



SHACK DWELLERS FEDERATION OF NAMIBIA
SUPPORTED BY NAMIBIA HOUSING ACTION GROUP (NHAG) TRUST

SHACK DWELLERS FEDERATION OF NAMIBIA (SDFN)

Annual REPORT

01 July 2024 – 29 February 2025

SUPPORTED BY NAMIBIA HOUSING ACTION GROUP (NHAG) TRUST



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Action Group (NHAG) Trust

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July 2024 to February 2025

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FOREWORD

The 2024/2025 financial year has been one of resilience, growth, and renewed commitment to our shared vision of secure and affordable housing for all Namibians. Together, the Namibia Housing Action Group (NHAG) Trust and the Shack Dwellers Federation of Namibia (SDFN) have continued to demonstrate the power of community-led development in transforming lives and strengthening local partnerships. During the year under review, we witnessed significant progress in expanding access to affordable housing, strengthening savings groups, and deepening collaboration with local authorities and development partners. The Ministry of Urban and Rural Development (MURD) continues to demonstrate its commitment to supporting affordable housing.

During this financial year, the Ministry contributed N\$32,000,000, which will support the construction of 556 houses. This milestone not only reflects government confidence in our work but also reinforces the impact of organized communities driving their own development. Our achievements this year go beyond numbers. They represent dignity restored, families empowered, and communities taking ownership of their future. Through collective savings, technical support, and strong partnerships, we have continued to promote sustainable human settlements that respond to the needs of low-income households. Despite ongoing economic pressures and resource constraints, our members have remained steadfast.



The strength of SDFN lies in its grassroots leadership, transparency, and accountability, while NHAG continues to provide technical, financial, and institutional support to ensure long-term sustainability. As we look ahead, we remain committed to scaling up delivery, strengthening climate-resilient housing solutions, and advocating for inclusive urban development policies. The journey towards adequate housing for all is ongoing, but together we are building more than houses – we are building hope, stability, and opportunity. On behalf of the Board, management, and the thousands of SDFN members across the country, we extend our sincere gratitude to our partners, stakeholders, and communities for their continued trust and collaboration..

Together, We Move Forward.

Halala Federation! Halala!





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ACKNOWLEDGMENT



Namibia's housing backlog among low-income households remains substantial and calls for a coordinated and collaborative response to address it effectively. We extend our sincere appreciation to the Ministry of Urban and Rural Development (MURD) for its continued annual contribution to the Twahangana Fund. The Ministry remains the Fund's largest contributor, with an allocation of N\$32,394,000.00 for the 2024/2025 financial year, supporting the construction of about 556 houses. We are equally grateful to our partners in the Namibian private sector, as well as our national and international donors, whose ongoing support strengthens our collective impact. Together, through partnership and shared commitment, we can make a meaningful difference in addressing Namibia's housing needs

The generous contributions of our partners have not only enabled SDFN's community-led housing initiatives but have also highlighted the critical importance of collaboration in addressing the pressing housing challenges faced by low-income communities across Namibia. By combining the resources and expertise of our partners with the knowledge, resilience, and commitment of organised communities, NHAG and SDFN have been able to implement participatory solutions that improve living conditions and promote sustainable development.

We sincerely thank Enhancing Participatory Democracy in Namibia (EPDN), a Partnership Programme of the European Union with the Government of the Republic of Namibia, for their valuable technical support. Through the Non-Key Expert (NKE), NHAG received updated brochures and pull-up banners, practical training in basic videography and video editing for NHAG staff and SDFN members, and opportunities to participate in various capacity-building workshops. This support has significantly strengthened our ability to communicate our work effectively and amplify the voices of the communities we serve.



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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 focusing on enhancing the living conditions of both urban and rural impoverished communities. SDFN is affiliated with Shack/Slum Dwellers International (SDI).

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 (February 2025)

SDFN is a people's movement comprised of 1,000 saving groups (Voluntary Associations), involving 30,791 members, who have collectively saved up to N\$ 48 Million and built a total of 8,500 houses.

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

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).

DONATE NOW

DONATIONS TO SDFN & NHAG 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

ikim@nhag.org.na

Ms. Ingridt Kim at NHAG for further information concerning this deductibility:

Thank you for your support!



SHACK DWELLERS FEDERATION OF NAMIBIA

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HISTORIC TIMELINE

1987

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

1990

Namibia gains Independence

1992

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.

1996

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

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 & credit linked loans

1998

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

2007

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.

2015

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

2019

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.

2020

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.

2022

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

2023

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

2024

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

2025

The implementation of the National Housing Policy commenced, with Dr. Anna Muller and Edith Mbanga representing the Federation in key meetings. Their focus was on advocating for proportional public expenditure and targeted housing subsidies for Priority Target Groups, including Federation members.



SHACK DWELLERS FEDERATION OF NAMIBIA
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MEMORANDUMS OF UNDERSTANDING (MoU's)



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 & Technology
(NUST)

Deutsche Gesellschaft fuer
Internationale Zusammenarbeit
(GIZ)

Enhancing Participatory Democracy
(EPDN)

Environmental Investment Fund of Namibia
(EIF)

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.

Until February 2025 NHAG
and SDFN have signed
Memorandums of Understanding
(MoUs) with the following
institutions, local authorities
and organisations:





COMMUNITY SAVINGS

By the end of the 2024/2025 financial year, savings groups of the Shack Dwellers Federation, operating across all 14 regions of Namibia, had collectively mobilised more than N\$48 million to respond to their needs for affordable land, housing, infrastructure, and basic services.

This remarkable achievement reflects the strength of 1,000 savings groups and the commitment of 30,791 members who continue to demonstrate that organised communities are central to driving their own development. Every contribution, no matter how small, represents a step toward security, dignity, and improved living conditions.

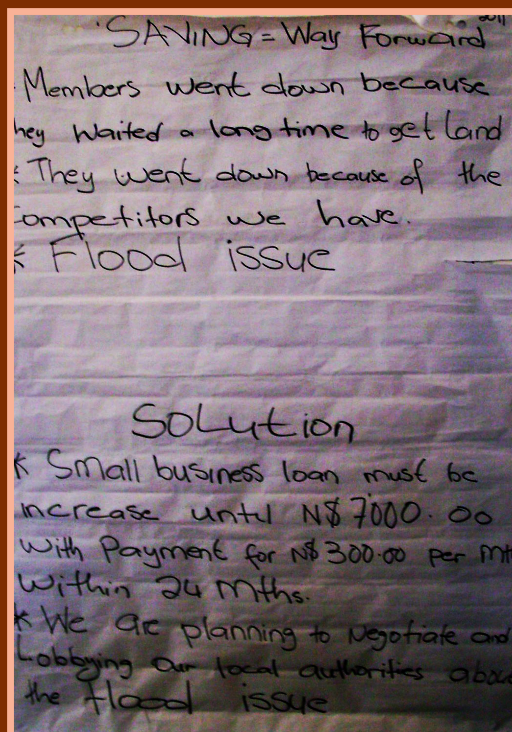
While this reporting period recorded an increase in the number of savings groups, members, and total savings compared to the previous year.

The Federation's footprint and impact remained significant nationwide. The sustained culture of saving and collective action continues to position communities as key partners in addressing Namibia's housing challenges.

The Impact of Savings on People's Lives

Savings groups extend far beyond providing access to affordable housing and essential services such as water and sanitation. They serve as powerful platforms for building confidence, strengthening independence, and reinforcing social cohesion within communities. Through collective saving, members not only improve their living conditions but also enhance their capacity to make informed financial decisions and plan for the future.

One of the most significant outcomes of these initiatives is the empowerment of women, youth, and marginalised community members, fostering greater inclusion and equality. Currently, more than two-thirds of the members of the Shack Dwellers Federation of Namibia (SDFN) are women—an encouraging reflection of the Federation's strong commitment to inclusive participation and gender-responsive development.



	June 2024	February 2025
No. of Saving Groups	950	1000
SDFN Members	29,229	30,791
Overall Amount saved in N\$	N\$40,171,063	N\$48,467,746

Over the past 30 years, experience has consistently demonstrated that saving as a group promotes far more than financial stability. It cultivates solidarity, accountability, and mutual trust. Members support one another, share knowledge, and collectively navigate challenges, creating resilient communities grounded in cooperation and shared responsibility. This empowerment is especially transformative for women, who often face the harshest realities of unemployment, unstable incomes, and inadequate housing. Through savings groups, women gain access to financial resources, practical skills, and the confidence to make informed decisions, set goals, and invest in their families' futures.

Beyond finance, these groups become spaces of learning and awareness—where members understand their rights, explore opportunities, and find their collective voice. In doing so, saving groups do more than build houses; they build leaders and strengthen a broader movement for lasting social change.

NATIONAL SAVING

NATIONAL SAVINGS REPORT FEBRUARY 2025

NATIONAL SAVING REPORT FEB 2025							
REGION	NO. OF GROUPS	MEMBERS	MALE	FEMALE	SAVINGS	8 MONTHS SAVING	LAND
ERONGO	244	8389	2980	5409	16,815,244.25	2,070,807.65	3,279,724.85
HARDAP	18	390	83	307	536,656.66	259,217.50	-
KARAS	91	2846	763	2083	1,024,471.18	328,128.72	435.21
KAVANGO EAST	30	1034	242	792	710,723.80	155,205.25	
KAVANGO WEST	20	516	188	328	685,448.00	271,122.00	107,500.00
KHOMAS	131	6549	2996	3553	3,038,260.20	297,898.60	3,955,918.55
KUNENE	27	1036	325	711	722,311.99	165,555.19	
OHANGWENA	54	948	222	726	2,078,047.53	1,063,285.05	
OMAHEKE	43	863	284	579	1,289,367.71	510,665.40	483,704.50
OMUSATI	65	1569	359	1210	4,080,141.00	783,800.04	
OSHANA	65	1230	232	998	3,004,775.00	1,425,796.00	
OSHIKOTO	65	1418	376	1042	2,828,180.50	1,454,730.60	
OTJOZONDJUPA	81	1558	440	1118	1,471,846.53	360,054.00	223,955.00
ZAMBEZI	66	2445	597	1848	1,896,623.01	376,167.25	234,410.89
	1000	30791	10087	20704	40,182,097.36	9,522,433.25	8,285,649.00
Total Savings					48,467,746.36		

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

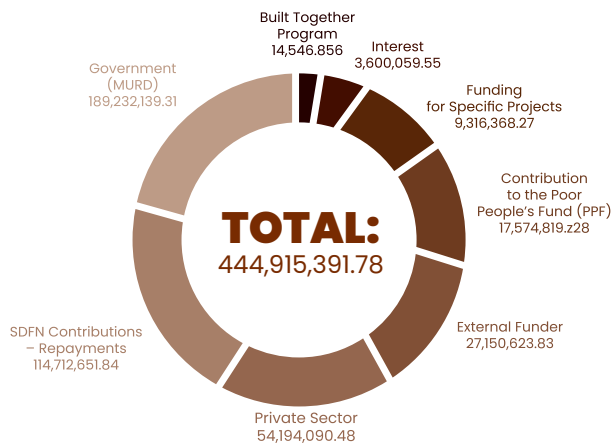
THE TWAHANGANA FUND

The Twahangana Fund stands as a powerful example of community-driven development in action. Established in 1996, this revolving, community-managed fund provides essential financial support to members of the Shack Dwellers Federation of Namibia (SDFN), enabling access to loans for land servicing, house construction, and small business development. For nearly three decades, it has turned collective savings into tangible progress.

Today, 1,000 SDFN savings groups across all 14 regions of Namibia actively manage the Fund. Members review and approve loans and oversee repayments themselves—strengthening ownership, transparency, and accountability at community level. The Namibia Housing Action Group (NHAG) Trust administers the Fund, ensuring sound governance while keeping decision-making rooted in the hands of organised communities.

During the 2024/2025 financial year, the Twahangana Fund recorded a total income of N\$35 million, generated through member loan repayments, annual support from the Ministry of Urban and Rural Development (MURD), contributions from external funders, and valued partnerships within the Namibian private sector. Key supporters include Standard Bank Namibia (Buy-A-Brick Initiative), First National Bank through the FirstRand Namibia Foundation, Ohorongo Cement, the Pupkewitz Foundation, Twin Hills Trust/Osino Resources, Built It Okongo, and Kambwa Trading. Together, these partnerships continue to strengthen a fund that places financial power directly in the hands of communities.

Since 1996 the Twahangana Fund channelled N\$ 444,9 million to the low-income members of the Shack Dwellers Federation of Namibia to build houses, install services and improve income:



The Twahangana Fund is designed with the realities of low-income households in mind, offering flexible repayment plans that make housing and development accessible to those who need it most. At the same time, SDFN members managing the Fund remain deeply committed to its long-term sustainability, carefully monitoring repayments to ensure that this vital resource continues to serve future generations. Housing loans are structured over 11, 15, or 20 years, while loans for businesses, land, and services are repaid within 2 to 5 years, striking a balance between accessibility and financial resilience.

Strengthening this sustainability further is the Poor People's Fund (PPF), an initiative embedded within the Twahangana Fund that reinforces the Shack Dwellers' commitment to building a self-reliant, community-driven financial foundation. Together, these mechanisms ensure that the Fund not only meets today's housing needs but also secures the promise of opportunity and stability for generations to come.

Twahangana Fund - Income: July 2024 to Feb 2025	N\$
1. Grants, Donations and Others (see below)	26,043,994
2. Repayments/Payments from SDFN Saving Groups	9,040,731
3. Interest	415,690
Others	240,062
Total Income	35,500,415.00

As mentioned above: Grants, Donations & Others	N\$
Ministry of Urban and Rural Development (MURD)	32,000,000
Oranjemund Town Council	1,107,343
FirstRand Namibia Foundation Trust	1,000,000
Standard Bank of Namibia "Buy A Brick Initiative"	2,500,000
ABF Fishing	32,000
Kunene Regional Council	60,000
Others	144,651
Total	26,043,994.00

As mentioned above: Repayments/Payments from SDFN Saving Groups	N\$
Repayment of House Loans	7,087,585
Repayment of Service Loans	245,612
Repayment of Small Business Loans	366,841
Contribution to Poor People's Fund	1,337,373
Others	3,320
Others	144,651
Total	9,040,731.00

Twahangana Fund - Expenses: July 2024 - Feb 2026	N\$
Payments to Saving Groups	21,474,009.00
Technical Support	4,658,874.00
Payments to Town Councils/Municipalities	20,355.00
Others	219,625.00
Total Expenses	26,474,009.00

The Ministry of Urban and Rural Development (MURD) continues to play a transformative role in improving the lives of Namibia's urban poor. We are deeply grateful for MURD's unwavering commitment, demonstrated through a generous contribution of N\$20 million during the 2024/2025 financial year.

This support powers the Twahangana Fund, SDFN's revolving development fund, which provides vital housing solutions for disadvantaged communities across the country. MURD's dedication extends beyond financial contributions, exemplified through initiatives like the Built Together Program, which actively improves living conditions for low-income residents.

Since 2000, MURD has remained the Fund's largest supporter, contributing a remarkable N\$176,855,139.31—a testament to their steadfast commitment to creating sustainable, inclusive housing solutions for Namibia's most vulnerable communities.

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).

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

FORMAL SETTLEMENT UPGRADING

Upgrading follows five key stages:

Participatory upgrading of informal settlements empowers low-income communities by placing them at the heart of decisions that improve their living conditions. Since its launch through the Community Land Information Program (CLIP) in 2007, this approach has transformed informal settlement development in Namibia, promoting best practices and cross-learning with every project.

Implemented across 11 of Namibia's 14 regions, the initiative has reached 54 settlements in 29 urban areas, benefiting 35,898 households as of February 2025. As the largest informal settlement upgrading program in the country's history, it demonstrates that community-led solutions are far more effective and sustainable than relocating residents to pre-planned, often unaffordable areas.

PROJECTS

1	PROFILING	Understanding the settlement as a whole Mapping settlement boundaries Counting structures
2	ENUMERATION	Local CLIP Teams are Trained to Collect Data Households Socio-Economic Data Data Analysis Structure Mapping Data Capturing Feed back to the Community & Council
3	PLANNING FOR UPGRADE	Community Site Analysis Community Planning Studios Layout Drafting Layout Consultation with the Community & Council Final Layout Approved
4	RE-BLOCKING & SERVICING	Land Survey supported by the Community Re-Blocking into new Plots Service Layout prepared, & BoQ prepared Servicing with the support of MURD & Community sweat equity
5	HOUSING OPPORTUNITY	Households get security of tenure House construction through SDFN, NHE, Build Together, personal savings, etc.

SDFN/NHAG INFORMAL SETTLEMENT UPGRADING PROJECTS
IN COLLABORATION WITH GOVERNMENT, LOCAL AUTHORITY AND NUST

PROGRESS REPORT (JUL-DEC 2025)

REGION	URBAN AREA	SETTLEMENT	NO OF HOUSEHOLDS	NO OF PLOTS	PHASE 1		PHASE 2		PHASE 3		PHASE 4		PHASE 5	
					INFORMAL SETTLEMENT PROFILING (SET TO BE COMPLETED AS PART OF THE COMMUNITY LAND INFORMATION PROGRAM)	ENUMERATION (HOUSEHOLDS SOCIO-ECONOMIC INFORMATION TO PREPARE FOR PLANNING AND DESIGN)	PLANNING FOR INFORMAL SETTLEMENT UPGRADING (COMMUNITY PLANNING AND PREPARATION OF LAYOUT)	COMMUNITY-LED RE-BLOCKING AND INFRASTRUCTURE INSTALLATION (LAND SURVEYING, RE-BLOCKING AND SERVICE INSTALLATION)	HOUSING OPPORTUNITY (HOUSING CONSTRUCTION THROUGH MULTIPLE FINANCING SOURCE)					
11	29	54	35,898	31,431										
BRONGO	Karibia	Inabo	423	454										
	Geopark	Geopark	790	1488										
	Herries Bay	IGoss	444	183										
	Swakop	Ohgukumbane	390	442										
	Swakop	Swakop	343	220										
	Swakop	Kuvalakond	258	3014										
	Omuthya	Karibia	439											
	Ohje	Herriesville	350	345										
		Kap an Bou	439	779										
		Tala Lalen	349											
		Swakop	181											
		Camp 4	280											
		Camp 5	339											
		Sesfontein	390	1344										
	Opowen	Ohangwena North	1020											
		Ohangwena South	420											
		Ohangwena	555	593										
		Nelson Mandela 17 Location	420	420										
		Ohangwena	183	193										
		Ohangwena	271	144										
		Moreroth	Donkerhoek Oms Bak	444	307									
		Ohangwena	427	267										
		Isakomona Oms Bak	344	752										
		Kalahari	Wakwankane	724	724									
		Karas	Karas	722	740									
		Karas	Makharabe	340	760									
		Karas	Wakwankane	230	330									
		Karas	Wakwankane	420	267									
		Karas	Swakop	2049	2030									
		Karas	Swakop	Estimien 5	330									
		Karas	Estimien 6	290										
		Karas	Estimien 8	424	293									
		Karas	Estimien 9	1088	1188									
		Karas	Estimien 10	431										
		Karas	Karas A&B	214	537									
		Karas	Karas C	1440	4432									
		Karas	Ohangwena	330										
		Karas	Ohangwena SW 1	1644	415									
		Karas	Swakop 2	920										
		Karas	Swakop 3	702	707									
		Karas	Swakop 4	1079	824									
		Karas	Swakop 5	1036	1014									
		Karas	Swakop 6	848	841									
		Karas	Swakop 7	1315	1128									
		Karas	Swakop 8	214	201									
		Karas	Swakop 9	422	443									
		Karas	Swakop 10	424										
		Karas	Swakop 11	420	362									
		Karas	Swakop 12	290	290									
		Karas	Swakop 13	1440	1725									
		Karas	Swakop 14	1440										
		Karas	Swakop 15	920										
		Karas	Swakop 16	228										
		Karas	Swakop 17	1720										

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, & empowering communities!



FOSTERING DIALOGUE & POLICY INFLUENCE

The upgrading approach creates platforms for meaningful dialogue between communities, local and regional authorities, central government, and other stakeholders. Insights from these participatory processes also inform high-level policy decisions, including the 2018 Second National Land Conference Resolutions and Namibia's National Housing Policy.

During this reporting period, the Kunene Regional Council and Opuwo Town Council supported informal settlement upgrading in their jurisdictions. In partnership with Kunene Regional Council, Okangwati and Sesfontein settlements began upgrading projects to meet the development needs of 555 and 500 households, respectively. In Opuwo, Orutjandja North and South settlements have been upgraded, with draft layouts now reflecting community-collected data and participatory planning.

Community Land Information Program (CLIP)

At the heart of settlement upgrading is the Community Land Information Program (CLIP), a community-driven initiative led by local CLIP teams in partnership with SDFN/NHAG, local and regional authorities, and the Namibia University of Science and Technology (NUST). CLIP builds and maintains verified settlement databases that guide policy, strategic planning, and resource allocation. This data empowers low-income communities and authorities to make informed decisions grounded in real development priorities. Access to this information is critical for residents of informal settlements to plan for a more secure and sustainable future. As of 2025, CLIP has profiled 231,831 households across Namibia, documenting access to basic services, tenure security, and housing conditions. Federation members and local CLIP teams regularly update this data, ensuring it reflects on-the-ground realities. This decentralized approach roots upgrading in community ownership while being supported by NHAG, SDFN, and NUST. CLIP also creates valuable opportunities for student engagement. Each year, 3–6 NUST students in planning and land administration disciplines join NHAG for six months of in-service training. They participate in community enumeration, site analysis, and planning studios, contributing to participatory processes while gaining practical, hands-on experience.



National Alliance for Informal Settlement Upgrading (NAISU)

The National Alliance for Informal Settlement Upgrading (NAISU) was established by SDFN, NHAG, NUST, the Association of Local Authorities in Namibia (ALAN), the Namibia Association of Local Authorities Officials (NALAO), and the Civil Society Organisations Working Group on Land Reform (CSO-WGLR). Recognized in Namibia's National Housing Policy, NAISU serves as a key platform for scaling participatory informal settlement upgrading.

Through workshops and forums, NAISU aligns the efforts of communities, local authorities, government, academia, and civil society, fostering knowledge exchange, innovative practices, and collaborative planning. By promoting shared ownership and coordinated action, the alliance strengthens inclusive urban development and expands upgrading initiatives nationwide.



INFORMAL SETTLEMENT UPGRADING HIGHLIGHTS 2024 – 2025

Across Namibia, community-led upgrading projects continue to transform lives and strengthen local capacity. Notable achievements this year include:

- **Okahandja (Ekunde and Five Rand settlements):** Land surveys and re-blocking, securing plots for 4,502 low-income households—the largest upgrading initiative in Namibia.
- **Opuwo (Orutjandja South):** Relocation and community planning in response to climate-related flooding in early 2025, which tragically claimed one life and destroyed homes and livestock.
- **Otavi:** Launch of a community gardening project to address local development needs.
- **Sesfontein and Okangwati:** Paraprofessional town planners supported layout preparation and formalization.
- **Maltahöhe:** Re-blocking project demonstrating strong collaboration between communities and partners.

Each initiative showcases the tenacity of communities, the commitment of local authorities, and the impact of participatory, people-centred approaches in Namibia's informal settlement upgrading.





SHACK DWELLERS FEDERATION OF NAMIBIA
SUPPORTED BY NAMIBIA HOUSING ACTION GROUP (NHAG) TRUST

HOUSE CONSTRUCTION BY SDFN & NHAG

By February 2025, the Shack Dwellers Federation of Namibia (SDFN), with technical support from NHAG, had successfully constructed 369 houses for low-income families. Assuming an average of four people per household, this milestone has brought dignity, security, and hope to approximately 1,500 individuals. These achievements reflect the dedication and persistence of community members, who often spend years saving and decades waiting for access to land.

The Federation follows an incremental housing approach, starting with one-room houses of 25–34 m² that can later be expanded to 80 m², allowing families to build as their resources grow. With over 30 years of experience, SDFN and NHAG have been at the forefront of securing affordable land and housing solutions through participatory, community-led processes. To date, members of the Federation, supported by NHAG, have constructed a remarkable 8,500 houses nationwide.

Despite this impressive record, demand continues to exceed supply. SDFN and NHAG remain committed to scaling up construction and continue to advocate for increased support from both public and private sectors.

HOUSES BUILT BY SDFN WITH THE TECHNICAL SUPPORT OF NHAG IN THE FINANCIAL YEAR 2024/2025

House construction List budget
2024/2025 – N\$20,000,00.00

Additional Budget
2024/2025 N\$12,394,000.00

REGION	TOWN	BENEFICIARIES
Omusati	Okahao	18
	Okalongo	15
	Oshikuku	20
Zambezi	Katima Mulilo	3
	Bukalo	28
	Kongola	27
Ohangwena	Helao Nafidi	23
	Omaheke	28
Omaheke	Otjinene	28
	Gobabis	20
	Witfleie	6
Oshana	Ondangwa	30
	Ongwediva	20
	Oshakati	15
//Karas	Aus	10
	Orandjemund	20
Erongo	Swakopmund	18
Kavango West	Nkurenkuru	15
Kavango East	Divundu	20
Hardap	Mariental	30
	Maltahöhe	23
Oshikoto	Oshivelo	8
Kunene	Outjo	16
	Opuwo	20
		433

REGION	TOWN	BENEFICIARIES
Omusati	Okalongo	20
Ohangwena	Okongo	20
Omaheke	Otjinene	10
//Karas	Orandjemund	15
Kavango west	Nkurenkuru	15
	Rupara	15
	Kahenge	18
	Khorixas	10
		123
TOTAL HOUSES CONSTRUCTED 556		

SERVICED	LAND	PLOTS
Walvisbay	Naraville	215



COST EFFICIENCY OF HOUSES BUILT BY SDFN

Members of the Shack Dwellers Federation of Namibia (SDFN) achieve remarkable cost efficiency in housing construction. Basic services, including water and sewage, are installed at an average of N\$7,700 per household, while constructing a 34 m² house costs approximately N\$40,000. Most SDFN homes are equipped with water connections and sewage or septic systems. Using a standardized model, households can start small and incrementally expand their homes up to 80 m² as savings allow.

Every step of the construction process involves the households themselves. Building teams, drawn from the savings groups, are trained by professionals and learn collaboratively through knowledge exchanges. These teams manage the construction, appoint bricklayers, produce bricks, and install water and sewage systems under supervision. This active community participation not only fosters skills and ownership but also drives significant cost savings compared to contractor-led construction, making housing more accessible and sustainable for low-income families.





SHACK DWELLERS FEDERATION OF NAMIBIA
 SUPPORTED BY NAMIBIA HOUSING ACTION GROUP (NHAG) TRUST

SECURING LAND

FOR THE LOW INCOME COMMUNITIES IN NAMIBIA

UNLOCKING LAND FOR AFFORDABLE HOUSING

The Shack Dwellers Federation of Namibia (SDFN) builds ultra-low-cost houses for urban poor communities—but without access to affordable land, these efforts cannot succeed.

Land scarcity remains a major barrier for vulnerable households, with an estimated 40% of Namibia’s population living in informal settlements or backyard shacks, limiting the country’s ability to scale up housing for those who need it most.

In the 2024/2025 financial year, local authorities allocated 1,055 plots to NHAG and SDFN in greenfield areas. These plots require installation of basic services by the saving group members, with technical support from NHAG. While some plots were donated, most were sold to the Shack Dwellers Federation at affordable prices, enabling low-income members to purchase land through diligent savings and manageable instalments.

By unlocking land, SDFN and NHAG empower communities to turn savings into homes, transforming informal settlements into places of stability, dignity, and opportunity.

LAND ALLOCATION TO SDFN:

JULY 2024 TO FEBRUARY 2025

URBAN AREA	NO. OF PLOTS
Otjiwarongo	204
Okakarara	200
Okatjoruu	50
Corridor 13	40
Khorixas	51
Okamatapati	30
Grootfontein	100
Bukalo	500
Otavi	100
Total	1,275



ADDRESSING LAND TENURE CHALLENGES

The lack of secure land tenure continues to fuel the expansion of informal settlements in Namibia’s urban areas. 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), revealing a striking reality:

Approximately 80% of Namibia’s urban population lives in informal settlements or backyard shacks, highlighting the urgent need for accessible land and housing solutions.

A key challenge for SDFN members is registering land tenure. The ongoing rollout of the Flexible Land Tenure Act offers hope, providing landhold titles, which allow groups or associations to hold property collectively making land ownership far more affordable. In Windhoek, securing land remains a major obstacle. Yet growing cooperation with the City of Windhoek offers promising progress, as SDFN and NHAG work closely with local authorities to meet the needs of vulnerable communities and expand pathways to secure, sustainable housing.



EVENTS & ACTIVITIES: A BLEND FROM OUR SOCIAL MEDIA POSTS

COLLECTIVE HOUSING

การพัฒนาที่อยู่อาศัยสำหรับผู้มีรายได้น้อยที่ชุมชนเป็นหลัก
สัมมนาระหว่างประเทศ

วันที่ 1 กรกฎาคม 2567
ณ ห้องประชุม CONFERENCE ROOM 3
ศูนย์ประชุมสหประชาชาติ

วันที่ 2 - 4 กรกฎาคม 2567
ณ โรงแรมปรีณพาสส์ สะพานขาว

Monday July 1, 2024

United Nations Conference Center, United Nations Building, Rajadamnern Nok Avenue, Bangkok

SESSION 1: Inaugural session.
SESSION 2: Panel discussion: Why collective housing?
SESSION 3: Collective housing for all in Thailand.
SESSION 4: Case studies of collective housing.

INTERNATIONAL EVENTS

Thailand, Bangkok, 1-4 July 2024

Realizing collective housing rights at scale.
"Let people be the solution"

Takeaway from the Conference:

The hybrid approach of involving multiple partners emerges as a key solution for collective housing challenges. Collaboration amplifies our voice and strengthens partnerships. Advocacy for inclusive policies and practices that empower communities is essential. It's crucial to communicate that communities are not problems but solutions to their own challenges.



BOTSWANA LEARNING EXCHANGE 13 – 16 August 2024

The Botswana team visited Namibia to learn about local land and housing practices, especially how informal settlements are upgraded, by meeting with local officials and experts.

Key Takeaways:

- 1. WATER SOLUTIONS:**
The new prepaid water meters in Freedom Square showed how innovative solutions can improve water access and help manage finances in informal settlements.
- 2. SUPPORT AND COLLABORATION:**
The visit highlighted the importance of working together with government bodies and other partners to support and upgrade informal settlements.
- 3. COMMUNITY INVOLVEMENT:**
The team saw how involving the community in upgrading projects is crucial for success, as demonstrated in Gobabis and Okahandja.

The visit provided the Botswana team with practical examples and ideas that they can use to improve their own projects back home.

Follow us on social media!

Facebook: Shack Dwellers Federation of Namibia
LinkedIn: Shack Dwellers Federation of Namibia
Website: www.shackdwellersnamibia.com
X (Twitter): @Shack_dwellers
Instagram: shack.dwellers



SHACK DWELLERS FEDERATION OF NAMIBIA
 SUPPORTED BY NAMIBIA HOUSING ACTION GROUP (NHAG) TRUST

The Southern African Regional SDI HUB MEETING

21-23 AUGUST 2024

The Southern Africa Hub Meeting was a great opportunity for federations to celebrate successes, tackle challenges, and share ideas to improve communities. The SDI family focused on finding ways to make their work more sustainable and impactful. Discussions covered savings, Urban Poor Fund, partnerships, Know Your City, empowerment of women and youth, disaster management, and learning exchanges. The meeting took place in Namibia and included participants from Zambia, Zimbabwe, Eswatini, Malawi, Botswana, South Africa, the Philippines, and Brazil.



SEPTEMBER 2024 Ghana Parliamentary Delegation

In September 2024, a Parliamentary Delegation from Ghana undertook a benchmarking visit to Namibia. The purpose of the visit was to exchange ideas and share knowledge on best practices for implementing innovative and inclusive housing solutions.



SEPTEMBER 2024 GHANA NGO Meeting

The purpose of the workshop was to strengthen organisational capacity within the network by focusing on financial management, governance, grant and project management, and monitoring and evaluation. It aimed to build a collective understanding of good governance practices, improve internal controls and financial systems, and ensure effective integration of finance with learning and programme implementation. The workshop also provided a platform for country affiliates to share experiences, reflect on challenges, and develop practical strategies, including an action plan for the coming year. Ultimately, the meeting sought to enhance accountability, compliance, and the overall organisational health of the network.



WORLD URBAN FORUM

SDFN/NHAG had the honor of attending the 12th World Urban Forum (WUF 12) in Cairo, Egypt. The theme, "It Starts Today," was prominently reflected throughout the event, with many sessions focused on addressing urban challenges and maximizing opportunities at the local level. We were privileged to serve as guest speakers in five sessions, where we discussed key topics such as the vital role of communities in ensuring affordable housing, the importance of data collection in participatory processes, and the work of SDFN in upgrading communities across Namibia, as well as the broader efforts of SDI. A special thank you to our gracious hosts and the SDG GoGlocal project for facilitating our participation in this impactful platform for sharing knowledge and fostering valuable networking opportunities.





Hon. Evelyn !Nawases-Taeyele officially commissioned the construction of houses under the Shack Dwellers Federation of Namibia (SDFN) in Arandis in October 2024. This initiative marks a significant milestone for low-income families in the community, who stand to benefit from improved access to affordable housing, better living conditions, and greater security of tenure. The project directly responds to the housing needs of vulnerable households and strengthens efforts to uplift communities through sustainable development.

LOCAL EVENTS:



TIDRED PROJECT:

Thirty-two households in Swakopmund have received solar home systems under the TIDRET project, aimed at promoting an inclusive renewable energy transition in Namibia. Beneficiaries from the Shack Dwellers Federation say the installation has reduced their electricity costs, as they no longer need to buy power.



In Gobabis's Freedom Square settlement, prepaid water meters were provided to community members, improving access to reliable and affordable water services. The initiative formed part of the broader informal settlement upgrading efforts in partnership with the municipality and support organisations





MANAGING NAMIBIA GROUP (NHAG) TRUST

NHAG:

Transparency, Legal Integrity, and Community Impact

The Namibia Housing Action Group (NHAG) Trust is committed to legal compliance, transparency, and accountable governance. Since 2005, NHAG has been registered as a Welfare Organisation with the Ministry of Health & Social Services, and in 2021, it formalised its status as a Trust, recognised by the Master of the High Court of Namibia. This legal framework ensures adherence to all regulatory and governance standards.

Financial integrity is a top priority. NHAG is audited annually by BDO Namibia, and staff, alongside SDFN colleagues, participate in governance and policy training organised by Enhancing Participatory Democracy Namibia (EPDN). The Trust fully complies with the Financial Intelligence Act (FIC) and proactively monitors changes in legislation, such as the Trust Administration Act II of 2023, to ensure operations remain legally robust. NHAG extends sincere gratitude to Mr. Philip Ellis and Ms. Maryke Bischoff of Ellis & Partners for their dedicated pro bono legal support.

To align with the requirements of the Act, the NHAG Trust's financial and reporting year was changed in 2025 from the previous July–June cycle to a new period running from 1 March to 29 February. Day-to-day, NHAG's dedicated team of ten staff members provides essential administrative and technical support to SDFN, driving informal settlement upgrading and affordable housing construction.

Beyond operations, NHAG acts as a critical bridge between communities and policy makers, ensuring that the voices of informal settlement residents shape government strategies and national development plans. NHAG also administers the Twahangana Fund, SDFN's community-managed revolving fund, which enables sustainable development initiatives and strengthens the capacity of low-income communities to secure land, housing, and basic services.

HOUSING ACTION



BOARD OF TRUSTEES

Governance & Stewardship

The Namibia Housing Action Group (NHAG) Trust is guided by a dedicated Board of Trustees, currently comprising nine members who provide strategic oversight and safeguard the Trust's assets and integrity. Entrusted with upholding NHAG's mission, the Board ensures the organisation remains firmly focused on supporting the Shack Dwellers Federation of Namibia (SDFN)—a people's movement committed to improving the living conditions of low-income communities in informal settlements across the country. Through strong governance and principled leadership, the Board reinforces NHAG's commitment to accountability, sustainability, and community-driven impact.



Chairperson: **Mr. Danie Botha**
Former- **PARLIAMENTARIAN**
& **HR DEVELOPMENT CONSULTANT**



Trustee: **Mr. Erastus Amakali**
Businessman



Trustee: **Mr. Nathanael Araseb**
Chief Executive Officer at **NALAO**



Trustee: **Ms. Naomi Haufiku**
Deputy-Director at **MURD**



Trustee: **Mr. Onni-Ndangi lithete**
Head Legal Services at **NAMWATER**



Trustee: **Dr. Marius Kudumo**
Director of Coporate Engagement
& International Relations at **UNAM**



Trustee: **Ms. Twapewa Kadhikwa**
Entrepreneur



Trustee: **Dr. Anna Muller**
NHAG Co-Director, ex officio:



Trustee: **Mr. Heinrich Amushila**
NHAG Co-Director, ex officio:



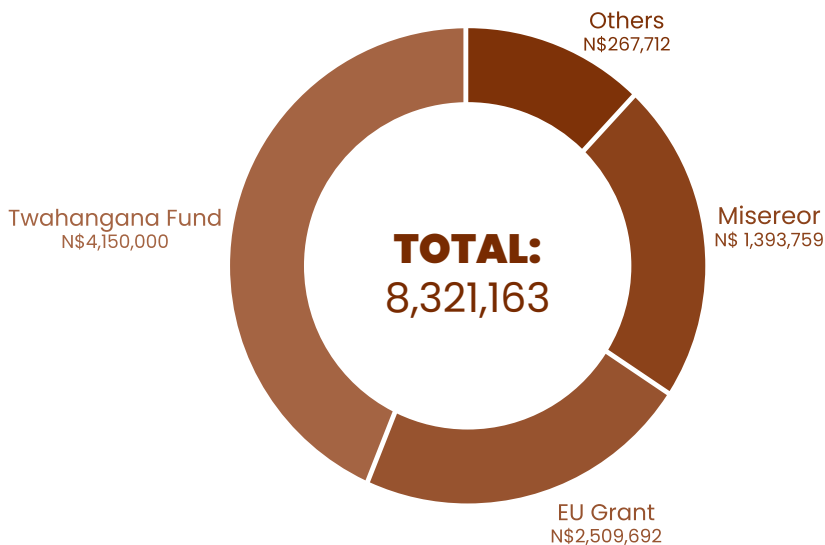
INCOME AND EXPENSES OF THE NHAG TRUST

JULY 2024 TO FEBRUARY 2025

The achievements highlighted in this report were made possible through the valued contributions of our partners. The Namibia Housing Action Group (NHAG) Trust provides financial oversight and manages contracts with both national and international donors, ensuring accountability while strengthening the capacity of the Shack Dwellers Federation of Namibia (SDFN) through regular regional and community-level exchanges.

NHAG staff administer the Twahangana Fund, lead informal settlement upgrading in 10 regions, provide technical support for affordable housing construction, and facilitate the Community Land Information Program (CLIP) across all 14 regions of Namibia. Through strong partnerships and community-driven action, NHAG continues to translate support into tangible change—turning resources into land, houses, services, and hope for thousands of families

INCOME OF THE NHAG TRUST – JULY 2024 TO FEBRUARY 2025



SPECIAL PROJECTS:	
Kunene Regional Council	74,422
Buy a Brick	250,000
ABF Fishing	32,000
First National Bank (RMB)	258,874
NUST/PSUP	105,126
Opuwo Town Council	168,070
Total	888,492

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.

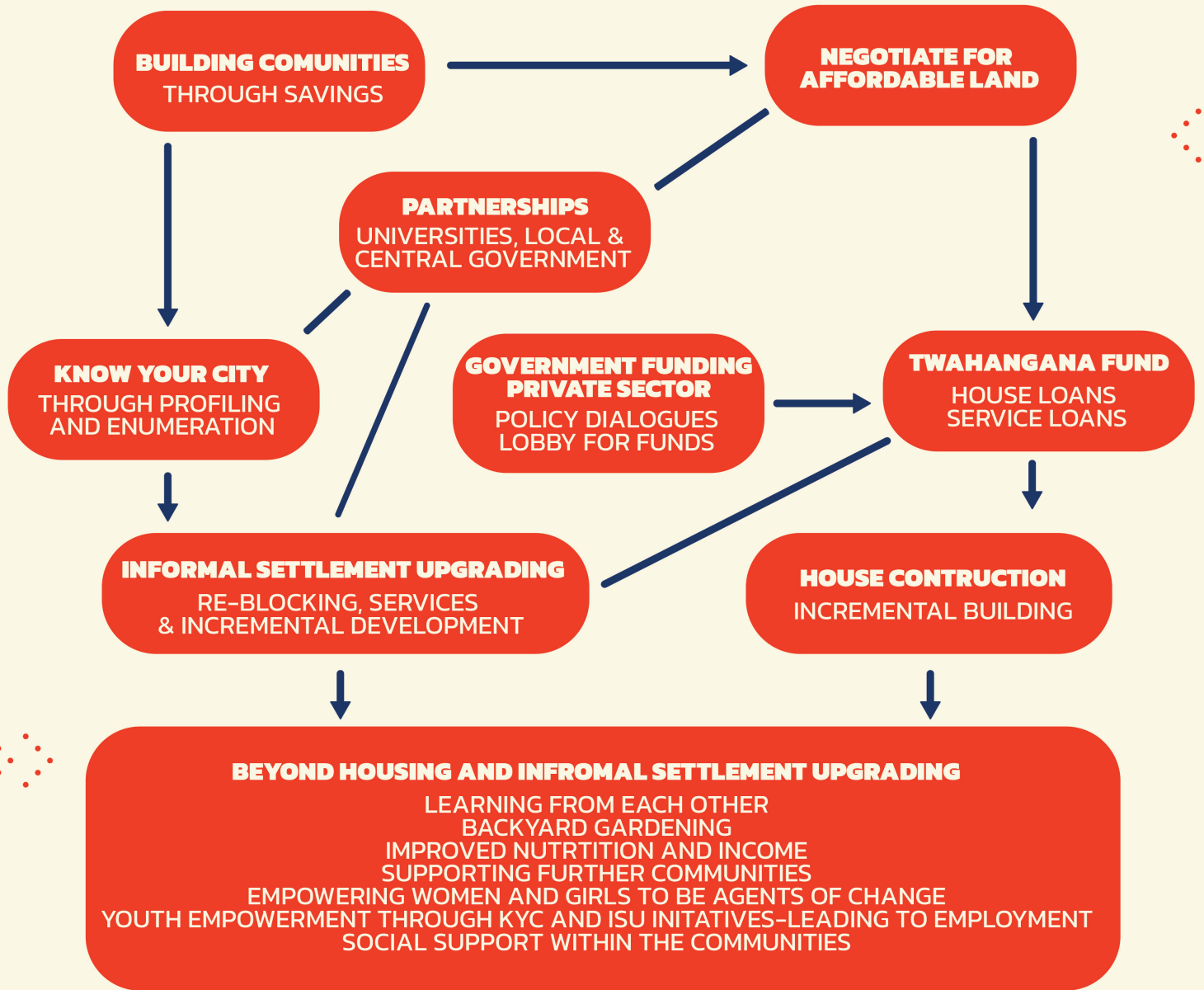


Expenses	N\$
Federation Activities	2,740,198
NHAG Facilitation	2,639,191
Administration	2,551,478
Total Expenses	7,930,867



SHACK DWELLERS FEDERATION OF NAMIBIA

PEOPLE'S HOUSING MOVEMENT



Shack Dwellers Federation of Namibia
 supported by Namibia Housing Action Group



