



Republic of Namibia

Ministry of Urban and Rural Development

National Housing Programme "Build Together"



"Housing the poor of the nation"

Mission of the Housing Sector: "To provide support to Regional Councils and Local Authorities to ensure efficient, effective, adequate and affordable housing for all Namibians with particular emphasis on the low-income group of the population and to improve social and living conditions of the community within the concept of sustainable development".

1. Why a Shelter?

Shelter affects every aspect of the lives of all human beings. If one cannot gain access to decent shelter, then one is not allowed to exercise other fundamental rights, such as the right to health and to the protection of the family, the right to dignity and the right to education. An adequate provision of decent shelter is essential to the stability and unity of society. Therefore, the Government of Namibia strongly supports the principle of home ownership as a means of providing security, stability and economic power to the family unit and creating a basis for the development of strong, motivated communities.

The Independence of Namibia paved the way for the formulation of new policies and a legislative framework. The Government of Namibia through the National Housing Policy recognizes the right to shelter and a place to live in, as a fundamental right. As a result, the National Housing Policy acted as a guide to the formulation of the National Shelter Strategy and the implementation of the National Housing Programme - the Build Together Programme under the Ministry of Regional and Local Government, Housing and Rural Development.

2. What is the Build Together Programme?

The Build Together Programme is a self-help programme that was initiated to house the low and ultra-low income of Namibia. This programme was implemented during 1992/1993 financial year, in both urban and rural areas. The programme is an umbrella body of four (4) sub-programmes namely, urban/ rural housing loans sub-programme, social housing sub-programme, single quarters transformation sub-programme and informal settlement upgrading sub-programme, and has been implemented countrywide.

With the formulation of the decentralized policy, housing was among the identified functions for decentralization through delegation to regional councils and local authorities. The programme was then decentralized to these sub-national levels during the 1998/1999 financial year. The role of the government is thus to facilitate funds, provide support to this authorities and to monitor the sustainable implementation of the programme.

2.1. Urban/ Rural Housing Loan Sub-Programme

What is the objective of the sub-programme?

- Facilitate loans to low-income families
- Assist low and middle income families who do not have access to credit from banks, building societies and housing delivery by the National Housing Enterprise (NHE) due to locality.
- Funds can be utilized for building a new house or upgrading an existing house, services like water connection.

Who qualify for an Individual Loan under this sub-programme?

- Should have an income of N\$100 - N\$3,000
- One to be aged 21 or older
- If one is older than 50 years need a co-applicant
- No formal employment is necessary

What amount can one borrow from this sub-programme?

- One can qualify for a loan amount between a minimum of N\$3,000 and a maximum of N\$40,000

How do one pay for the BTP Loan?

- BTP loan is repayable on monthly installments over a period of 20 years.

Terms/ Conditions of the loan:

- The loan interest rate starts from 4% and gradually increases to 7% depending on the loan amount.
- A stop order or debit order should be arranged for the automatic deduction of a payment. Alternatively one can pay in cash at the Regional Council/ Local Authority or at the bank.
- For every payment one must quote the reference number as provided.

What documents do one need to bring along when applying for a Loan?

- Namibian ID.
- Pay slip or if self-employed a declaration of income certified by Commissioner of Oath.
- Marriage Certificate.
- Proof of ownership of the house in case of upgrading
- Proof of ownership of plot.

2.2. Social Housing Sub-Programme

The purpose of this sub-programme is to provide funds to small local authorities and regional councils to facilitate housing provision for welfare cases such as people living with disabilities, pensioners and destitute on an economical sustainable basis through a cross subsidization system.

This programme is being executed by Local Authorities and Regional Council on cost recovery basis. Houses are being rented out by social welfare cases on interest of 5% while other houses are build and rented out at a market related interest rate to subsidize the sub-programme.

2.3. Single Quarters Transformation Sub-Programme

The objective of this sub-programme is to transform Single Quarters by completely demolishing the buildings and erect new houses for the affected residents. The programme is implemented on a cost recovery basis and along the principles of Urban/ Rural Housing Loans sub-programme.

2.4. Informal Settlement upgrading Sub-Programme

The aim of this sub-programme is to assist small local authorities and regional councils in the provision of communal basic services such as water, roads, sewerage and electrical reticulation in informal settlement areas.

3. Who are the key stakeholders in the BTP and what are their roles?

3.1. Ministry of Urban and Rural Development (MURD)

The Ministry facilitates provision of funds to the Local Authorities and the Regional Councils for the Build Together Programme, as well as to provide support and monitor the sustainable implementation of the programme.

3.2. Regional Councils and Local Authorities

These sub-national levels provide plots and loans to beneficiaries for housing purposes.

3.3. Build Together Committees (BTCs)

The BTCs are set up in every area to coordinate the implementation of the programme. The committees amongst other identify families in need of housing in their communities. They are the mediator between the beneficiaries and the Regional Councils or Local Authorities.

3.4. Community Based Organizations (CBOs)

CBOs are organizations formed by people themselves at the community level, to come up with solutions on their housing challenges. The CBO's also have their own committees that may speak, take decisions and act on behalf of them. The CBOs committees may negotiate with the BTCs of their area and work out a development plan for their area. Example of a community based organization is the Shack Dwellers Federation of Namibia (SDFN).

3.5. Beneficiaries

The beneficiary is the recipient of the loan and should ensure for the completion of his/ her house. He/ She will be the one responsible for the repayment of the loan as agreed upon in the contract.

4. Who to contact?

For more information on the programme, please contact your Municipality/ Town Council/ Village Council or Regional Council in case of Settlement Areas.

Division Housing Coordination
Directorate Housing, Habitat Planning and
Technical Services Coordination
MURD
Government Office Park, Luther Street
Private Bag 13289, Windhoek Namibia
Tel.: 09264-61-2975111
Fax: 09264-61-2975159