

Shack Dwellers Federation of Namibia
supported by Namibia Housing Action Group



JULY 2023 – JUNE 2024

ANNUAL REPORT

Shack Dwellers Federation of Namibia
(SDFN)
supported by Namibia Housing Action
Group (NHAG) Trust



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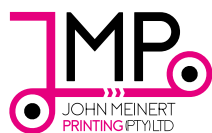
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Foreword

As a proud member of the Namibia Housing Action Group (NHAG) Trust Board, I am both humbled and inspired to write this foreword for the Shack Dwellers Federation of Namibia's (SDFN) Annual Report.

The journey of the SDFN is not merely about building houses; it is about building hope, dignity and opportunity for communities that have long been marginalised in our society.

One of the reasons I support this movement is our shared belief in asset-based development. We hold firmly to the conviction that ordinary people, regardless of their income, possess the imagination, creativity and determination to break the cycle of poverty, lack and homelessness. The Shack Dwellers Federation of Namibia stands as a testament to this belief. It is a



trendsetting movement that shows the world that dignified, affordable housing is not a privilege reserved for the few, but a right that can be achieved through community-driven action.

As we look towards the future, we must recognise that the urbanisation of our country will continue to grow, and housing and land delivery will remain a moving target unless all stakeholders – government, private sector, local authorities and communities – understand the urgency and beauty of working together. I commend the central government for its progressive *2023 Revised National Housing Policy*, rooted in partnership which provides a clear implementation framework and a commitment to allocate more resources for housing and land delivery.

I also wish to express my gratitude to the private sector for their game-changing support, as well as to our local and international partners and stakeholders including institutions of higher learning who are willing to co-learn and find joint solutions with local communities. Special thanks to local authorities, who as government of proximity closest to the people, works hand-in-hand with SDFN community groups to make a tangible difference in their towns.

Lastly, I extend my deepest appreciation to the NHAG staff, my fellow board members, SDFN volunteers, and community leaders whose dedication and tireless efforts make all of this possible. Together, we are not just building houses; we are building a free, just and inclusive nation.

I am truly honoured to be a part of this remarkable team of change agents and nation builders.

Nate Areseb

Board Member of Namibia Housing Action Group Trust



Acknowledgment

Namibia's housing backlog for low-income households is so significant that it requires a collaborative approach to address it effectively. We extend our heartfelt thanks to the Ministry of Urban and Rural Development (MURD) for their annual contribution to the Twahangana Fund. The Ministry's support is the biggest among the funders, amounting to N\$ 10 million per year. We are deeply grateful to all our partners

in the Namibian Private Sector, as well as our national and international donors.

Together, we can make a difference.

INSERT all logos of the following partners - all logos must have the same size - please start with MURD then the private sector:



**PUPKEWITZ
FOUNDATION**



OSINO
RESOURCES





The generous contributions by our various partners have not only facilitated SDFN's communit-led housing-initiatives but also underscored the vital importance of collaboration in addressing the pressing housing challenges faced by low-income communities throughout Namibia. By harnessing the resources and expertise of our partners and poor

communities, NHAG & SDFN have been able to implement participatory solutions that improve living conditions and promote sustainable development.

We sincerely thank all our partners for their support and contributions.





About SDFN & NHAG

SDFN and NHAG have been working in a strategic symbiotic relationship since 1987 to facilitate community-led responses to low-cost housing and land delivery for the poor, leadership development and community empowerment.

Shack Dwellers Federation of Namibia (SDFN)

The Shack Dwellers Federation of Namibia (SDFN) is a community-driven network of savings groups focused on enhancing the living conditions of both urban and rural impoverished communities. SDFN is affiliated with Shack/Slum Dwellers International (SDI).

Current status, June 2024



SDFN is a people’s movement comprised of 950 saving groups (Voluntary Associations), involving 29,229 members, who have collectively saved up to N\$ 40,171,063 and built a total of 8,023 houses.

More than 2/3 of the members of Shack Dwellers Federation are women.

Namibia Housing Action Group (NHAG) Trust

The Namibia Housing Action Group (NHAG) Trust is a non-governmental service organisation dedicated to supporting and enhancing the initiatives of the Shack Dwellers Federation of Namibia. It is officially registered as both a Trust and a Welfare Organisation.

Current status, June 2024



NHAG, as a welfare organisation, holds the legal status of a Trust registered with the Master of the High Court. NHAG has 10 full-time employees who provide administrative and technical support to the Shack Dwellers Federation, helping to connect poor communities to the formal sector.

NHAG administers the Twahangana Fund, the community-managed Development Fund of the Shack Dwellers Federation of Namibia (SDFN).

Donations to NHAG and SDFN are deductible from your Namibian Income Tax



We welcome donations to support the various activities of the Shack Dwellers Federation, enabling everyone to contribute to improving the lives of less privileged individuals living in Namibia’s informal settlements. Donations made to us qualify for income tax deductibility, as approved by NamRa.

Please contact **Ms. Ingridt Kim** at **NHAG** for further information concerning this deductibility: ikim@nhag.org.na

Thank you for your support!





Historical Timeline

- Residents living in overcrowded rental rooms and hidden backyard structures begin to organize savings groups to improve their living conditions.

1987
- Namibia gains independence.

1990
- The **Namibia Housing Action Group (NHAG) Trust** is founded to support the saving groups of the Shack Dwellers in informal settlements as their designated NGO.

1992
- Communities establish the **Twahangana Fund**, a community-managed revolving development fund that provides loans to the saving groups of the Shack Dwellers.

1996
- The **Shack Dwellers Federation of Namibia (SDFN)** is founded by 33 saving groups that have been active since 1987.

1998
- The **Community Land Information Clip Program (CLIP)** is launched by SDFN & NHAG in partnership with informal settlement communities as well as local, regional and national governments.

2007
- Monica Geingos, the First Lady of Namibia, becomes the patron of the Shack Dwellers Federation of Namibia.

2015
- SDFN and NHAG, in partnership with NUST, local and central government, and the private sector, receive the SDI Community-Led Award, recognising their collaborative efforts.

2019
- President Hage Geingob hands over 20 houses built by SDFN and NHAG in Walvis Bay, acknowledging SDFN as a primary partner in upgrading informal settlements.

2020
- NHAG Trust celebrates 30 years of partnership with MISEREOR, the German Catholic Bishops' Organisation for Development Cooperation.

2022
- The Shack Dwellers Federation of Namibia (SDFN) is honoured with the World Habitat Bronze Award for its impactful work.

2023
- The SDFN & NHAG achieved a remarkable milestone: building over 8,000 homes for the poor—more than any other stakeholder in the country.

2024

WHAT IS THE TWAHANGANA FUND?

This community-managed Development Fund provides financial support to members of the Shack Dwellers Federation of Namibia (SDFN). The Fund grants loans to improve lives such as housing, small business and services installations. It's driven by community-led management since 1996.

The Twahangana Fund is a revolving Fund. Loans are repaid monthly with the aim to reach out to the 89% of Namibians who don't qualify for conventional home loans and credit linked loans. See Page 12 for more information.



Memorandums of Understanding (MoUs)

Until June 2024 NHAG and SDFN have signed Memorandums of Understanding (MoUs) with the following institutions and organisations:



Ministry of Urban and Rural Development
(MURD)



Association of Local Authorities Namibia
(ALAN)



Community Skills Development Centres
(COSDEF)



Namibia Statistics Agency
(NSA)



Namibia University of Science and Technology
(NUST)



Deutsche Gesellschaft fuer Internationale Zusammenarbeit **(GIZ)**

Until June 2024 NHAG and SDFN have signed Memorandum of Understanding (MoUs) with the following sixteen Local Authorities / Regional Councils:

- Aranos Town Council
- Gobabis Municipality
- Grootfontein Municipality
- Henties Bay Municipality
- Karibib Town Council
- Omaruru Municipality
- Omuthiya Town Council
- Opuwo Town Council
- Otavi Town Council
- Oranjemund Town Council
- Otjiwarongo Municipality
- Outjo Municipality
- Rundu Town Council
- Swakopmund Municipality
- Tsumeb Municipality
- Usakos Town Council



Community Savings

By the end of the financial year 2023/2024, the saving groups of the Shack Dwellers Federation across all 14 regions of Namibia have collectively saved over N\$ 40 million to address their needs for affordable land, housing, infrastructure and services. This amount has been accumulated by 950 savings groups within the Shack Dwellers Federation, involving a total of 29,229 members. During this reporting year, the number of saving groups, members and total savings have seen a slight decrease compared to the previous year.

	JUNE 2023	JUNE 2024
No. of Saving Groups	1,041	950
SDFN Members	29,678	29,229
Overall Amount saved in N\$	40,737,348	40,171,063

The Impact of Savings on People's Lives

Savings groups do much more than provide affordable housing and essential services like water and sanitation for low-income individuals. They play a crucial role in building confidence and independence among community members, strengthening families, and bridging the gender gap in financial inclusion.



One of the most significant outcomes of these savings initiatives is the empowerment of women, youth and marginalized community members, fostering a greater sense of equality. Currently, over two-thirds of Shack



Dwellers Federation of Namibia (SDFN) members are women, illustrating a strong commitment to inclusive participation. Over the past 30 years, experiences have shown that saving as a group not only promotes financial stability but also cultivates community solidarity. Members offer mutual support and hold each other accountable for their financial choices, which fosters a culture of trust and cooperation.

This empowerment is particularly vital for women, who often face the greatest challenges related to unemployment, unstable incomes, and inadequate housing. By participating in savings groups, women gain access to financial resources and skills that enhance their economic independence.



They learn to make informed financial decisions, set savings goals, and invest in their families' futures. Moreover, these savings groups serve as platforms for education and awareness, equipping members with knowledge about their rights and available resources. This holistic approach encourages members to advocate for themselves and their communities, contributing to a larger movement for social change.

NATIONAL SAVING REPORT JUNE 2024

REGIONS	GROUPS	MEMBERS	MALE	FEMALE	SAVINGS FROM THE BEGINNING (N\$)
ERONGO	226	6,775	2,375	4,400	7,132,002
HARDAP	11	212	53	159	202,170
KARAS	79	2,768	743	2,025	961,954
KAVANGO EAST	28	956	240	716	657,475
KAVANGO WEST	26	438	120	318	488,182
KHOMAS	141	6,458	2,956	3,502	3,069,928
KUNENE	37	1,940	926	1,014	296,039
OHANGWENA	40	729	158	571	1,680,065
OMAHEKE	40	1,105	283	822	849,134
OMUSATI	60	1,516	295	1221	3,634,674
OSHANA	78	1,849	379	1,470	4,217,575
OSHIKOTO	66	1,396	307	1,089	2,591,462
OTJOZONDJUPA	59	1,055	295	760	1,553,230
ZAMBEZI	59	2,032	499	1,533	526,834
OVERALL	950	29,229	9,629	19,600	27,860,724
TOTAL SAVINGS in N\$ (including savings for land acquisition by 5 regions)					40,171,063

NATIONAL SAVING REPORT JUNE 2023

REGION	GROUPS	MEMBERS	MALE	FEMALE	SAVINGS FROM THE BEGINNING (N\$)
ERONGO	222	6,507	2,286	4,221	5,901,582
HARDAP	35	771	178	593	1,186,842
KARAS	75	2,309	653	1,656	1,042,988
KAVANGO EAST	17	708	126	582	1,092,255
KAVANGO WEST	75	1,401	426	975	401,577
KHOMAS	149	7,391	3,310	4,081	6,782,735
KUNENE	32	1,117	304	813	218,055
OHANGWENA	44	741	171	570	1,590,763
OMAHEKE	81	1,017	285	732	844,065
OMUSATI	39	1,163	226	937	2,039,033
OSHANA	97	2,095	425	1,670	4,214,576
OSHIKOTO	72	1,412	366	1,046	3,604,683
OTJOZONDJUPA	56	1,375	475	900	1,467,576
ZAMBEZI	47	1,671	454	1,217	601,407
OVERALL	1,041	29,678	9,685	19,993	25,411,469
TOTAL SAVINGS in N\$ (including savings for land acquisition by 5 regions)					40,737,348



Twahangana Fund

The Twahangana Fund is a community-managed Development Fund that provides vital financial support to members of the Shack Dwellers Federation of Namibia (SDFN). Established in 1996, this revolving fund has enabled Federation members to secure loans for land servicing, house construction and small business ventures.

Currently, 950 SDFN saving groups across all 14 regions of Namibia manage the Twahangana Fund. Members of these saving groups are empowered to approve loans and oversee repayments, fostering a sense of ownership and accountability. The administration of the fund is carried out by the Namibia Housing Action Group (NHAG) Trust, ensuring that processes are transparent and community-driven.

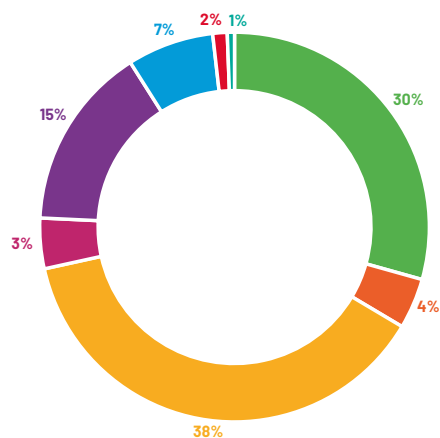
In the financial year 2023/2024, the Twahangana Fund received a total income of N\$ 24 million, sourced from repayments and contributions by SDFN members, an annual contribution from the Ministry of Urban and Rural Development (MURD), external funders, and significant support from the Namibian Private Sector. Notable

contributors include Standard Bank Namibia through its Buy-A-Brick Initiative, First National Bank through FirstRand Namibia Foundation, Ohorongo Cement, the Pupkewitz Foundation, Twin Hills Trust/Osino Resources, Built It Okongo and Kambwa Trading.

Recognising the unique challenges faced by low-income individuals, the Twahangana Fund offers flexible repayment plans. However, SDFN members managing the fund are committed to its long-term sustainability, monitoring repayments closely to ensure the Fund remains viable for future generations. Housing loans typically have repayment periods of 11, 15 or 20 years, while loans for businesses, land, and services have shorter repayment terms of 2 to 5 years.

To enhance the Fund's financial sustainability and reduce reliance on external funding, the Twahangana Fund includes the Poor People's Fund (PPF). This initiative underscores the commitment of the Shack Dwellers to build a resilient financial foundation that can support their communities now and in the future.

SINCE 1996 THE TWAHANGANA FUND CHANNELLED N\$ 360,5 MILLION TO THE LOW-INCOME MEMBERS OF THE SHACK DWELLERS FEDERATION OF NAMIBIA TO BUILD HOUSES, INSTALL SERVICES AND IMPROVE INCOME:



	%	N\$ TOTAL
SDFN Contributions - Repayments	30	108 million
Contribution to the Poor People's Fund (PPF)	4	15 million
Government (MURD)	38	137 million
Built Together Program	3	14 million
Private Sector	15	54 million
External Funder	7	24,5 million
Funding for Specific Projects	2	5,5 million
Interest	1	2,5 million
Total	100	360, 5 million



Total Income of the Twahangana Fund - July 2023 to June 2024

TWAHANGANA FUND - INCOME: JULY 2023 TO JUNE 2024	N\$
1. Grants, Donations and Others (see below)	13,047.37
2. Repayments/Payments from SDFN Saving Groups (see below)	10,461,495
3. Interest	502,467
Total Income	24,011,331

As mentioned above: Grants, Donations and Others	N\$
Ministry of Urban and Rural Development (MURD)	10,000,000
Oranjemund Town Council ¹	1,339,860
FirstRand Namibia Foundation Trust	1,000,000
Osino Resources / Twin Hills Trust	250,000
ABF Fishing	129,600
Kunene Regional Council	120,000
Others	207,909
Total	13,047,369

As mentioned above: Repayments/Payments from SDFN Saving Groups	N\$
Repayment of House Loans	8,862,640
Payments for House Construction	25,634
Repayment of Service Loans	214,210
Repayment of Small Business Loans	363,002
Contribution to Poor People's Fund	990,741
Others	5,267
Total	10,461,494

We would like to thank Ohorongo Cement for its donation in kind (N\$ 500,000) and the Pupkewitz Foundation for its donation in kind (N\$ 1 million).

TWAHANGANA FUND - EXPENSES: JULY 2023 TO JUNE 2024	N\$
Payments to Saving Groups	20,383,033
Technical Support	4,470,000
Payments to Town Councils/Municipalities	36,588
Others	240,062
Total Expenses	25,129,683



The generous donation of N\$ 2,6 million to the Twahangana Fund by the Standard Bank Buy-A-Brick Initiative was transferred in April 2023. As a result, it was not included in our audited Annual Financial Statements for 2023/2024. However, 60 houses (including capacity building initiative) were constructed using the Buy-A-Brick funds within this timeframe.



¹ Not a donation since NHAG is supporting the town council with the construction of low-cost houses.



Community Land Information Program (CLIP)

The Community Land Information Program (CLIP) is a key initiative enhancing settlement upgrading and tenure security in Namibia's urban areas.

It compiles verified settlement data into a national database to inform policy, strategic planning, and financial allocation. This data empowers low-income communities together with local authorities to make informed decisions and implement improvement initiatives. It is crucial for residents of informal settlements to have access to this information, enabling them to plan for a better future in their living environments.



CLIP is a community-led effort driven by Shack Dwellers Federation of Namibia (SDFN) members in collaboration with the Namibia Housing Action Group (NHAG) Trust, local and regional authorities, the central government, and the Namibian University of Science and Technology (NUST).

As of 2023, CLIP has profiled 231,831 households in informal settlements across Namibia, revealing varying levels of service, tenure security, and shelter conditions. Federation members and local communities continuously update this information to reflect on-the-ground realities.

Currently, over 40% of Namibia's population and 80% of its urban residents live in informal settlements. Factors driving these conditions include poverty, lack of affordable housing, inadequate investment in housing initiatives, and rapid urbanization.

NHAG and SDFN partner with NUST to provide participatory planning experiences for students. Each year, 4 to 6 Land Management and Town Planning students undergo six months of in-service training with NHAG. Students contribute to community development projects in informal settlements, bridging academic learning with practical applications. This partnership enhances student education while advancing efforts to improve living conditions in Namibia's informal settlements.





Informal Settlement Upgrading

Participatory upgrading of informal settlements empowers low-income communities by involving them in decision-making to improve their living conditions. This approach, initiated by the Community Land Information Program (CLIP) in 2012, has transformed informal settlement development in Namibia.

By June 2024, SDFN, NHAG, and their partners had expanded upgrading efforts to 10 of Namibia's 14 regions, reaching 51 settlements in 27 urban areas and benefiting 35,698 households. This initiative represents the largest informal settlement upgrading project in Namibia.

Through hands-on experience, SDFN and NHAG have demonstrated that participatory upgrading is the most sustainable way to improve living conditions for low-income communities. It is more effective than relocating communities to pre-planned areas, often unaffordable for most households. Community-led upgrading enables residents to collect socio-economic data, prioritize their development needs, and contribute to land delivery processes, lowering expenses and encouraging a sense of ownership.

Insights from this approach have created platforms for dialogue among communities, local authorities, governments, and other stakeholders. Urban development in Namibia continues to be hampered by outdated regulations, isolated disciplines, and limited investment. The National Alliance for Informal Settlement Upgrading (NAISU), co-founded by SDFN and NHAG, addresses these

challenges by promoting partnerships and co-production to scale tenure security and housing opportunities.

NHAG and SDFN have contributed significantly to urban development strategies. They helped shape the Participatory Informal Settlement Upgrading Program with UN-Habitat and participated in reviewing Namibia's National Housing Policy. Additionally, they engage in high-level discussions on the 2018 Second National Land Conference Resolutions.

A case of Okahandja Upgrading Project

In 2023, SDFN and NHAG worked in Vyf Rand, Ekunde 1, 2, 3, and 6 in Okahandja. This project was supported by EU, NUST and UN-Habitat's UN (TR-LUP) Project. The process involved:

- 1. Data Collection:** Communities were trained in profiling, enumeration, and mapping. Permanent structures were mapped for integration into the final layout.
- 2. Analysis and Feedback:** Collected data was analysed, and feedback was shared with the community and municipality.
- 3. Planning Studio:** Residents developed concept layouts, culminating in a draft approved by the council and the community.
- 4. Surveying:** The community chose an affordable surveyor, with each household contributing N\$ 165. Surveying will commence once funds are raised, paving the way for housing opportunities.



INFORMAL SETTLEMENT UPGRADING: BEFORE VS. AFTER RE-BLOCKING

Before Re-blocking:

- Congestion, limited space
- Poor infrastructure
- Fire hazards
- Limited accessibility
- Limited community involvement

After Re-blocking:

- ✓ Space for roads and walkways
- ✓ Fire prevention
- ✓ Improved accessibility
- ✓ Stronger community engagement
- ✓ Re-blocking transforms informal settlements, making them safer, more organised, and empowering communities!

Participatory informal settlement upgrading proves that inclusive, community-driven solutions are key to addressing Namibia's housing crisis. By promoting collaboration and supporting pro-poor policies, SDFN and NHAG continue to drive transformative urban development.

Informal Settlement Upgrading Initiatives

Communities with NHAG/SDFN/NUST and LOCAL AUTHORITIES

NO	REGION	TOWN	SETTLEMENT	HOUSEHOLD	ERVEN	
10	REGIONS	27 URBAN AREAS	51 INFORMAL SETTLEMENTS	35,698	29,168	
1	ERONGO	Karibib	Usab	623	654	
		Omaruru	Greenfield	700	1569	
		Henties Bay	!Goas	444	183	
		Usakos	Ongulungumbashe	280	442	
			Saamstaan	243	220	
2	OSHIKOTO	Tsumeb	Kuvukiland	2368	2014	
		Omuthiya	Kaniita	439	0	
3	KUNENE	Outjo	Ehangano	920	945	
			Kap en Bou	659	779	
			7de Laan	269	0	
			Soweto	181	0	
			Camp 4	200	0	
			Camp 5	309	0	
		Sesfontein	Sesfontein (Greenfield)	500	500	
		Opuwo	Orutjandja North	1050	0	
			Orutjandja South	430	0	
			Okangwati	Okangwati (Greenfield)	555	593
4	OHANGWENA	Helao Nafidi	17 Location	403	403	
			Olunghono (Greenfield)	183	194	
			Ohangwena	271	166	
5	HARDAP	Mariental	Donkerhoek Own Risk	446	318	
			Ombilli Own Risk	637	240	
			Takarania Own Risk	346	752	
		Rehoboth	Volstruisvlakte	726	734	
			Burgershoek	732	740	
		Maltahohe	one settlement	300	714	
		Hoachanas	one settlement	200	300	
		Schlip	one settlement	650	0	
6	OKAVANGO WEST	Rundu	Sikanduko	2049	2550	
7	OMAHEKE	Gobabis	Otjinene	Ozohambo	624	273
			Freedom Square	1088	1188	
			Tuerijandjera	431	0	
			Kanaan A+B	514	537	
8	OTJOZONDJUPA	Otjiwarongo	Kanaan C	1460	4002	
			Eie Risiko 1	1044	675	
			Eie Risiko 2	920	0	
			Tsaraxa Eibes	702	707	
			Okahandja	5 Rand	1019	824
				Ekunde 1	1006	1014
		Ekunde 2		848	861	
		Ekunde 3		1315	1128	
		Otavi	Ekunde 6	314	331	
			Kap en Bou	622	693	
			Naruseb	424	0	
		Okakarara	Harambee	606	0	
			Matutura (Greenfield)	200	200	
Grootfontein	Kap en Bou	1460	1725			
9	KARAS	Luderitz	Area 7	1660	0	
			Amilma	900	0	
10	KHOMAS	Dordabis	Dordabis	228	0	
		Windhoek	Peter Nanyemba E-H	1200	0	



House construction by SDFN & NHAG



By June 2024, the Shack Dwellers Federation of Namibia (SDFN), with technical support from the Namibia Housing Action Group (NHAG), successfully constructed 423 houses for poor and low-income families. Assuming an average of four people

per household, this has provided approximately 1,700 individuals with a life of dignity and hope. Remarkably, these achievements are a testament to the commitment and persistence of community members, who often spend years saving and decades waiting for access to land.

The Federation employs an incremental housing approach, beginning with one-room houses measuring 25 m² or 34 m², which can later be expanded to 80 m². With over 30 years of experience, SDFN and NHAG have been instrumental in securing affordable land and housing solutions through a participatory community-led process. Since the inception of its People's Movement members of the Federation, supported by NHAG, constructed a total of 8,023 houses. Despite this impressive achievement, SDFN and NHAG continue to advocate for increased funding from public and



private sectors, as they have the capacity to build even more houses to meet the demand from eager families ready to begin construction.

In this connection we would like to give a word of appreciation to Kambwa Trading and Built it Okongo funding each 1 house in Okongo.

Houses built by SDFN with the technical support of NHAG in the Financial Year 2023/2024

REGION	HOUSES PER REGION	TOWN	HOUSES PER URBAN AREA
Khomas	2	Windhoek	2
Omaheke	13	Gobabis	13
Omusati	22	Tsandi	22
Kavango West	44	Nkurenkuru	24
		Rupara	20
Oshana	47	Ongwediva	28
		Oshakati	18
		Ondangwa	1
Ohangwena	52	Okongo	52
Erongo	89	Karibib	9
		Arandis	76
		Omaruru	4
Kavango East	21	Divundu	21
Oshikoto	17	Oshivelo	17
Hardap	46	Mariental	38
		Aranos	8
Ilkharas	45	Oranjemund	35
		Aus	10
Otjozondjupa	4	Okahandja	4
Zambesi	21	Bukalo	21
Total Houses	423		423

Cost Efficiency of Houses built by SDFN

The members of the Shack Dwellers Federation of Namibia (SDFN) install affordable basic services (sewage and water) for around N\$ 7,700 per household and manage the construction of houses for an average of N\$ 40,000 per house that is 34 m² big.

Most SDFN houses have access to water and sewage or septic tanks. A common model is used for the SDFN houses, so that members start small but can extend their house to 80 m² if they keep on saving for it.

The households are involved in every step of the house construction: A building team of the saving group is being trained by professionals and is learning from each other during exchanges.



The construction process is managed by the building team on behalf of the group, appointing the bricklayers, producing their own bricks, and installing sewer- and water pipes through training. This active community participation results in much more cost reduction than contractor-driven house construction for low-income families.



The Ministry of Urban and Rural Development (MURD) continues to make a significant impact on improving the lives of the urban poor in Namibia. We are delighted that MURD shown its unwavering commitment to our cause by granting another generous donation of N\$10 million within our financial year 2023/2024.

The Twahangana Fund, the revolving Development Fund of SDFN plays a crucial role in providing housing solutions for disadvantaged communities.

MURD's dedication to improving housing conditions for poor and low-income residents is evident through their annual contribution and the Built Together Program. They have emerged as the largest funder of the Twahangana Fund: contributing a staggering N\$ 137 million since 2000.

Donations to NHAG and SDFN are deductible from your Namibian Income Tax

DONATE NOW

We welcome donations to support the various activities of the Shack Dwellers Federation, enabling everyone to contribute to improving the lives of less privileged individuals living in Namibia's informal settlements. Donations made to us qualify for income tax deductibility, as approved by NamRa.

Please contact **Ms. Ingridt Kim** at **NHAG** for further information concerning this deductibility: ikim@nhag.org.na

Thank you for your support!





NHAG Co-Director Heinrich Amushila: 30 Years of Services

Join us in expressing heartfelt appreciation for Mr. Heinrich Amushila, the Co-Director of Namibia Housing Action Group (NHAG)Trust.

Heinrich Amushila embarked on this incredible journey with us at the Support NGO of the Shack Dwellers Federation of Namibia (SDFN) on 1st July 1993 and continues to be an integral part of our team.



Tate Heinrich's unwavering dedication to providing affordable land and housing for low-income households in Namibia has left an indelible impact.

Our projections humbly reveal that the achievements under Tate's leadership surpass those of our international affiliates, considering our country's modest population figures.



Together, we formed a network of 1,000 organised communities as part of the Shack Dwellers Federation of Namibia. Over 30,000 households in urban areas have benefited, with 8,000+ homes constructed and countless others gaining access to water and sanitation. These figures highlight the remarkable outcomes we've achieved.

With Tate Heinrich's unwavering commitment to the people, we open our doors to more households and invite additional partners to join our cause. Your role as Co-Director of the Namibia Housing Action Group (NHAG) Trust is highly appreciated, and we are confident that your dedication will continue to inspire us for many years to come.



We count ourselves truly blessed to have had Tate Heinrich's presence and leadership on this remarkable journey. Thank you, Heinrich, for 30 years of exemplary service!

Dr. Anna Muller
Co-Director of NHAG





Securing Land for the Poor in Namibia

The Shack Dwellers Federation of Namibia (SDFN) constructs ultra-low-cost houses for urban poor communities. However, the availability of affordable land is essential for these efforts to succeed.

Access to land remains a significant obstacle for vulnerable communities seeking to build their own homes. With an estimated 40% of Namibia's population living in informal settlements or backyard shacks, this challenge severely limits the country's ability to scale up much-needed housing delivery.

During the 2023/2024 financial year, local authorities allocated 1954 plots to NHAG and SDFN. These plots, all located in greenfield areas, require the installation of basic services, a process supported technically by NHAG. While some plots were donated, the majority were offered to the Shack Dwellers Federation at affordable prices to accommodate Namibia's poorest citizens. Members have saved diligently to



acquire this land, with any outstanding amounts repaid in instalments to the respective local authorities.

The lack of secure land tenure in urban areas continues to drive the growth of informal settlements. Since 2007, the Shack Dwellers Federation of Namibia (SDFN), with support from the Ministry of Urban and Rural Development (MURD), has implemented the Community Land Information Program (CLIP). This initiative has highlighted a stark reality: around 80% of Namibia's urban population currently resides in informal settlements or backyard shacks, underscoring the urgent need for land and housing solutions.

One major challenge faced by SDFN members is the registration of their land tenure. However, the ongoing

implementation of the Flexible Land Tenure Act offers hope for improvement. Namibia currently recognizes two land tenure systems: freehold titles, which apply to single residential plots, and landhold titles, which allow groups or associations to hold title collectively, making land ownership significantly more affordable.

In Windhoek, securing land remains a significant hurdle for SDFN and NHAG. Despite these challenges, SDFN and NHAG are optimistic about the growing cooperation with the City of Windhoek, which is showing promising progress toward addressing the needs of vulnerable communities.

Land Allocation to SDFN/NHAG: July 2023 to June 2024

URBAN AREA	NO. OF PLOTS
Omaruru	200
Otjiwarongo	104
Outjo	300
Swakopmund	18
Walvis Bay	1,332
Total	1,954



Events and Activities: A Blend from Our Social Media Posts

July 2023

OSHIVELO Servicing Plots

SDFN members are currently servicing 25 plots with sewage and water connection. It's inspiring to hear about the progress being made by Federation members in Oshivelo. The combination of hands-on community engagement, technical support from the Namibia Housing Action Group (NHAG) Trust, and a shared goal of lowering construction costs is a great example of what can be achieved when people work together.



unfolded in Okahandja. NUST town planning students teamed up with NHAG & SDFN and Okahandja Municipality to engage with Ekunde 1, 2, and 3 informal settlement communities. Community members envisioned their future neighbourhoods, fostering meaningful connections.



August 2023

BUKALO House Construction

The Shack Dwellers are adding Bukalo to their map of community-led success. The first-ever house construction is happening right now in Bukalo - situated 40 km from Katima Mulilo (Zambezi Region).

These great brick houses with water, electricity, and sanitation are built by SDFN members and are supported by the Buy-A-Brick Initiative of Standard Bank Namibia.



August 2023

OKAHANDJA Informal Settlement Upgrading

Our informal settlement upgrading project in Okahandja is going strong with 320 plots.

A collaborative initiative, with financial support from the Delegation of the European Union to Namibia,

September 2023

SWAKOPMUND Solar Electrification

The sun is shining brightly, and 32 low-income households in Swakopmund’s Mondesa suburb are soon harnessing its power through solar panels. Huge thanks to Erongo RED, Swakopmund Municipality, Governor of Erongo Region, EIF, Delegation of the European Union to Namibia, and GIZ Namibia for their support. We need more of such solar projects for the poor to combat climate change and poverty in Namibia together.



September 2023

DIVUNDU Houses for the Urban Poor

Pupkewitz Foundation makes a difference in Namibia! SDFN & NHAG and Pupkewitz Foundation joined forces to build 23 homes in Divundu, Zambezi Region. Pupkewitz Foundation is one of our long-lasting partners and they have founded many houses in several regions over the years. With our partners, we’re committed to improving lives all over Namibia!



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- WEBSITE:** www.shackdwellersnamibia.com

October 2023

MARIENTAL Installation of Water and Sewage

We extend our gratitude to Hon. Erastus Uutoni, Minister of Urban and Rural Development, and Mr. Aron Hangula from the EU Delegation in Namibia for their invaluable support in launching water and sewage services in Mariental, to be installed by the Shack Dwellers Federation. We’re excited to also announce the groundbreaking of 10 new houses.



Special thanks to the Mariental Town Council for providing essential machinery and support in making this progress possible.

October 2023

OSHIKUKU House Handover

Another exciting handover of 219 low-cost houses by Hon. Minister Erastus Uutoni. These houses were developed through various housing initiatives. 63 homes were built by the Shack Dwellers Federation of Namibia with technical support from the Namibia Housing Action Group (NHAG) Trust.



October 2023

OMARURU Signing of MoU

SDFN & NHAG signed a Memorandum of Understanding (MoU) with Omaruru Municipality. This agreement represents a significant milestone, highlighting the trust and collaboration between the Omaruru Municipality and SDFN &



NHAG. By embracing a community-led approach, this partnership has the potential to bring about meaningful development.

October 2023

RUPARA House Opening

Hon. Evelyn !Nawases-Taeyele, Deputy Minister of Urban and Rural Development, officially handed over 65 houses built by the Shack Dwellers Federation with technical support from NHAG to low-income families. These houses were made possible through the generous funding of our long-standing partners: Standard Bank, Ohorongo Cement, FNB and Pupkewitz Foundation.



October 2023

GIBEON Innovative House Design

Federation members in Gibeon, Hardap Region live in one of the harshest places of Namibia – there is not much besides stones and sand. But that’s exactly what they use to make their house beautiful!



November 2023

WALVIS BAY House Handover

Shack Dwellers Federation of Namibia finalised 66 brick houses, each with water and sewage connection for their low-income members in Walvis Bay, in cooperation with our partners



FNB Namibia, Ohorongo Cement, Pupkewitz Foundation and Standard Bank Namibia.

Hon. Minister of Urban and Rural Development Erastus Utoni handed over these 66 low-cost houses to SDFN members at Narraville, Walvis Bay.

November 2023

National Housing Policy

Cabinet has approved the revised National Housing Policy and Implementation Plan. Namibia Housing Action Group (NHAG) Trust and the Shack Dwellers Federation of Namibia (SDFN) gave in-depth input to this revised National Housing Policy.

We are delighted to see that our professional input was acknowledged and will make a difference in this policy since the enhancement of partnerships and an incremental development approach at all levels is one objective of the policy and the implementation plan.



December 2023

RUNDU Signing of MoU

The Rundu Town Council has joined forces with SDFN&NHAG to pave the way for affordable housing for low-income earners.

It is our 16th MoU with Local Authorities and the practice shows that SDFN&NHAG are effectively improving together with Local Authorities the life of the urban poor in these towns.



December 2023

OKONGO Low-cost House Construction

We are thrilled to share that 90% of the houses in our Okongo community are now built! The dream of a vibrant, thriving neighbourhood is closer than ever. All SDFN houses follow a standardized design, beginning with a 34 m² core structure that can be expanded up to 80 m² as members continue saving.



December 2023

ONGWEDIVA Making Bricks

Community teamwork at its finest in Ongwediva! While Ongwediva community continues making bricks, the Council is supporting excavations for nearly 40 plots. Federation members have also purchased pipes, paving the way for progress.



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January 2024

MARIENTAL Participatory House Construction

Nothing stops our dedication, not even the holidays. Making strides with 18 houses in Mariental—each brick a testament to progress.

These 18 low-income households are fully engaged in every phase of the construction process, achieving substantial cost savings compared to contractor-driven methods.



January 2024

GOBABIS Informal Settlement Upgrading

Empowering communities in Gobabis Kanaan A, B, and C! Recently, we gathered for a crucial meeting, preparing for the surveying of 4,500 erven. Thanks to PS Consulting Surveyor CC for their outstanding Social Responsibility Project—making our homes stand on solid ground!



February 2024

GROOTFONTEIN Surveying and Re-blocking Plots

Consultative meetings with the Kap n Bou community paved the way for collaborative efforts in land surveying and re-blocking. With more than 4,000



shacks it is a significant informal settlement. Thanks to the support from Grootfontein Municipality and partnership with SDFN&NHAG, we're set to transform the community together.

March 2024

WINDHOEK Flexible Land Tenure Association

Mr. Ashipala and Ms. Rozental, City of Windhoek (Settlement Development and Coordination) came out to People Square Saving Group in Katutura - one of the oldest SDFN groups in the country. All members built their houses many years ago. Mr. Ashipala chaired the Constitutional Meeting of the new Flexibel Landhold Association. This association under the Flexibel Land Tenure System is now applying for a landhold titel as a group - which is more affordable than freehold titles and everyone gets a certificate for their plot. Congratulation to the newly elected Committee!

We are thankful for the huge support of the CoW and GIZ Namibia for their assistance.



March 2024

WINDHOEK SDFN's National Meeting

At the National Meeting of the Shack Dwellers Federation, leaders and youth from all 14 regions are uniting to compile savings reports, share triumphs, and tackle challenges. This year, it's the youth who are taking the lead and chairing the meeting. 2 days on which NHAG and SDFN focused on leadership & the new 5-year Strategic Plan.



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April 2024

OUTJO Informal Settlement Upgrading

Big strides in Outjo's informal settlement! The community is gearing up for plot surveying and re-blocking, paving the way for a stronger, more organised future. Plus, they've bolstered block leadership by adding new members to existing committees.



April 2024

OTAVI Backyard Gardening

Gardening and Nutrition Workshop in Kap en Bou Informal settlement in Otavi. Thanks to NAFSAN we all learned so much about Nutrition - a healthy diet does not have to be expensive if you have your own small backyard garden. His Worship, Mayor of Otavi, Issac Hoab, spent the entire day hands-on and even helped plant the first Spekbooms.

Did you know you can eat the leaves of the Spekboom which grows in all parts of Namibia? The leaves are super rich on Vitamin C which is so important for kids.



May 2024

ORANJEMUND Houses for the Urban Poor

Celebrating milestones in housing for the urban poor in cooperation with Oranjemund Town Council! 50 homes delivered, 35 SDFN houses breaking ground, and 56 more social houses on the horizon in partnership with the Oranjemund Town Council. Together we're building brighter futures!





Managing Namibia Housing Action Group (NHAG) Trust

The Namibia Housing Action Group (NHAG) Trust is firmly committed to legal compliance and transparency. As the support NGO for the Shack Dwellers Federation of Namibia (SDFN), NHAG has been registered as a Welfare Organisation with the Ministry of Health & Social Services since 2005.

In 2021, NHAG formalised its legal status as a Trust, officially recognised by the Master of the High Court of Namibia. This legal framework ensures the organisation adheres to all regulatory and legal standards set by the Namibian government.

In addition to its registration and legal standing, NHAG prioritises financial integrity. Namibia Housing Action Group (NHAG) Trust is audited yearly by BDO Namibia. NHAG staff and SDFN colleagues participated in several training sessions organised by Enhancing Participatory Democracy Namibia (EPDN), focusing on various topics related to policy implementation and good governance.

The organisation complies with the Financial Intelligence Act (FIC), ensuring full transparency and accountability in its financial management and reporting practices. Namibia Housing Action Group (NHAG) Trust also stays proactive in monitoring changes to legislation, such as the Trust Administration Act 11 of 2023, ensuring that its operations continue to align with the latest regulatory frameworks.

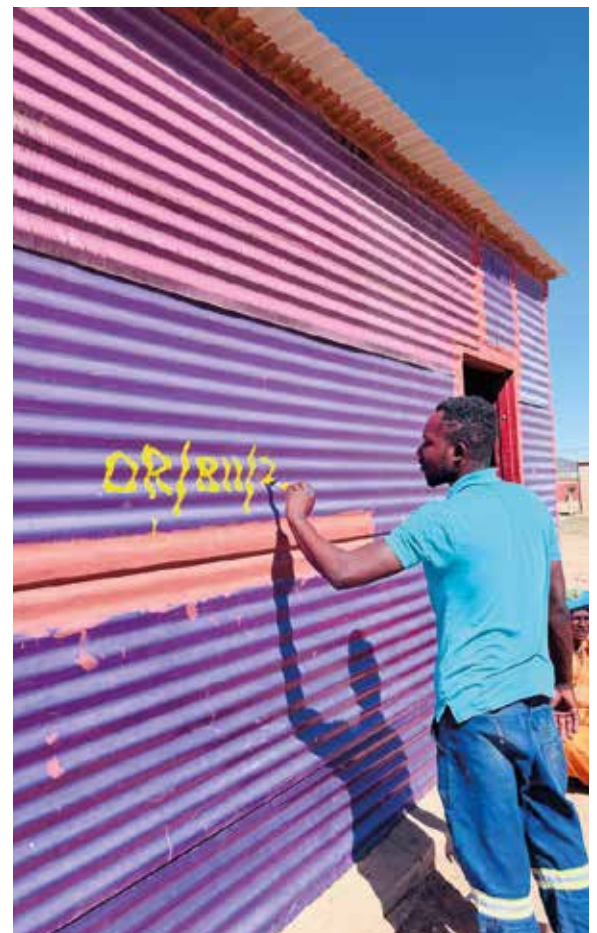
NHAG would like to express its sincere gratitude to Mr. Philip Ellis and Ms. Maryke Bischoff of the law firm Ellis & Partners for their dedicated pro bono legal support in this matter and across various other legal initiatives.

Day-to-day operations at NHAG are managed by a dedicated team of ten staff members, who provide essential administrative and technical support to the Shack Dwellers Federation of Namibia (SDFN) in upgrading informal settlements and constructing homes.

Beyond its operational role, NHAG serves as a vital link between informal settlement communities and the broader policy

landscape. By engaging with government strategies and initiatives, NHAG ensures that the voices of these communities are heard and that their input is incorporated into relevant policies and development plans.

Namibia Housing Action Group (NHAG) Trust also administers the Twahangana Fund, SDFN's community-managed revolving fund that supports sustainable development initiatives for its members.





Board of Trustees

The governance of Namibia Housing Action Group (NHAG) Trust is overseen by a Board of Trustees, which currently consists of nine members. The Board is responsible for overseeing the Trust’s assets and ensuring the organisation remains focused on its mission: to support the Shack Dwellers Federation of Namibia (SDFN)h, a people’s organisation dedicated to improving the living conditions of low-income communities in informal settlements across Namibia.



Chairperson
Mr. Danie Botha



Board Member
Mr. Erastus Amakali



Board Member
Mr. Nathanael Araseb



Board Member
Ms. Naomi Haufiku, Deputy-Director at MURD



Board Member
Mr. Onni-Ndangi lithete



Board Member
Dr. Marius Kudumo



Board Member
Ms. Twapewa Kadhikwa



NHAG Co-Director, ex officio
Dr. Anna Muller



NHAG Co-Director, ex officio
Mr. Heinrich Amushila

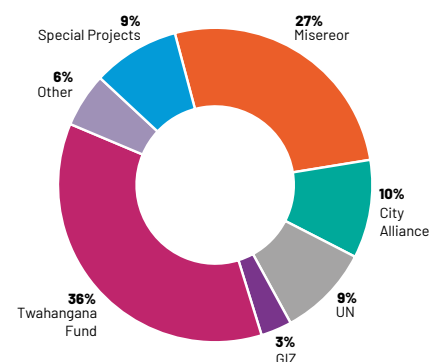


Income and Expenses of the NHAG Trust - July 2023 to June 2024

The outcomes outlined in this report were made possible through the contributions of the partners mentioned herein. Namibia Housing Action Group (NHAG) Trust oversees finances and manages contracts with both national and international donors, empowering members of the Shack Dwellers Federation of Namibia (SDFN) through regular community-level exchanges across regions.

NHAG staff administer the Twahangana Fund, leads informal settlement upgrading activities in 10 regions of Namibia, provide technical support for housing construction and facilitates the Community Land Information Program (CLIP) in all 14 regions of Namibia.

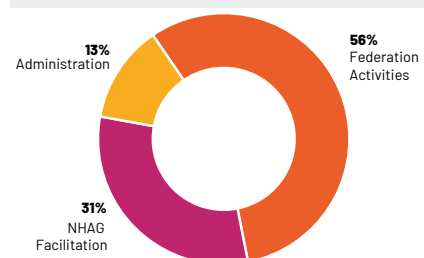
INCOME OF THE NHAG TRUST - JULY 2022 TO JUNE 2023	N\$
Misereor	3,104,642
City Alliance	1,181,662
UN	1,109,401
GIZ	372,858
Twahangana Fund	4,220,000
Other	652,434
Special Projects (see below)	1,044,914
Total	N\$ 11,685,911



SPECIAL PROJECTS (AS INCLUDED ABOVE)	N\$
Kunene Regional Council	390,000
Maltahohe Town Council	10,614
Mariental Town Council	34,000
NAFSAN/NCE	81,253
NUST/PSUP	40,000
Selavip Foundation	328,553
Open Street Map	35,408
Opuwo Town Council	125,086
Total	N\$ 1,044,914

On behalf of the low-income communities involved, we would like to extend our gratitude to the below mentioned local authorities for their unwavering commitment and hands-on support in fostering sustainable community development. Additionally, we look forward to strengthening our ongoing collaboration and building even deeper partnerships with NAFSAN, NUST, and the SELAVIP Foundation—organisations with whom we have shared a strong and productive cooperation over the past several years.

EXPENSES	N\$
Federation Activities	7,984,531
NHAG Facilitation	4,378,569
Administration	1,783,090
Total Expenses	14,146,190









Namibia Housing Action Group (NHAG) Trust

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