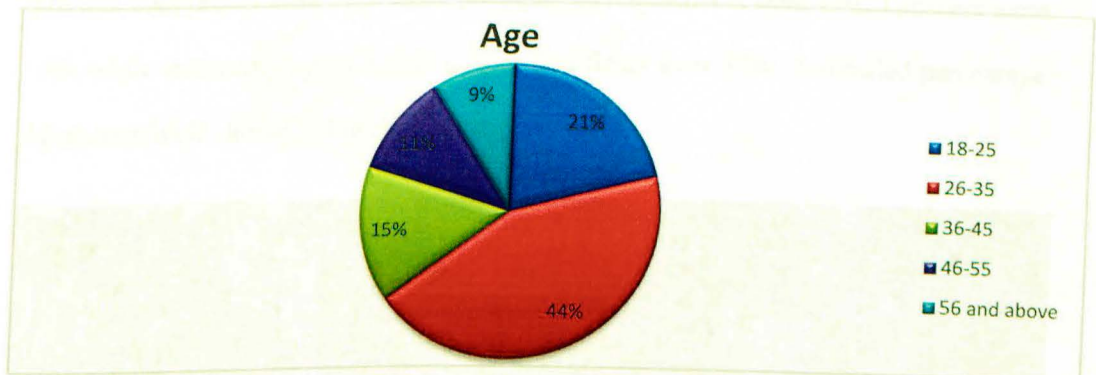


Fig 2; Age

4.2.2 Gender

Figure 3 below show the gender of respondents, which indicates that more male respondents participated in the study with 54% whereas females only made up 46% of the administered questionnaire.

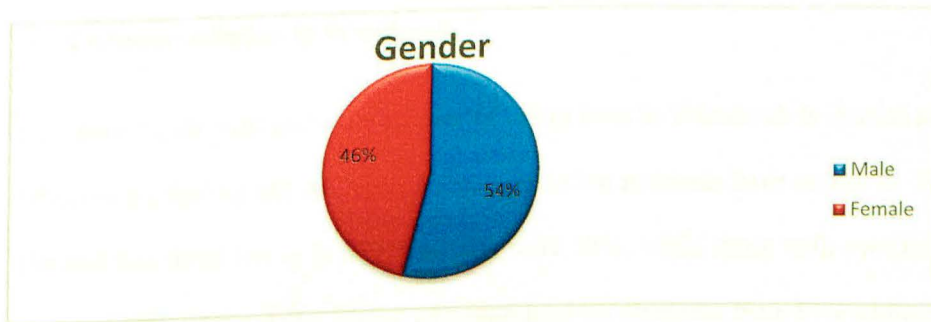


Fig 3; Gender

4.2.3 Employment status

To gain a balanced view of the respondents, the researcher asked the participants their employment status. Those in Corporate Employees (Officers, Bankers, Educators, etc.) made up 28% of the 40 participants. Construction workers made up 10%, senior staff from different institutions were 21% while unemployed respondents were 17%. Cleaners were 13%, while those employees within unspecified fields were 11%. A detailed percentage representation is shown in Figure 4 below.

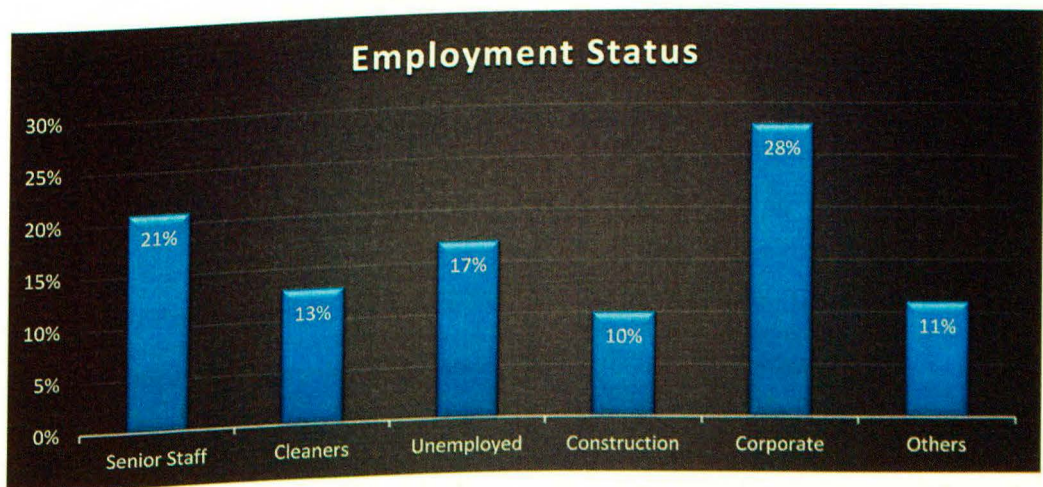


Fig 4; Employment Status

4.2.4 Accommodation in Windhoek

Determining the cost and affordability of urban land in Windhoek is crucial and can be achieved by finding out the type of accommodation residents have access to. The results showed that those living in rented houses were 58%, while those with own houses only made up 22% of the study. Those who own land for Business were 9%, while those who are unable to own land or afford to rent were 11%. Figure 5 below shows the results in percentages.

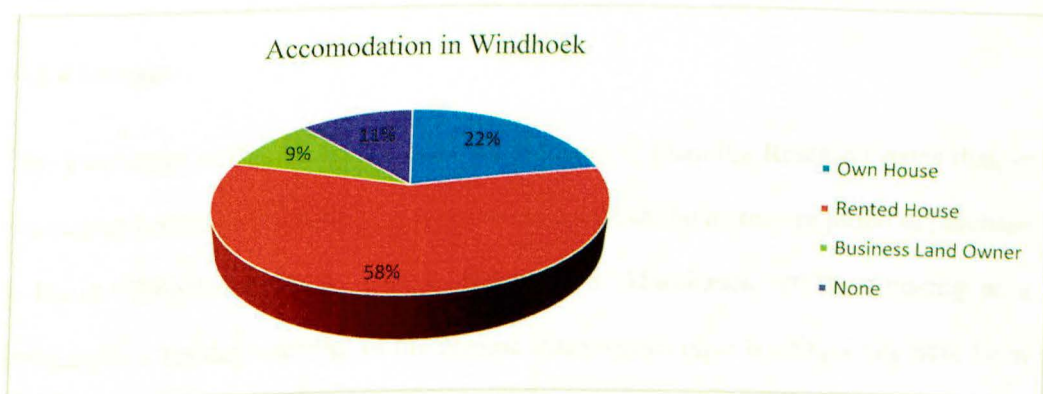


Fig 5; Accommodation in Windhoek

4.2.5 Duration of stay in Windhoek.

Figure 6 shows the duration of the respondent's stay in Windhoek. The study revealed that majority of the respondents who stayed in Windhoek 11-15 years were 34%. Those who stayed 6-10 years were 26%, followed by those who stayed 16 years and above with 19%. Those who stayed for less than a year, mostly casual workers, were 9%, and those who stayed less than 5 years (1-5 years) were 12%. The results are showed in

figure 6 below.

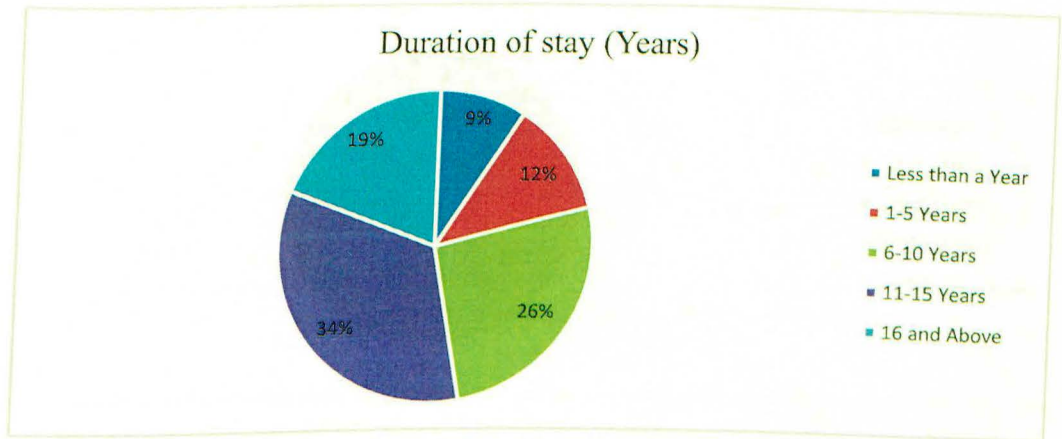


Fig 6; Duration of stay in Windhoek in years

4.2.6 Income

The University of Cambridge's Center for Housing & Planning Research states that, in measuring housing affordability, it is crucial to establish the income required to purchase a house (Whitehead, Monk, Clarke, Holmans, & Markkanen, 2008). Looking at a household's 'residual income' or the income that remains once housing costs have been met and whether an individual or household has access to finance to purchase a house. The respondents were asked their income to determine how much they earned in the City of Windhoek. The results reveal that 36% of the respondents earned between 7000-1100. Those earning between 2000-6000 were 26%, while 12000-16000 income category were 18%. Those highly paid, mostly senior staff and those in corporate who earned 22000 and above only made up 9% and those earning 17000-21000 were 11%. The full results in percentage are shown in Figure 7 below.

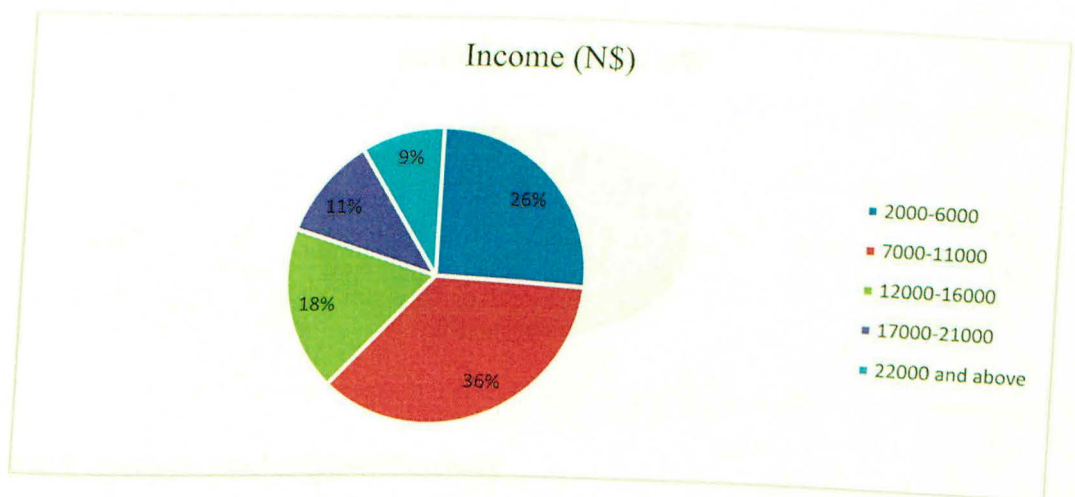


Fig 7; Income earned in Namibian Dollars (N\$)

4.2.7 Land availability at the city of Windhoek

The researcher wanted to determine the availability of urban land in Windhoek as it pertains to the research question in investigating factors that contributes to the shortages of urban land in Windhoek and how they impact houses prices and affordability. The research findings revealed that 81% of the respondents said yes. They agreed that there is abundant land in Windhoek that could be serviced and turned into plots for building houses, the same can be agreed by observing the large unserviced land in Windhoek as shown in Picture 1. While 19% said no to the question as shown in Figure 8 below.

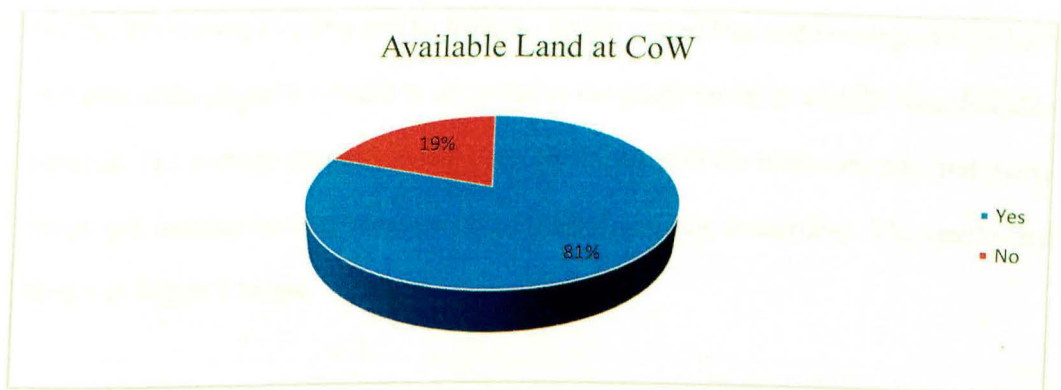


Fig 8; Available Land at City of Windhoek

4.2.8 Land Cost in Windhoek

In determining the affordability of land in Windhoek, the researcher asked the respondents if the land was expensive in Windhoek. 94% said yes, the land was indeed very expensive and therefore not affordable. 6% said no to the question.

These results confirm what, The Numbeo living expenses index reported in (2014), that Windhoek is the 21st most expensive city out of 4 462 cities in the world. Rentals in Windhoek are 28% higher than Cape Town South Africa. It was also reported that Windhoek is the 7th most expensive city in the world.

The affordability is determined by three measures reflecting upon the affordable housing which include; 1) Price –Income Ratios – Nallathig (2010) narrates that, in the United States and Canada, a commonly accepted guideline for measuring housing affordability is whether housing unit costs exceeds 30% of a household's gross income. 2) Poverty line Measures - the number of poor people or those 'Below Poverty Line (BPL)', who in their struggle for basic living, might not be able to live in proper and affordable housing. And

finally, 3) Housing Property and Its Values - As the cost of land and housing unit are both included in the property value, it is often used as the gauge for the availability of affordable housing. The average property value when combined with the minimum required living space can become another measure of affordable housing availability. The results are shown in Figure 9 below.

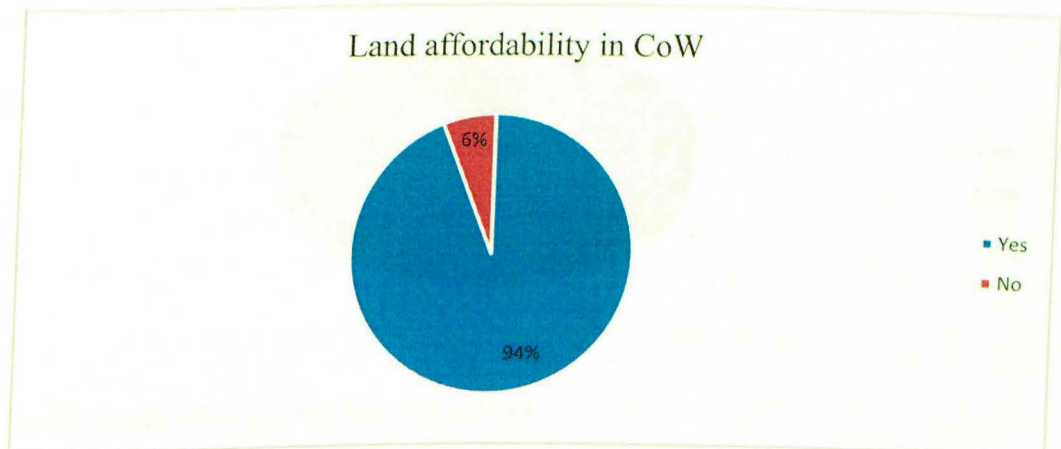


Fig 9; Land Affordability in the City of Windhoek

4.2.9 Windhoek's urban land delivery for housing to its residents

The study shows that 90% of the respondents said there is insufficient service delivery in Windhoek. While 10% said yes to presence of sufficient urban land delivery for housing to the residents of Windhoek. Saeed (2009), identified that, the delay of projects (such as land allocation) may be non-excusable (contractor caused) which the client and the consultant need to have project management tools to effectively manage the delays or compensable (client caused) delays which are due to the client. The delays may be by either parties and can be concurrent.

Land allocation processes are highly bureaucratized and inaccessible, they are too complex and requires technical knowledge and most of the people do not have access to land or have difficulties to afford it (Dowall, 1996). The results are show in Figure 10 below.

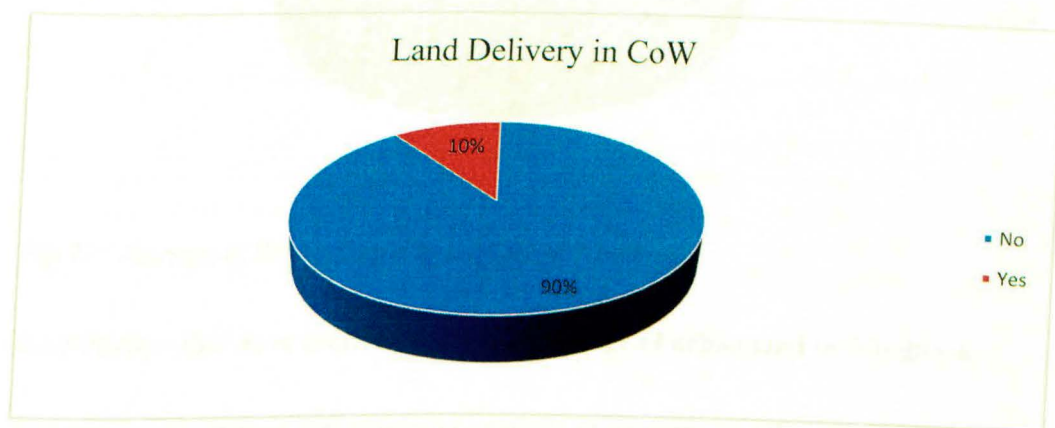


Fig 10; Land Delivery in the City of Windhoek

4.3 Shortage of serviced land in Windhoek

The objective of this study was to investigate the factors that causes urban land shortage in Windhoek and how they impact prices of housing and affordability. Respondents strongly agreed with 91% that there is a shortage of serviced land in Windhoek and 9% said there is no shortage of serviced land in Windhoek. The results are presented in a pie chart, Figure 11 below.

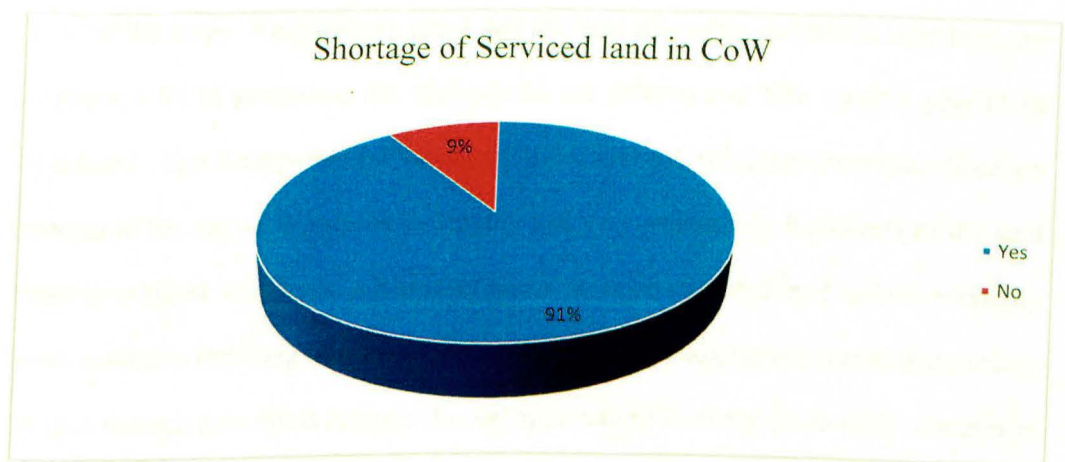


Fig 11: Shortage of Serviced land in the City of Windhoek

4.3.1 Factors that have contributed to the shortage of urban land in Windhoek

The researcher captured the views and opinions as expressed by the respondents during the interviews and they answered questions pertaining the factors that cause urban land shortage in Windhoek. To quote one respondent:

"Land is available but the high cost of maintaining the land is the problem. The city of Windhoek priority on making land available to the inhabitants is problem the real reason why there seem to be shortage thereof."

Some of the concerns brought forward by the respondents is the issue of finance as it has been alluded above, that the cost of maintaining the land for housing is high and there are no proper funding opportunities for the city of Windhoek. Out of 40 respondents, 32% stated finance as number one catalyst to urban land shortage in Windhoek. Another major factor identified by the respondents causing delays in land allocation and thus leading to urban land shortage in Windhoek which made up 7%. Bureaucratic processes made up

17% of the study. Respondents noted that the land allocation process is very long and requires a lot of processes, the applications are delayed and take up to a year to be processed. This is supported by Nandago (2015), who described the urban land allocation process at the city of Windhoek as lengthy and very exhausting. Recipients of the land have to at times, wait up to a period of one year to be allocated land as land servicing process takes a very long time to complete. Appending (2006), further argued that, Access to land through prescribed systems (formal application) in many developing countries is incompetent, and coping with the demand of urbanization remains a challenge, because the majority of low income earners cannot afford land price, and the state has limited capacity that leads to informality.

High cost of land have also identified as a major contributing factor to urban land shortage in Windhoek with 24%. It was noted that it is very expensive to service land for urban purpose in Windhoek. Poor Governance Frameworks or policies have been identified as a key contributor to urban land shortage in Windhoek making up 6% of the study. Respondents stressed that The City of Windhoek does not have policies in place to respond to the growing demands. This is the same sentiments shared by (Lühl & Delgado, 2018), at the 2018 Land Conference in Windhoek, Namibia, that; in the next 30 years, Windhoek city should prepare for a further 2 million population and thus should have policies and frameworks in place to counter the odendaal plan (a report of the Commission of Enquiry into South West African (Namibia before independence) Affairs, commonly known as the Odendaal Report, which was commissioned in 1963 by South Africa to assess the developmental state of Namibia) which was anti-development.

The UN-Habitat (2009), stated, with regards to policies and frameworks, that poor management of urban land and poor governance frameworks, lack of appropriate land administration systems to deal with increasing shortages of serviced land and well-located land, widespread informal land delivery systems, highly centralized land agencies, incomplete land records and poor public land management has been great challenges in land management in many African Countries. Delays in Land allocations were 7%, while Lack of Serviceable land made a stunning 14%. There is a serious backlog of serviced land at the city of Windhoek. The full results are presented in percentages in figure 12 below.

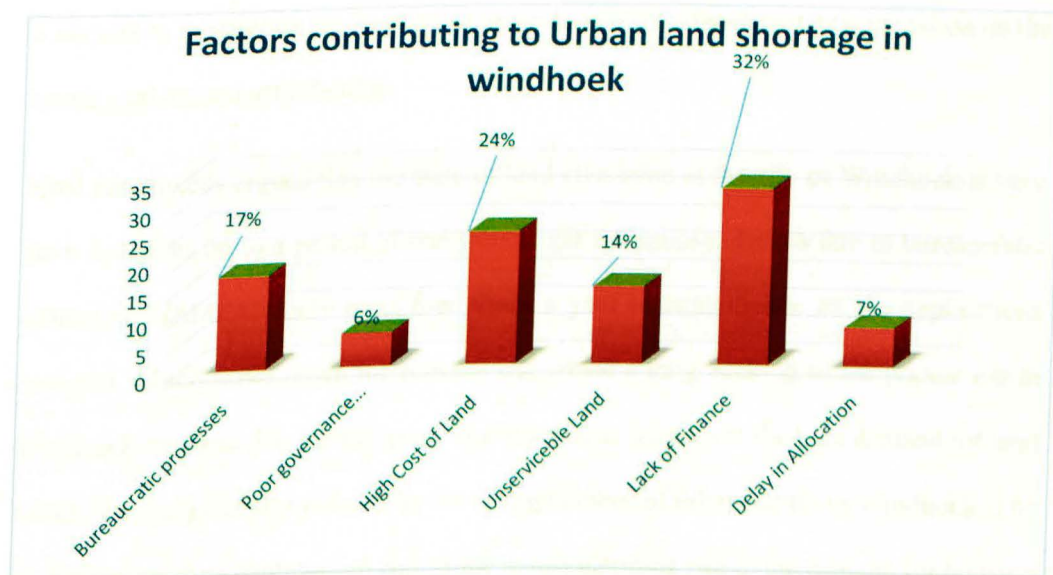


Fig 12; factors contributing to urban land shortage in Windhoek

4.4 Part Two: Qualitative Interpretation of The results

How is the Land allocation Process in Windhoek?

This part of the result interpretation presents a qualitative part of the study. Participants were asked to give consent in order to participate in the study which was done voluntarily. Interviews were carried out mostly via electronic means such as telephonic and zoom interviews, this was due to Covid-19 outbreak which prevented people from coming in close conduct. Ninety percent (90%) of the interviews of the selected sample groups were done virtually and only Ten percent (10%) of the interviews were carried out in person. In analyzing the results from the participants who were purposely selected, coding process was used. Four semi structured questions were asked to the participants. The aim of the study was to investigate the shortage of urban land in Windhoek and its implication on the housing prices and affordability.

Most participants argued that the state of land allocation at the city of Windhoek is very slow and takes up to a period of one year to get a response. This is due to bureaucratic processes. NAMPAB only meet four times a year to contemplate on the applications received, which slows down the process and create a long backlog as the population in Windhoek continue rising every year. The other issue raised was the high demand for land which was not promptly enacted by the rising number of urbanization in Windhoek. The market speculators continues to contribute to this alarming rise in the demand for housing when they set the prices high for the housing units. Here is one of the participant's view:

“The demand for land is very high compared to the supply therefore only the rich can afford to buy houses in Windhoek, since City of Windhoek is auctioning off most of the available plots”.

This confirms the Vice President of Namibia Dr. Nangolo Mbumba’s annotations in 2019 when he described the land shortage in Windhoek as a National Crisis with a backlog estimated at 110 000 housing units and grows at an annual rate of nearly 3 700 units (Tjitemisa, 2019). There is a growing demand for land, which is assumed that Windhoek’s urbanization rate stands at four percent (4%) annually and it is expected that by the year 2030 the city will have a population of 645 355.

Participants felt that the city of Windhoek is not allocating the land timeously. There is a lot of unserviced land in Windhoek and residents continue being exploited by rental agents with exorbitant rental fees. The national Housing Policy recognized that there is a need for land use regulations to enable fast track of land allocation.

The shortage of land and its implication on housing prices and affordability

The research findings shows that majority of the participants from the interviews said that the shortage of serviced urban land in Windhoek will lead to high housing prices and therefore most residents will not be able to afford land. This is what one had to say:

“The fact that there is so much demand for land and municipality cannot meet this demand, the prices will obviously go up and we cannot afford this”

This confirms Hilber and Vermeulen (2014) asertations that, the scarcity of developable land and uneven topography (steep slopes) may both limit the long-run response of

housing supply to demand induced price changes and thus contributing to high house prices and in the process leading to unaffordability.

Participants from the interviews raised concerns with high urbanization rate that prompt the need for shelter in Windhoek. As this rate increases, the demand for housing increases as well which lead to unaffordability. One of the participants said:

“People are moving to Windhoek on an alarming rate for a better living condition. This is increasing the demand for land because everyone want a house but there is nothing, people are a lot”

This notion is supported by Musemwa (2010) that, the shortage of housing due to scarcity of serviced land led to an increase of slums and urban arrivals to construct illegal shelters leading to increasing shanty dwellings in the city. This has increase the demand for housing and in the end leading up to prices going up.

FNB house index reported in 2015 that, house prices increases by 29% year on year bringing the index to 234, 7 index points. Namibia was also reported to have recorded the second highest house price increase in the world in June that year after Dubai. The participants attributed these increases to the low housing delivery by the city of Windhoek. They felt that, if there is a slow pace of delivery then the demand will go up and this will obviously contribute to prices increase and in the end leading to unaffordability.

Challenges faced by low-income earners in acquiring land in Windhoek

In analyzing the cost & affordability factor and challenges faced by low income earners in Windhoek, the researcher conducted interviews with low income earners of the Havana,

Hakahana and Ombili informal settlement in Katutura in Windhoek as well as finance institutions leaders, to establish the contributing factors to urban land shortage and suggest amicable solutions in order to address the issue of land shortage in Windhoek. Low income earners, according to the Cambridge dictionary, are those people whose household disposable income is lower than sixty percent (60%) of the equivalent median money income of all households. These people are regarded to be at a risk of poverty.

Most of the participants cited Affordability as number one issue hindering the low income earners from acquiring land for housing of business in Windhoek. One participant said;

“Affordability - they cannot afford the plots being sold by City of Windhoek”

People earning low income cannot afford land in Windhoek. This is supported by the most recent data contained in the Fifth National Development Plan (NDP5) released in 2017 (National Planning Commission, 2017), which shows that only 14 percent of the population earned more than a domestic worker's minimum wage of N\$1,353. This means low income earners are unable to afford. Another respondent furiously stated:

“Land is very expensive for low income earners, it's as if it's deliberately expensive to keep low income earners from acquiring land. Also I believe that information is not easily available to educate people on how they can go about buying and owning land”

Mwilima, Fillipus and Fleermuys (2011), noted that, the NHE loans that was meant to benefit the poor, vary within a ceiling of N\$550,000 and are expended as various finance products. This means low income earners from the informal settlements such as that of Hakahana, Havana and Ombili, informal settlements find it difficult to acquire funding due to their low income status.

Participants also cited lack of collateral as another major issue preventing low income earners from acquiring land in Windhoek. Participants noted that most commercial banks refuse to offer loans for buying houses to low income earners due to high risk of defaulting on the loans. One respondents furiously sighted:

“Banks don’t care, all they want is their money paid back and if the government cannot come up with plans to cater for low income earners to get free collateral loans or buy houses without deposits then acquiring land in Windhoek will remain a dream for low income earners”

The commercial banks requirement for a loan (mortgage or business) requires that, a client should be able to have a minimum income per month, surety in case of non-individuals, life cover, a collateral and a deposit. Many respondents said that most income earners do not meet these requirements and in the end do not acquire land in Windhoek. This is supported by a study carried out by Nakweenda (2014), on four commercial banks in Namibia (FNB, Bank Windhoek, Standard Bank and Nedbank), confirmed that out of four commercial banks, only Nedbank indicated their customers meet housing finance requirements, despite its many requirements, they provided other alternatives to ensure their customers meet the financing requirements.

Those who participated in the interviews blamed the government and particularly the Ministry of Urban land and Housing for not implementing the housing initiatives that were earmarked to help the urban poor or low income earners as defined in this context. They referred to Build Together program (BTP) as being a non-existent program despite its initial aim to provide shelter to low and very-low income earners Weber and Mendelsohn

(2017). The escalations of costs for building houses, increased in building materials and the high cost of serving land for housing alienates the low income earners as they cannot afford and this leads to the programme not serving its intended purpose.

Further challenges faced by low income earners that were raised during the interviews includes; high price for purchasing the land to build a dwelling. The mortgages offered by commercial banks have high interest rates that make it hard for low income earners to pay their bonds. Lack of serviced land in Windhoek make it only possible for the high income earners to afford and in the end they alienate the low income earners.

Alternatives to address the issue of land shortage in Namibia

Participants in the interviews were asked to view their opinions on what could be done to address the issue of land shortage in Windhoek and Namibia as a whole. An overwhelming majority of the participants proposed an elimination of land auction by the city of Windhoek to avoid price hiking. They felt that land should not be auctioned as it does not serve the poor but rather makes the rich richer. One participant remarked:

“The City of Windhoek should stop the process of Land Auctioning and start allocating the land to those who are really in need, this process is a slap in the poor’s face”

These sentiments are supported by (Amukugo, 2015), who admitted that land auction was not benefiting all the masses in Windhoek as only those with high income benefits from the process. Notwithstanding the fact that city of Windhoek does make profit from provision of essential services such as water, electricity, sewage and refuse removal. The only means of profit for the CoW is sale of land. The City of Windhoek however defended

its decision that the process indeed does profit the poor by allocating the proceeds generated from the sales to service the land for the poor. Another one said:

“City of Windhoek should stop auctioning plots and giving most plots to developers who will build small flats for rental just to profit from the tenants”

Participants alternatively suggested that land auctions should be exclusively limited to high income residential areas such as Klein Kuppe, Eros, and Aus Blick etc. The city should rather follow the recently adopted offer-to-purchase for first buyers. For low income earners to realize their dream of owning land in Windhoek, the central government should allocate more funds to housing initiatives.

Participants in the study further suggested that The City of Windhoek should pre-allocate land to the residents before its serviced. This way it will enable the residents to afford and pay as the process goes. One participant said:

“Allocate land as per affordability rate of the buyer in a chosen area, for instance, say the city agrees to develop a certain area in the informal sector and only allow those with a minimum wage to buy as per the rates set. Then move to another location and do the same”

The concept of Land Pre-allocation has worked for Kadoma town in Zimbabwe. Where residents were allocated land before it is serviced and they started paying before the actual houses are build. This is equally the same as pre-sales used by market agents, meaning the plot is just ready on paper but there is no physical structure set up despite the owner paying for it. While conducting the research, the researcher came across a resolution document of the City of Windhoek’s Minutes that indicates the approval for the pre-allocation of

land in Windhoek. The Mayor of Windhoek His Worship Dr. Job Amupanda confirmed these during the interview in February 2021 (Amupanda, 2021).

Participants also suggested that the government should subsidize the land as many residents of the City of Windhoek are unable to afford the land. One participant said in an interview:

“The government can intervene and allocate land for free to the communities where they can even service land at own cost. The government can also look into starting housing projects which can be allocated to the residents at an affordable price”

This call for subsidizing land and housing is also contained in the National Housing policy where the government of the republic of Namibia promised to make land available for all the residents as a basic need (Republic of Namibia, 2018). Price reduction have also been highly condemned by most participants in the study. Participants further argued that a moratorium should be placed on all land sales by foreigners to enable first priority for all the residents of the city until such a time that the 110 000 housing backlog has been cleared. Government have also been urged to ensure implementation of all housing initiatives and formulate policy adjustments necessary to effect land development and servicing in Windhoek.

Observing the land matters within the city of Windhoek

The researcher undertook the study in the city of Windhoek to determine if there is a shortage urban land in Windhoek and how does it impact housing prices and affordability to the residents living in the city of Windhoek. While administering the semi-structured

questionnaire to the respondents, a large chunk of unserviced land was spotted at the outskirts of Otjomuise. It is presented in the picture below marked; Picture 1.



Picture 1; Unserved land at the outskirts of Otjomuise, Windhoek

The researcher further observed an alarming number of shacks in the informal settlements of Windhoek as previously mentioned in chapter 2. The observation is presented below as Picture 2.



Picture 2; Shacks in Windhoek's Havana informal settlement

4.5 Conclusion

The objective of the study was to investigate the shortage of urban land in Windhoek and its implication on house prices and affordability. The empirical evidence from this study indicates that there is indeed no available urban land in Windhoek and the prices are inflated due to high demand. Shortcomings in terms of delays in land allocation can be traced from the analysis of the chapter. The city of Windhoek have failed to address the land crisis presented in this study and the demand for land continue rising.

The following determinants has been identified from the critical analysis; delays in land allocation, land policy and regulations, land supply. The investigation focused on the

determinants to effect land service delivery in Windhoek and it has proven the objective of the study. A further valuation of land models and has been done in this chapter and the processes of land allocations.

CHAPTER FIVE

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The objective of this study was to investigate the factors that contribute to the shortage of urban land in Windhoek, and the implications these factors have on housing prices and affordability. This chapter presents a summary of the findings of the empirical investigation and the conclusions from those findings. The chapter also contains recommendations that policy makers, developers, town planners, municipalities and central government can use to improve their practices to achieve effective and efficient land delivery to residents.

5.2 Findings

Since Namibia's independence in 1990, a shortage of affordable urban land for low-income earners have become a political issue, and one of the key challenges for the Namibian Government and various local authorities. It is centered on unequal distribution of land which is widely regarded as the main cause of poverty and economic inequality. The study reviewed past and present land programs, policies, and the land delivery systems to find an amicable solution to this persistent problem.

The investigations revealed that a combination of factors contributes to urban land shortage in the City of Windhoek. These factors include insufficient financial resources, bureaucratic processes, municipal rigid processes, lack of unserviceable land, and delays in land allocation, poor governance, and high cost of land. The study identified that

finances is one major problem identified by majority of the participants. Financing and funding are separate issues. Financing is concerned with the provision of financial capital. Funding is concerned with servicing the capital. However, financing can influence the efficient delivery of infrastructure services when the two are effectively joined. Given appropriate arrangements, efficient financing instruments can assist in the provision of an efficient roll out of infrastructure.

The research questions focused on determining the problems that faced the land delivery system, the implication that the unavailability of urban land has on the housing prices and how the City of Windhoek can deal with the problems related to urban land management, availability, and affordability. Interviews were carried out by the researcher with the affected stakeholders, to determine how extensive the effects of the delays in service delivery by giving out questionnaires and observation of municipality employees. Also input from focus groups and the NGOs was used to chart a way forward.

The study focused on various alternatives to counter the challenges at hand. The process of land allocation, land governance, policies and land delivery system were reviewed to find effective and efficient land management practices that eliminates the land shortages in Windhoek. The study identified that unavailability of serviceable land is a fact that is integrated and interrelated to all factors. The urban land shortage in the city of Windhoek have been identified in this study as being related to all other factors.

5.3 Conclusions

The objective of this study was to investigate the factors that contribute to the shortage of urban land in Windhoek and its implication on the house prices and affordability. The study proved serviced land for housing is in a short supply as demand outweighs the supply. The CoW faces problem of shortage of serviced land and the cost involved in servicing the land is expensive, and the land allocation process is very cumbersome. This limits the provision of affordable land for housing, especially to the low-income segments. It is evident that the challenge is not only lack of land for houses, but equally the acute shortage of serviced plots for housing and commercial development.

The study identified that most of the responses given by the respondents pointed to these factors as the major factors that promote delays in land development in Windhoek. These factors include insufficient financial resources, bureaucratic processes, municipal rigid processes, lack of unserviceable land, and delays in land allocation, poor governance, and high cost of land. Finance in particular is one major problem identified by the majority of the participants. Financing and funding are separate issues. Financing is concerned with the provision of financial capital. Funding is concerned with servicing the capital. However, financing can influence the efficient delivery of infrastructure services when the two are effectively coupled. Given appropriate arrangements, efficient financing instruments can assist in the provision of an efficient roll out of infrastructure, with appropriate priorities met, and with neither leads nor lags in the process.

The study identified that there is a disproportion in the market forces when it comes to urban land demand and supply in the CoW. An adequate supply of urban land across the

broad land use categories is important for social, economic, and environmental reasons. By determining the amount of land and location of land available for different land uses, planning policies influence the location, size, and scale of business activities, and the type and cost of residential and dwellings. All jurisdictions use urban footprints or boundaries to define the overall quantity of land that is available for urban use. Inside the footprint or boundary, the jurisdictions employ zones and other development controls to regulate the use and development of land on a spatially defined basis.

The municipal rigid delays in land allocation have been identified as a contributing factor to land shortage and thus lead to further delays of land development in the city of Windhoek.

5.4 Recommendations

Considering the observations mentioned prior, the study proposes the following policy recommendations to avert house price escalation, to improve housing provision and alleviate the prevailing housing shortage.

- The central government should boost their financial support to local authorities (CoW included) to enhance capacity to service and purchase more land. NHE should play a central role and abide by their mandate in delivering land. The land registration process should be expedited to avert an influx of urbanization and achieve land delivery. The NAMPAB and Township Board should be integrated into a single entity and their meetings should be held monthly as compared to the current setting of 4 times a year.

- Since financial constraints is the main factor hindering the NHE from accelerating housing supply, a portion of the pension funds and contractual savings, that the country has in excess, can be channelled into housing investments through NHE. However, to minimise possible risks such an exercise must be accompanied by appropriate mitigating procedures such as good governance at NHE.
- To achieve a long-term solution, and realising that land is auctioned off at artificial prices by the local authorities, auctioning of land for extraordinary gains should be prohibited as they lead to inflated prices. Instead, it should be exclusively limited to high income residential areas. The offer-to-purchase procedure recently adopted for first-time buyers is a step in the right direction for city of Windhoek and other local authorities.
- Non-Namibians should not be permitted to buy land until such a time that the housing backlog that currently stand at an estimated number of 110 000 is cleared off.
- On the legal instruments and policy adjustments, the Deeds Office Act of 1937 should be revised to give an option to prospective property buyers and sellers to transact without requiring the services of an attorney. This can be achieved by recruiting legal personnel that will be responsible for the registrations and transfers of property without requiring a purchaser to have a lawyer.
- Considering the high property prices, the current threshold property value amount of N\$400,000 that qualifies a buyer from transfer duty exemption by the government should be increased by the government.

- Low-income earners are faced with high interest rates on mortgages and meeting income and collateral challenges; therefore, the housing finance institutions should relax the rate of interest and eliminate the deposits as income requirements.
- It is also recommended that employed persons may be allowed to access their pension funds to buy houses for their household's needs, rather than waiting until they retire.

Recommendations for future studies

The researcher recommend the following for future studies

- The current study was only carried out in Windhoek, this limits the chances of finding out the challenges and shortages of land other cities and towns in Namibia experience. A study should be done on more towns.
- The researcher recommends that a study be carried out to investigate the relationship between demand and supply towards housing provision.
- It is further recommended that a study be carried on NHE as government institution why is it unsuccessful in delivering housing units as per its mandate

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APPENDICES

APPENDIX A: Research Questionnaire used in collecting Data from the field.



Faculty of Economic and Management Sciences

Topic: An investigation into the shortage of urban land in Namibia and its implication on the house prices & affordability: A case study of Windhoek

My name is **Tuhafeni Shanyengange DaSilva Hishitelwa**, A Master of Science in Business Administration Student at the University of Namibia, Windhoek Campus. I am conducting a study on the shortage of Urban Land in Namibia and its implication on House prices and affordability, using Windhoek as a case study as part my thesis. The purpose of this study is to gather data, test perceptions, in-depth information, and recommend solutions based on research to effectively solve the shortage of urban land shortage in Windhoek to enable low and middle income earners in Namibia to build shelters. Your participation is voluntary in this survey. Information gathered here will be treated with utmost confidentiality and will only be used for the purpose of this study.

I would therefore ask you to please complete the questionnaire the best of your honest ability.

Thank you!

Yours

Tuhafeni Shanyengange DaSilva Hishitelwa

A Research Questionnaire

Instruction:

Please indicate your choice by ticking (✓) the appropriate box and explain where required.

1. **Gender** Male ☐ Female ☐

2. **Age** 18-25 ☐ 26-35 ☐ 36-45 ☐ 46-55 ☐ 56 and above ☐

3. **What is your Employment status, kindly explain?**

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.....

4. **What is your residential status in Windhoek? Please indicate by ticking where necessary**

Rented house ☐ Own house ☐ Business land owner ☐ None ☐

5. **Income range in Namibian Dollars (N\$)**

2000-6000 ☐ 7000-11000 ☐ 12000-16000 ☐ 17000-21000 ☐

22000 and above ☐

6. **What is your duration in Windhoek?**

Less than a year ☐ 1-5 years ☐ 6-10 years ☐ 11-15 years ☐

16 years and above ☐

7. By Ticking Yes or No, please answer the following questions

Question	Yes	No
As a resident of Windhoek, would you say there is available land at the city of Windhoek?		
Do you think land is expensive in Windhoek?		
Does city of Windhoek deliver sufficient urban land for housing to its residents?		
Would you say there is a shortage of land in Windhoek?		

8. Please share what you believe are factors that have contributed to the shortage of urban land in Windhoek?

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9. What do you think of the State of land allocation in Windhoek currently?

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10. What is your opinion about the implication of land shortage on house prices and affordability?

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11. What challenges do you think low-income earners face in acquiring land?

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12. What do you think can be done to address the issue of land shortage in Namibia?

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APPENDIX B: Consent Form

RESEARCH CONDUCTED by: **Tuhafeni Shanyengange DaSilva Hishitelwa**

I..... Agree to participate in the questionnaire of this study on the basis that I volunteered for the study and that I have the right to freely withdraw from this study at any time and have the right not to answer questions about which I feel uncomfortable without penalty, risk and loss.

The researcher has explained to me in comprehensive terms the nature and purpose of the

Study and how the data results) will be used. I will remain anonymous in the study and the raw data from interviews will remain confidential. The researcher promised to use “pseudonyms” in the report or thesis. The research or information obtained will not be used to disadvantage me. There are no other persons other than the researcher and myself who will have access to the raw data.

.....

Participant signature

.....

Date of completion: Consent form

(Researcher’s office use only) Witness.....Date.....

Signature..... Date.....

APPENDIX C: Plagiarism check



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APPENDIX D: Language editing certificate



Editors Report

May 3, 2021

I, Brian David Wheeler hereby confirm that I was responsible for editing the Research Proposal, to be submitted in partial fulfilment of the requirements for the SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE MASTER'S DEGREE OF BUSINESS ADMINISTRATION at THE UNIVERSITY OF NAMIBIA.

By Tuhafeni Shanyengange DaSilva Hishitelwa entitled:

AN INVESTIGATION INTO FACTORS CONTRIBUTING TO URBAN LAND SHORTAGE IN WINDHOEK, NAMIBIA

Editing entailed the following: Proofreading to check formatted, edited material for accuracy and adherence to a specified design, and for mechanical errors in text, such as spelling mistakes or small deviations from the (editorial) style sheet.

The editor also engaged in copy editing to check for grammar, spelling, punctuation, usage, and other mechanics of style. This copy editing also included - editing captions and credit lines (e.g., citations of sources for art), table of contents, lists of tables, figures, and acknowledgements).

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