



# **FINAL DRAFT BLUEPRINT ON MASS HOUSING DEVELOPMENT INITIATIVE IN NAMIBIA**

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## **1. Purpose of the Blueprint**

The purpose of this Blueprint is to provide a framework for the implementation of a mass housing development initiative in Namibia. In particular it sets the national housing context in Section 2 as well as outlining the strategic framework and objectives in Section 3 and 4 respectively.

Section 5 highlights the main program implementation strategies followed by key program outputs and the required investment that are summarized in Section 6. The program components are captured in Section 7 of the document. The document further presents the funding model and the funding gap analysis in Section 8 and 9 respectively.

The housing types to be built under this program are outlined in Section 10, whereas the prioritized projects to be carried out in phase one are outlined in Section 11 of the document. Section 12 and 13 capture the key enablers and program implementation and management modalities respectively. Major operational principles that will inform the implement of the program are presented in Section 14 of the document.

Lastly, Section 15 outlines the key lessons that were drawn from countries that had implemented similar housing development initiatives successfully with the aim to inform the execution of this initiative, wherever practicable.

## **2. The Housing Context in Namibia**

**2.1** Namibia continues to experience an acute shortage of affordable housing, a situation that has reached a socio-economic crisis proportion and hence warrants an extraordinary public policy response. To date the national housing backlog is estimated at 100 000 housing units, which number is growing at an annual rate of about 3700 units.

**2.2** The phenomenon of informal settlements that subject thousands of our people to deplorable living conditions is present in all urban centers in the country. For the past 23 years informal settlements mushroomed throughout the country. It is the conviction of the government of the Republic of Namibia therefore that unless and until this ugly trend is arrested through deliberate and focused efforts in partnership with other key stakeholders, it will continue to negatively impact on the social, economic and political fabric of the Namibian society with far-reaching and long-term effect. In particular, this situation affects the emotional and psychological being of the young and future

generations who come from the informal settlement background. This may in turn reduce the ability of such generations to succeed economically in their future life.

- 2.3** According to 2011 Housing Study carried out by the Bank of Namibia, 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 decent housing.
- 2.4** Meanwhile 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.
- 2.5** The provision of affordable housing is also hampered by poor access and non-affordability of land by the majority of the residents, especially in the urban areas. Furthermore, inflexibility in the current land tenure system exacerbates lack of right to land ownership and development of it by holders.
- 2.6** The current legislative, policy and regulatory framework is another matter that needs to be reviewed to enable government to smoothly and speedily deliver housing without much bureaucratic and other impediments.
- 2.7** The largest backlog of housing is in the lowest income sectors, with monthly incomes of N\$ 0 to N\$ 1,500 (estimated at 45,000), and incomes between N\$ 1,501 and N\$ 4,600 (estimated at 30,000). While the Build Together programme focuses on people with incomes under N\$ 3,000 per month, the National Housing Enterprise only provides products to people whose incomes are over N\$ 5,000 a month. This constitutes less than 13 percent of the population.
- 2.8** Furthermore, the housing crisis situation in Namibia is further worsened by very limited affordability capacity due to low households income levels and high unemployment rate which consequently exclude many citizens from the economic realms necessary to access urban land and housing.
- 2.9** Lack of institutional capacity, especially within the public sector, to provide housing to citizens is an escalating constrain, thus it is of utmost importance that such capacity is developed.
- 2.9.1** The various cumbersome procedures applicable in the process of acquiring a property in Namibia do have a bearing on escalating property prices. There is also a perception that stakeholders, such as property valuers, developers and real estate agents, unnecessarily inflate house prices to rake in maximum profits based on the

knowledge that there exists excess demand in the market and they are guaranteed to secure a purchaser for every property with an on-sale tag.

- 2.9.2** Land auctioning, the main technique used by local authorities to dispose of land until recently, is yet another factor contributing to the rising property prices. The auction procedure is used by commercial banks to recover their cost in the event of defaults on mortgage loans, while the City of Windhoek and other local authorities, auction off new erven on serviced land to recoup the cost of land clearing and servicing.

### **3. Strategic Framework**

Namibia has committed itself to work towards the realization of Millennium Development Goals (MDGs) in concerted efforts with the rest of the global community. Of particular relevance to the housing sector are Goal 1 (eradicate extreme poverty and hunger) and Goal 7 (ensure environmental sustainability). Goal one sets a target to reduce the proportion of households living in relative poverty from 38% (1992) to 28% by 2006 as well as reducing the proportion of households living in extreme poverty from 9% (1992) to 4% by 2006.

Goal 7, with its focus on “ensuring environmental sustainability”, sets a target to increase proportion of rural households with access to safe drinking water from 45% (1992) to 80%, increasing proportion of rural households with access to basic sanitation from 15% (1992) to 50% by 2006, and increase the provision of freehold land from 5% (1992) to 8.5% by 2006. Target 11 also deals with the urban population, aiming at ‘achieving significant improvement in the lives of at least 100 million slum dwellers by 2020’, by increasing the proportion of people with secure tenure (indicator 31) and the proportion of people with improved water and sanitation (indicator 32)

In the context of housing, the Vision of the Namibian Government is to provide affordable housing to all Namibians by the year 2030 through increased investment in the housing portfolio and in the process eliminate all shacks that are prevalent in various regions and local authority areas in Namibia.

This vision focuses on both urban and rural areas in terms of providing housing and promote sustainable living and closing spatial development discrepancies between urban and rural areas. Government efforts will be complimented by private sector and

community-based housing development efforts and shall constitute a partnership network between public and private sector role players.

Within the context of the 4th National Development Plan (NDP4), Government undertakes to have a “robust and effective housing delivery programme where affordability is the key feature of the programme”. Accordingly, by the end of the NDP4 (2016/2017), 60 percent of households in Namibia will be living in modern houses from about 41 percent in 2009/2010.

In order to meet the Millennium Development Goals, Vision 2030 and the National Development Plan 4, the Namibian Government has taken a policy stance to scale up the provision of housing, promote accesses to finance for the majority of Namibians and overhaul the current housing delivery system.

Furthermore, a white paper on housing which was approved by Cabinet in 2009 contains a number of strategies, relating to the provision of housing such as a) positioning housing as an important agent of economic growth, b) promoting capital investment in local and regional infrastructure to speed up the process of land delivery, c) mobilization of domestic savings and affordable credit to provide and finance housing, d) provision of subsidies and grants by government and development partners to support social housing, e) creating sustainable human settlements through an integrated housing development approaches, f) promoting the use of appropriate and alternative building materials and techniques in order to provide affordable housing solutions, g) strengthening the housing regulatory environment, and h) supporting people housing processes.

In addition to the above, the Targeted Intervention Program on Employment and Economic Growth (TIPEEG) identified housing as one of its four strategic intervention areas, besides agriculture, transport and tourism.

#### **4. Key Strategic Goal**

The main goal of this program is to cause the construction of 185 000 housing units by the year 2030 underpinned by three objectives:

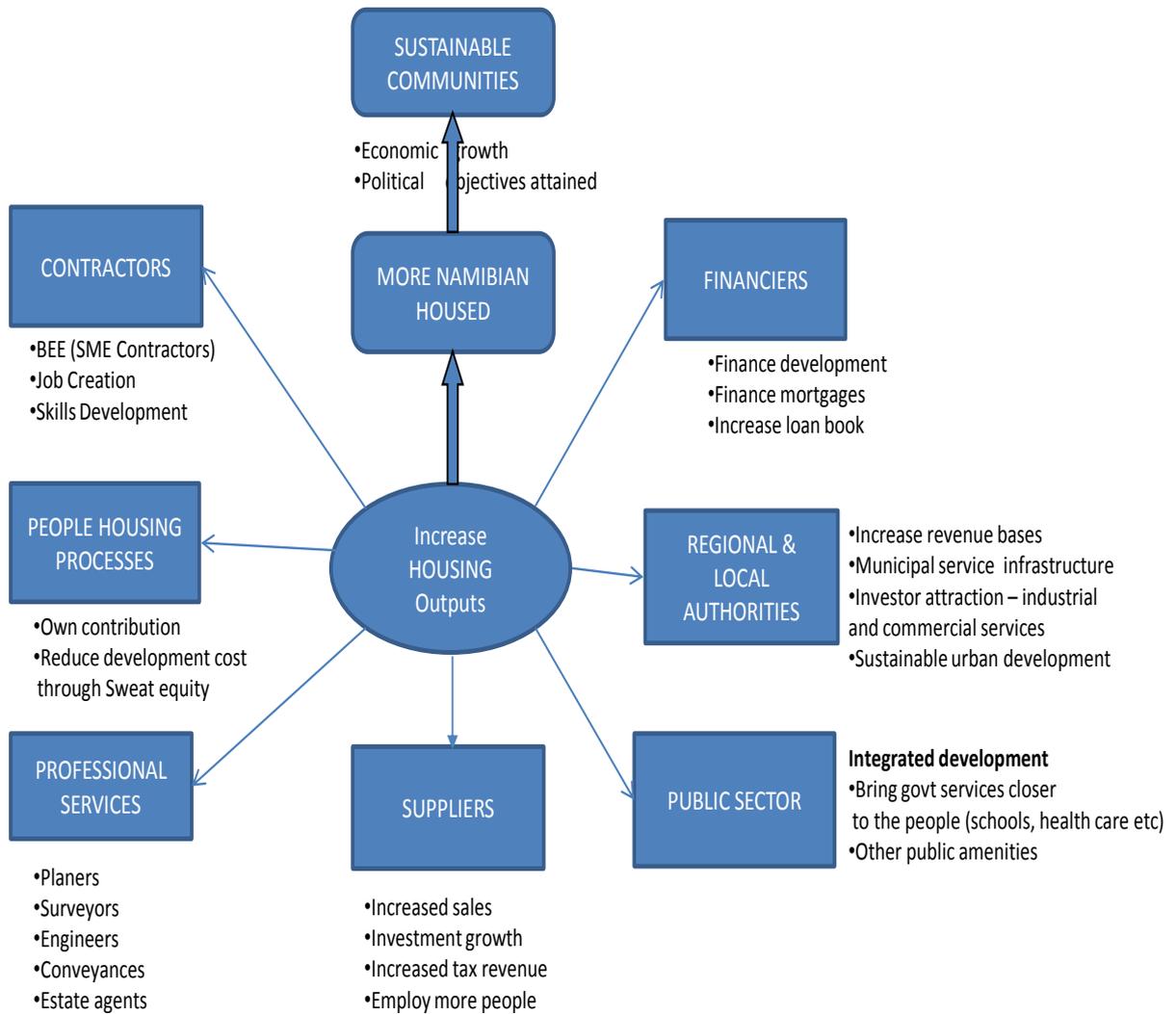
- 4.1 provide access to affordable housing to the Namibian people;
- 4.2 economic empowerment through ownership of a tradable asset (a house) that can be used as security for further wealth and asset generation at households level; and
- 4.3 creating jobs and stimulating economic growth

<b>Job Impact Assessment</b>	
Total Number of houses to built	185 000
Houses to be built each year/on average	10 278
Jobs to be created per house	2.5
Total Jobs to be created	25 695
Current capacity/jobs	5 139
<b>New jobs to be created</b>	<b>20 556</b>

The mass delivery housing programme is envisaged to deliver about 185 000 houses in the next 18 years, as such new jobs are expected to be created from this initiative. On average, 10 278 houses are expected to be constructed on a yearly basis. Based on the formulae employed by the National Housing Enterprise a construction of a new house approximately creates 2.5 jobs. Therefore, the construction on average of 10 278 houses on a yearly basis will result in the creation of about 25 695 jobs. Taking into account the already existing labour capacity in the construction sector, the new jobs to be created in the economy is therefore estimated at **20 556 in the initial year and consequent year of the programme**. Thereafter, these jobs are expected to be sustained, throughout the duration of the programme and in some instances, increase marginally.

The programme is also expected to create positive externalities to other sectors within the Namibian economy as depicted by the housing sector development impact diagram below:

## Impact of Housing on Economic Growth



## 5. Implementation Strategy

The program strategic objectives outlined above will be achieved through an implementation strategy that entail four core interventions:

5.1 Increased financial investment to result in the production of more housing stock and thereby providing enough access to people in need of shelter. A mix of private and public capital as well as households savings will constitute the investment regime of the program as outlined in Section 8 of this document;

5.2 The affordability objective will be achieved through:

a) the adoption of a housing price and production management and control model that sets thresholds within which all contractors and professional service providers will cost their services with the aim to realize cost and price reduction of houses. In this regard, the National Housing Enterprise, a key implementing agency of the program will enter into a formal partnership with Roads Contractors Company (RCC) to implement such cost management model;

b) utilization of alternative building methods, materials and technologies that are cost effective;

c) subsidization by the Government of selected groups of people who are unable to qualify for credit facilities rendered by the financial service sector; and

d) price reduction to be caused by a mere increase in housing stock supply versus the demand;

5.3 Providing access to affordable housing will by necessity result in financial and economic empowerment of beneficiaries as such persons can use their houses as security to obtain finances from banks to say start small business enterprises and/or invest in other asset generation ventures. Households can also use their houses as a means to rent or conduct home-based business and thereby generate some income in areas so designated by local authorities;

5.4 The development of massive service infrastructure and housing will not only create direct job opportunities thousands of Namibians but this development process will also be used to build up manufacturing capacity of building materials in the country and consequently contribute to sustainable economic growth and development at large. The objective here is to have a significant number of building materials that will be used in the construction of houses produced locally and thereby advance the industrialization of the housing sector.

## 6. Key Program Outputs and Investment:

- ❖ Total number of houses to be built: 185 000
- ❖ Total Investment: N\$ 45 billion
- ❖ Annual Investment: N\$ 2.5 billion
- ❖ Land Servicing Cost per plot: N\$ 75 000
- ❖ Housing Construction Cost: N\$ 280 000
- ❖ Informal Settlements Upgrading: 50 000 households
- ❖ Number of houses to be built in the first two years: 8 850
- ❖ Number of plots to be serviced in the first two years: 10 200
- ❖ Timeframe: 18 years in line with Vision 2030

## 7. Program Components

The mass housing development program will be implemented through seven sub-programs, namely:

- Land use planning, design and service infrastructure sub-program
- Construction and delivery of credit-linked housing sub-program
- Informal settlements upgrading sub-program
- Social /subsidy housing sub-program
- People Housing Processes (Community Self-Help Housing) sub-program
- Rural Housing and sanitation sub-program
- Strengthening the legislative, regulatory and policy environment and capacity building sub-program

### 7.1 Land Use Planning, Design and Service Infrastructure Sub-program

Table 1:

Objective	Implementing Agency	Target Market	Resources	Key Activities	Impact
To speedily deliver new affordable serviced land	Local authorities, NHE, and Shack Dwellers Federation of Namibia (SDFN)	Persons without access to land	30% of the total program expenditure	Planning, survey, design, servicing , and project management	Accessible 185 000 serviced land by the needy

## 7.2 Construction and Delivery of Credit-Linked Housing Sub-program

Table 2:

Objective	Implementing Agency	Target Market	Resources	Key Activities	Impact
To build affordable houses for sale	NHE	Middle to low income groups	45% of the total program expenditure	Procure labour and supply services, project management, sale	145 000 affordable housing stock provided to the market, social/economic inclusion and empowerment

## 7.3 Informal Settlement Upgrading Sub-program

Table 3:

Objective	Implementing Agency	Target Market	Resources	Key Activities	Impact
1.To eradicate informal settlements and thereby improve the living conditions 2. Promote rental accommodation	Local authorities, SDFN, Community-Based Organisations, NHE	People who have been allocated land, and illegal land occupants	15% of the total program expenditure	Formalise rights to ownership and development, relocation, re-planning, land servicing, housing construction	50 000 households have obtained development rights within 5 years, basic services accessible, backyard rentals generated

## 7.4 Social /Subsidy Housing Sub-program

Table 4:

Objective	Implementing Agency	Target Market	Resources	Key Activities	Impact
To provide social housing for sale and renting purpose	Revamped Build Together Program (BTP), NHE and or Special Purpose Vehicle	Low to ultra-low income groups, indigent/welfare cases, the unemployed	4% of the total program expenditure	Build rental accommodation, manage subsidies, manage rental properties	40 000 subsidised houses for sale and rent

## 7.5 People Housing Processes (Community Self-Help Housing)

Table 5:

Objective	Implementing Agency	Target Market	Resources	Key Activities	Impact
1. Scale up opportunities for the urban and rural households, to improve their shelter conditions. 2. Increase affordability through increased income generation 3. Facilitate access to finance.	SDFN, NHAG	Communities participating of housing saving schemes nationwide	2% of the total program expenditure	Community participation in land servicing, housing construction	1. 100 000 households have devt rights to build their houses within 5 years, 2. N\$130 million mobilised through own savings, 3. 90 000 loans accessed by households
4. Technical Support by NHAG/SDFN/					18 000 houses constructed
5. Implementation of Community Land Information Program (CLIP)					upgraded sanitation for 18 000 households

## 7.6 Rural Housing and Sanitation Sub-program

Table 6:

Objective	Implementing Agency	Target Market	Resources	Key Activities	Impact
To provide affordable housing and sanitation to rural communities	Regional Councils, NHE, and revamped BTP	Rural population, farm and mining workers	2% of the total program expenditure	Build sanitation and housing facilities,	Improved sanitation and housing conditions to 50 000 households in rural areas

## 7.7 Strengthening the Legislative, Regulatory and Policy Environment and Capacity Building Sub-program

Table 7:

Objective	Implementing Agency	Target Market	Resources	Key Activities	Impact
To streamline relevant laws, regulations and policies as well as to provide technical support	Program management and Coordination Unit – Office of the Attorney General, Line Ministry	Implementing agencies, institutions dealing with township proclamation and property registration	N\$ 10 million	Review township proclamation process, Pension Fund Act, National Housing Devt Act, Regional and Town Planning Bill, Flexible Land Tenure Law etc. Training and OD	Housing stock built through BTP increased substantially, land delivery processed cut short from 5 years to three months timeline, funding by GIPF to housing increase to N\$1 billion annually

## 8. Funding Model

The funding model consists of a mix of financing modalities tailor-made to resource the seven sub-programs in accordance with their socio-economic nature and feasibilities.

The model consists of four major sources of funding:

### 8.1 Government grants and subsidies

The Government will provide, within its resource capacity, annual grants for housing to resource the program especially to fund the service infrastructure and subsidy housing sub-programs. To start with, Government subsidies will mainly go towards land development, building input cost mitigation, rural sanitation and program management. Current Government grants provided under 2013/2016 MTEF for housing projects - as reflected in Section 9 of this document - will be diverted to the mass housing development program and will serve as a start-up capital to kick start the program

### 8.2 Public Private Partnerships

Significant financial resources will be mobilized through public private partnerships to be entered into between the National Housing Enterprise (NHE) and private sector entities. The partnership model, which is already being pursued by the NHE in its current capital financing operations, entail the mobilization of funding through turnkey solutions, bridging finance and co-end user financing. Turnkey funding solutions are provided by companies that bring in finances and have the technical capacity to construct, whereas bridging financiers are those

that provide funding to enable the roll out of projects and immediately recoup their investment at the completion of such projects. End-user financing is provided by commercial banks that have entered into partnerships with NHE to finance part of the clients, while NHE finances the remainder of the clients.

### 8.3 Debt Financing by local and foreign financial institutions

The option of debt financing through conventional way of borrowing will also be pursued in financing part of the program. In certain instances, borrowing by NHE will require Government support through the provision of a guarantee or other facilitative support.

### 8.4 Savings of households involved in SDFN housing schemes

The utilization of savings of households involved in the Shack Dwellers Federation of Namibia housing saving schemes will also be used to partly fund land servicing and people housing processes component of the program.

Table 8:

Funding Source	Sub-program	Vehicle	Investment
Government grants	All sub-programs	MRLGHRD, LAs & NHE	
PPPs	Land servicing and Housing construction	Partnerships between NHE and private entities	
Debt financing	Land servicing & housing construction	Loan facilities obtained by NHE from financial institutions, Special Purpose Vehicle	
Households savings	Land servicing and people housing processes	Twahangana Fund	
<b>TOTAL</b>			<b>N\$45,000,000,000</b>

#### Notes:

A National Housing Development Fund is to be established by a Government Gazette to serve as a vehicle through which financial resources will be mobilized to resource some components of the mass housing development program.

An annual budgetary allocation to the tune of N\$ 50 million will be made to Twahangana Fund operating under the auspices of SDFN assisted by NHAG.

To kick-start the provision of grants, the Ministry of Regional and Local Government, Housing and Rural Development will direct the current allocation in MTEF (N\$ 2.4 billion to housing ) in order to roll out the program.

A Special Purpose Vehicle (SPV) will be put in place under a PPP framework in order to be used as a vehicle through which GIPF and other private investors can invest their money in this housing program. This vehicle will be established in advance before the implementation of the program commences.

Given that more than 31% of the banks' total assets are in the form of residential mortgages, it is critical that any mass investment in housing should carefully involve the commercial banks so that such move will not have an adverse effect on the financial service sector. This essentially means commercial banks would need to work in partnership with the program implementing agencies with the orientation to diversify their residential mortgage portfolios towards affordable housing segment of the market inter-alia.

Direct participation of local communities in servicing the land and constructing houses through sweat equity will have a positive effect on affordability objective of this program.

## 9. Gap Analysis – Housing Capital Budgetary Provision under MTEF 2013/2016

<b>Allocation to Projects and Institutions in the Housing Sector</b>				
<b>Item 150</b>				
Transfer to Capital Pojects: National	846,032,000	604,768,000	946,965,000	2,397,765,000
<b>Item 080</b>				
Single QuarterUpgrading	14,000,000	14,000,000	20,000,000	48,000,000
Informal Settlement Allocation	15,000,000	15,000,000	20,000,000	50,000,000
Social Housing	9,800,000	10,000,000	39,000,000	58,800,000
Build Together Loans	60,000,000	60,000,000	35,000,000	155,000,000
Shack Dwellers Federation	2,500,000	2,530,000	7,530,000	12,560,000
<b>Public Enterprises</b>				
National Housing Enetrprise (NHE)	100,000,000	100,000,000	120,000,000	320,000,000
<b>Total transfer to Housing and Housing related activities</b>	<b>1,047,332,000</b>	<b>806,298,000</b>	<b>1,188,495,000</b>	<b>3,042,125,000</b>
<b>Annual requirement for the Mass NHDI</b>	<b>2,500,000,000</b>	<b>2,500,000,000</b>	<b>2,500,000,000</b>	<b>7,500,000,000</b>
<b>Annual Shortfall (MTEF)</b>	<b>(1,452,668,000)</b>	<b>(1,593,702,000)</b>	<b>(1,311,505,000)</b>	<b>(4,457,875,000)</b>

## 10. Types of Houses

- Credit-linked housing
- Rental accommodation
- Social housing
- People housing processes
- Detached or semi-detached, sectional titles and high rise

## 11. Program Prioritization – Project Phasing

The first phase of the program (to be implemented in two years i.e 2013/14 and 2014/15) constitutes pilot projects targeting urban capital centres in the 13 regions, thereafter the program will be rolled out to other localities:

Table 9:

Area	Sub-program	Output	Resources	Timeframe
Windhoek	Land servicing	1400 serviced plots	N\$ 105 million	2 years (2013 – 2015)
Windhoek	Housing construction	1000 credit linked houses built	N\$ 280 million	2 years (2013 – 2015)
Windhoek	Informal settlement upgrading	2000 slums upgraded	N\$ 60 million	2 years (2013 – 2015)
Walvisbay	Land servicing	850 serviced plots	N\$ 63.7 million	2 years (2013 – 2015)
Walvisbay	Housing construction	700 credit-linked houses built	N\$ 196 million	2 years (2013 – 2015)
Outapi	Land servicing	700 serviced plots	N\$ 52.5 million	2 years (2013 – 2015)
Outapi	Housing construction	450 credit-linked houses	N\$ 126 million	2 years (2013 – 2015)
Rundu	Land servicing	750 serviced plots	N\$ 56.2 million	2 years (2013 – 2015)
Rundu	Housing construction	500 houses built	N\$ 140 million	2 years (2013 – 2015)
Oshakati	Land servicing	900 serviced plots	N\$67.5 million	2 years (2013 – 2015)
Oshakati	Housing construction	700 houses built	N\$ 196 million	2 years (2013 – 2015)
Keetmanshoop		750 serviced plots	N\$ 56.2 million	2 years (2013 – 2015)
Keetmanshoop		400 houses built	N\$ 112 million	2 years (2013 – 2015)

Otjiwarongo		750 serviced plots	N\$ 56.2 million	2 years (2013 – 2015)
Otjiwarongo		500 houses built	N\$ 140 million	2 years (2013 – 2015)
				2 years (2013 – 2015)
Katima Mulilo		700 serviced plots	N\$ 52.5 million	2 years (2013 – 2015)
Katima Mulilo		500 houses built	N\$ 140 million	2 years (2013 – 2015)
Opuwo		650 serviced plots	N\$ 48.7 million	2 years (2013 – 2015)
Opuwo		400 houses built	N\$ 112 million	2 years (2013 – 2015)
Mariental		600 serviced plots	N\$ 45 million	2 years (2013 – 2015)
Mariental		300 houses built	N\$ 84 million	2 years (2013 – 2015)
Eenhana		700 serviced plots	N\$ 52.5 million	2 years (2013 – 2015)
Eenhana		450 houses built	N\$ 126 million	2 years (2013 – 2015)
Omuthiya		700 serviced plot	N\$ 52.5 million	2 years (2013 – 2015)
Omuthiya		450 houses built	N\$ 126 million	2 years (2013 – 2015)
Gobabis		750 serviced plots	N\$ 56.2 million	2 years (2013 – 2015)
Gobabis		500 houses built	N\$ 140 million	2 years (2013 – 2015)
<b>TOTAL</b>		<b>10 200 serviced plots; 8 850 houses built</b>	<b>N\$ 2 781 000 000</b>	

## 12. Key Enablers

- 12.1 Land and service infrastructure availability
- 12.2 Technical capacity within the implementing institutions and agencies
- 12.3 Enabling legislative, regulatory and policy environments
- 12.4 Sustained political commitment, leadership and support
- 12.5 Subsidy for indigent cases
- 12.6 Social capital /sweat equity

### **13. Program Implementation and Management Modalities**

- 13.1.1 A Program Management Structure (PMS) will be established to manage and coordinate the various facets of this program composed of the representation of the Directorate of Housing, NHE, and other expert management service providers as the need may be.
- 13.1.2 The seven sub-programs will be managed by implementing agencies as outlined in Section 7 above. Each implementing agency will develop a detailed implementation plan and strategy pertaining to specific sub-program activities that fall within their jurisdictions.
- 13.1.3 The Property Management of the NHE will be strengthened to manage all rental accommodation facilities that will be built under this program.
- 13.1.4 Formal and legally enforceable contracts will be entered into with all institutions involved setting clear performance standards and consequences inter-alia.
- 13.1.5 PMS will put in place overall operational guidelines for smooth program implementation. This will include the requirement and procedures for local authorities to give land for the purpose of this program implementation
- 13.1.6 A program reporting, monitoring and evaluation system will be put in place by the Program Management Structure
- 13.1.7 A stakeholder engagement and communication plan will also be developed by the PMS.
- 13.1.8 All program implementing agencies will be held accountable and operate within strict legally enforceable contractual arrangements that will be concluded beforehand;
- 13.1.9 Needs, desirability and affordability analyses will be conducted before any project is executed with the view to establish the purchasing power and the accommodation types (low or medium, and or rental accommodation) required in such a market.

### **14. Operational Principles**

The following principles will guide the implementation of this program:

- Economic and financial sustainability
- Integrated development approach
- Cost recovery orientation (market , commercial driven model)
- Affordability
- Macro-economic and market stability
- Local ownership
- PPPPs
- Strategic economic empowerment
- Social and economic inclusion

- Efficiency and cost-effectiveness (value for money)
- Skills and capacity enhancement

## **15. Benchmarking with Best Practices**

A detailed study of similar mass housing development and informal settlement upgrading initiatives that were implemented successfully in Morocco, Chile, Brazil, South Africa, Thailand, Singapore, and Malaysia will be undertaken to inform the crafting of this program before its implementation.

The desktop research has revealed that countries that have successfully implemented similar mass housing development programs have yielded the following key lessons:

- a) People Public Private Partnerships (PPPPs) served as a means to mobilize human, financial, information and cultural resources critical for successful program implementation. This entailed direct participation of communities, customers, suppliers, financiers and Government entities in program conceptualization and implementation within specific legally enforceable contractual arrangements inter-alia;
- b) Innovative solutions to address complex issues that characterized the housing markets in such countries
- c) A mix of public, private and household savings and resources were used to finance such programs;
- d) The principle of transferability and up-scale was pursued in all projects in that a project implemented as pilot in one locality should stand the test of being replicated in other areas;
- e) Well managed and resourced institutional infrastructure at all levels of program implementation.

The above lessons will be studied thoroughly by the technical committee members through study /familiarization visits to be carried out in Malaysia, Singapore, Brazil, and South Africa.

