



PropertyNews

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The right insurance for your walls



NEO NATURAL PAINT





NOTE FROM THE EDITOR

You can ensure there are no nasty surprises in the future, by taking care of your property related legal & insurance matters today.

Visit our professional services page & blog for more information on the above and other topics at www.propertynews.com.na.

Enjoy our latest issue!

Gerdi

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NEXT PUBLICATION:

Issue 430 | 16 May 2019
Life at Home

Reaching 30 000+ people monthly.
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Hamutenya Rd
Tel: 067 248 700

Ongwediva
Oshana Mall
Tel: 065 220 637



ELISENHEIM

NS 3 100 000
Lovely family home with 1 of the largest erven on the estate!
3 Bedrooms, 2 bathrooms, Lounge with o/p dining room, kitchen with scullery.
Double garage & carport.
Swimming pool.
Deck with bi braai.

For viewings contact
Lourinda 081 252 6296
lourinda@joseph-snyman.com.na



AVIS

NS 2 200 000 CC

3 Beds, 2 full baths, kitchen, dining and living area, braai, dbl garage. In a security complex, all on 1 level. Spacious rooms with aircons, a new oven, automated dbl garage (with shelving). Marie 081 128 4281

Southern Industrial Area
840 m² Retail & Office area
Available Immediately
NS 70 000 pm (Excl. VAT)

VARIOUS RENTALS

Northern Industrial Area
276 m² Warehouse with offices, Walk-in safe & ablutions. Available Immediately. NS 18 000 pm (Excl VAT)

Northern Industrial Area
540 m² Cross Dock facility
Available Immediately
NS 29 000 pm (Excl VAT)

WHK CBD
Various office areas 70 m² - 1800 m²
Rates from NS 130- /m² upwards.

Gerhard 081 124 4682
gerhard@joseph-snyman.com.na



OLYMPIA

NS 4 500 000 EXCL COST

Beautiful family home ready to move in. 4 beds, 2 baths, office, o/p kitchen, living area, laundry, enclosed braai area, pool, lapa, outside toilet, dbl garage, big erf, security, aircons. Marie 081 128 4281



PIONEERSPARK

NS 1 345 000 PTY

Stand alone 3 bedroom town house, 2 bathrooms, open plan lounge fitted kitchen. 2 carports. Communal pool. Johnny 081 124 8589



PROSPERITA

NS 7 200 000 EXCL COST

Warehouse with Office for sale.
Ground floor - 250 m² warehouse & 95 m² Offices. 1st floor - 345 m² warehouse.
Erf size 628 m².
Lourinda 081 252 6296



BARGAIN OF THE YEAR!

WHK WEST

NS 685 000

Beethoven Heights
1 Bedroom apartment, 1 full bathroom and open plan kitchen.
Gerhard 081 124 4682



KLEIN WINDHOEK - N\$ 5 200 000



Perfect for the extended family! Two houses on one erf! House A: original wooden floors, 4 bedrooms, 2 bathrooms, kitchen, TV room & dining room. Double garage. Big Wine Cellar underneath the house. Share a garden & pool area. 1 Bedroom flat. House B: 3 Bedrooms, 2 bathrooms, o/p kitchen / dining / TV room. Double garage & 2 x carports.

KLEIN WINDHOEK - N\$ 3 950 000



Older home with high ceilings & wooden floors on approx. 1 200m² erf. Dining room, TV room & sun room. 3 Beds, 2 baths & 1 bed flat. Ent area with bar, pool & views. Single garage & carports.

TAUBEN GLEN - N\$ 3 500 000



Modern 4 Bed, 2 bath home with study. O/p kitchen (sep scullery) / dining room / TV room. Lapa with BBQ & pool. Outside guest room & bathroom with big hobby room. SQ. Double garage & storeroom.

OLYMPIA - N\$ 2 699 000 CC



3 Bedroom, 2 bathroom home with no stairs. Open plan kitchen / dining room & separate TV room. Outside lapa with BBQ & garden. Single garage & 2 x carports.

EISENHEIM - N\$ 2 700 000



Just move into this well maintained, modern 3 bed, 2 bath, freestanding home with beautiful views. O/p kitchen (sep pantry) / living area, outside stoep & BBQ, garden and 2 garages.

EISENHEIM - N\$ 2 392 000



Green space in front & back. 3 Bed, 2 bath freestanding house with o/p kitchen (with pantry)/living area. U/cover BBQ & bar ent area with garden. Dbl garage & 4x carports.

AVIS - N\$ 2 200 000 CC



Unit with 3 bedrooms, 2 bathrooms, all on one level with an open plan kitchen dining / living area. Outside BBQ & double garage.

EISENHEIM - N\$ 8 500 PM



2 Bedroom, 2 bathroom unit in Jericho Heights. O/p kitchen / living area that walks out onto the stoep with a BBQ & stunning nature view. Tandem garage plus storeroom. **Available 1 May.**

LUDWIGSDORF - N\$ 12 500 PM



Spacious unit with big open plan kitchen / TV room / dining room that walks out onto the stoep. Being renovated. 3 Bedroom, 2 Bathrooms & double garage. **Available 1 May.**

KLEINE KUPPE - N\$ 11 000 - N\$ 14 000 PM



Brand new two & three bedroom units available in Ambrose. Open plan kitchen / living area with outside courtyard & BBQ. Single garage & double garages. No pets. **Available 1 May.**

Marion Wolf 081 245 2390
 Anita Dames 081 124 6666
 Dinette Venter 081 124 6732
 Muggie Loftie-Eaton 081 129 4121
 Lourette Liebenberg 081 124 5868
 Hillie Petrus 081 128 6783
 Stefanie Dames 081 380 9900
 Tatjana Rapp 081 564 4373
 Angela Ochorus 081 312 0546



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 www.rightmoveproperties.com.na



SOLE MANDATE

OLYMPIA - N\$ 3 450 000



Immaculate condition! Children's paradise! 3 Bedrooms, office (or 4th bedroom), 2 bathrooms (main en-suite), lovely kitchen with pantry, living rooms, huge verandas, pool, lapa with braai, 3 garages. Excellent security features. Erf 1200m². Ideal family home!
 Marion 081 245 2390



LUXURY HILL - N\$ 5 100 000 CC

Beautiful, impeccable character home on 1684m² erf, private with tranquil garden & amazing views. 3 Beds, 2 baths, several living areas, offices, 3 garages, 6 carports & more. Marion 081 245 2390



OUTSTANDING VALUE

PIONIERSPARK - N\$ 1 850 000

STUNNING T/House with 3 Beds, 2 Baths, guest loo, spacious o/plan living, store-room, patio, BBQ, pet friendly garden; 2 garages!! Lourette 081 124 5868



MAGNIFICENT!

LUDWIGSDORF - N\$ 6 715 000 CC

4 Beds, 4 Baths, dressing room, study, private entertainment area with jacuzzi, BBQ, dbl garages, 4 carports, extremely safe; Amazing Views! Lourette 081 124 5868



AUASBLICK - N\$ 6 800 000 CC

Erf 1654 m²; 4 Beds, 4 Baths, STUDY, 4 garages plus parking; 3 entertainment areas! Amazing Views! Excellent Security. Lourette 081 124 5868



KLEINE KUPPE - N\$ 1 100 000 CC

EASTER SPECIAL!! GRAB THIS! Apartment on 2nd floor with 2 beds, 1 bath, o/p kitchen with lounge. Balcony with b/i braai & views. Shaded carport. Levies N\$ 1459. Tatjana 081 564 4373



KLEINE KUPPE - N\$ 1 850 000 PRIV

Double storey townhouse with big yard! Pet & child friendly. 3 beds, 2 baths, views, single garage, BBQ, parking for 3 more vehicles. Tatjana 081 564 4373

2019 FNB'S ANNUAL ESTATE AGENT AWARD FUNCTION
 AGENCY OF THE YEAR: RUNNER UP
 Staying the Top Estate Agency in Windhoek



We wish to greatly thank FNB and our loyal clients for yet again receiving acknowledgement of our dedication and hard work.

Congratulations to each & every one of our agents who individually won prizes!

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FNB ATM | Standard Bank ATM | Nedbank ATM | Dr. Stolze | Windhoek Sport Medicine Centre | Adventour Bike Namibia



Estate Agent of the Year

Left to Right: Magda Talbot (FNB); Gretha dos Santos and Erwin Tjipuka (FNB)



Rural Agent and Agency of the Year

Left to Right: Rosy Jacobs (FNB); Roswitha Haingura Haingura Real Estate and Magda Talbot (FNB)



Estate Agent Business exceeding N\$ 20 million

Left to Right: Rosy Jacobs (FNB), Schantal Teichmann on behalf of Lona van Wyk and Theo Mvula (FNB)



Estate Agency of the Year

Left to Right: Erwin Tjipuka (FNB); Schantal Teichmann Just Property Group and Magda Talbot (FNB)



the winners 2019



Estate Agent Business exceeding N\$ 10 million

Left to Right: Rosy Jacobs (FNB), Uripa Kauta; Anita Dames; Willem Fourie, Andreyra Pereira; Jan Visagie and Theo Mvula (FNB)



Estate Agencies of the Year

Left to Right: Erwin Tjipuka (FNB); Just Property Group; Right Move Properties; Sell Fast Real Estate; Yellow Square Properties; Fine & Country and Magda Talbot (FNB)



Estate Agent Business exceeding N\$ 5 million

Left to Right Back: Theo Mvula (FNB); Corniel Nel; Hayley Fay; Stephanie Dames on behalf of Lourette Liebenberg; Aina Sheya; Horatius Abrahams; Oddette van der Westhuizen

Front: Jaco Koen on behalf of Archie Graham; Ruanca Klose; Ndahafa Angula; Andreas Hamutenya, Hillie Petrus, Hilary Chege; Rosy Jacobs (FNB)

Absent: Andresia Agenbach, Dinette Venter, Erothis Iita, Madelein Engels, Markus Weiss, Naomi van Tonder



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Willem Joanie
081 129 6689 081 407 4274

OLYMPIA - N\$ 2 685 000 CC



Ideal starter home in Olympus Village on 728m² erf. 3 beds, 2 baths, kitchen, lounge/dining, covered thatch lapa with BBQ, single garage, dbl sided carport. Well secured.

KLEIN WHK N\$ 2 995 000 CC



Unreal price for this gem! Price Reduced! Offering 3 bedrooms, 2 bathrooms, study nook, open plan living area, stunner kitchen and scullery, covered bbq, pool, double garage, alarm, beams, aircons, small complex ... stunning unit!

KLEINE KUPPE N\$ 3 115 000 CC



Stunner duet on offer. Exceptionally neat. 3 beds, 2 baths, guest loo, o/p lounge with fireplace and dining, kitchen, pantry, study, outdoor bbq, dbl garage & carport, manageable garden, located in cul-de-sac, well secured, you can just move in!

PIONIERSPARK - N\$ 3 725 000



Neat family haven with 4 beds, 2 baths, extra shower, kitchen with scullery & pantry, lounge/dining with fireplace, tv room, heated pool, laundry, w/i cooler, dbl garage, carport, DQs, 1 bed flatlet, gorgeous trees & lots of parking. Erf 1485m².

PIONIERSPARK N\$ 3 890 000 CC



Modern family home. 3 Beds, 2 baths, o/p living area, kitchen, scullery, indoor ent with bbq, pool, dbl garage. 2 bed flatlet with lounge, kitchen, bath, own entrance. Must see!

KLEINE KUPPE N\$ 3 295 000



Absolute value! This house offers it all. 3 Beds, 2 baths, lounge/dining with fireplace, kitchen, scullery, pantry, indoor bbq, deck with amazing views and coal stove, store room, pool, solar geyser, well secured, water cooler.

Markus Weiss properties

Markus: 081 241 4796
Vivienne: 081 853 5368
markusweiss@iway.na

www.mwproperties.com.na

LUDWIGSDORF



Large 3-Bedroom house, 3 bathrooms, lovely kitchen, 2 lounges, thatched entertainment area with BBQ, study, pool. The lower part offers three 1-Bedroom flats, with rental income of +- N\$ 15,000/month.

LUDWIGSDORF



Mission Village: Lovely 3-bedroom townhouse, 2 bathrooms, newly renovated, open plan lounge, kitchen, covered veranda, guest toilet, remote-controlled single garage, solar geyser and central aircondition. Priced to go!

OLYMPIA



Large family home with 4 beds, 3 baths, study, guest toilet, kitchen with scullery/laundry, big covered veranda, pool, huge erf, dbl garage and dbl carport. Situated in quiet street in upmarket area. Selling on valuation.

CENTRAL



Merensky Tower: **Unbelievable price reduction!!!** Around 30% down from the original price!!! Starting at N\$ 895,000 for a 1-Bed apartment and N\$ 950,000 for a 2-Bed Unit. Neat finishes, basement parking, 24 hrs security, some units with balconies.

KLEINE KUPPE



Super Neat Duet with 3 bedrooms, 2 bathrooms, study, lounge, dining room, kitchen, enclosed veranda, double garage and double carport. Lovely garden.

KLEINE KUPPE



Stunning view! Brand New 4-bedroom/3 bathroom Duet, huge living area with indoor BBQ, lovely kitchen with scullery, garden with pool, laundry room, huge double garage.

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Gretha Dos Santos

grethads@afol.com.na | 081 284 3180

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JUST PROPERTY



FNB AGENT OF THE YEAR 2018/2019 WINNER!

BUSINESS EXCEEDING N\$ 30 MILLION

It is only by the Grace of God, that I am honored with this prestigious award.

Thank you to each client who entrusted the sale of their homes to me, and to each client who purchased a home through me. This award is as much yours as it is mine.

Thank you FNB for excellent service!

EON

Hannelie Suckley
+264 81 223 3224
realestate@eonproperty.com



Tel: +264 61 221 081

Anita Versfeld
+264 81 206 1077
anita@eonproperty.com



www.eonrealtors.com

PUTEOLI, AVIS
N\$ 3.2 MIL CC (NEG)



Modern, spacious and secured townhouse. 4 Beds, 3 baths, o/p living areas, dbl garage, courtyard/patio with braai. Hannelie

VAL D'RHYN, PIONIERSPARK
N\$ 1.430 MIL



Spacious, modern and secure apartment in Pionierspark ext 1. 2 Beds, 2 baths, basement parking, balcony with braai. Hannelie

KLEINE KUPPE
N\$ 4.8 MIL



Freestanding house with 4 Beds, 3 baths, scullery/laundry. Lounge with fireplace. Triple garage. Ent area. Top security. Hannelie

ISHMAEL CRT, DORADO PARK
N\$ 930 000



2 Bedroom apartment with 1 bath, o/p kitchen/lounge. Current rental agreement in place at N\$ 6,500 pm. Levies N\$1,570. Hannelie

EUCALYPTUS, KLEIN WHK
N\$ 2.750 MIL CC



3 bed (mes & balcony), 2 full bath duplex. Top finishes & BIC. Dbl garage with interleading door. Retractable door to patio with braai & garden. Levy N\$3,341. Anita

ISHMAEL CRT, DORADO PARK
N\$ 942 000



2 Bedroom, 1 bathroom apartment with o/p kitchen/lounge in popular complex. 63 m². Rental income N\$7,000 pm. Levies N\$1,570. Anita

HOUSE IN AUASBLICK
N\$ 4.450 MIL NEG



4 beds, 4 baths, 2 dbl garages. Main with balcony & views. Verandah with braai. Sep scullery/laundry. Pool & garden. 1 bed flat. Good security. Quiet area. Anita

DUET IN KLEINE KUPPE
N\$ 3.1 MIL CC



Duet on 698 m² erf in cul-de-sac. 3 Beds, 2 baths, guest loo. Study nook. Kitchen, scullery, o/p dining/living to patio with braai. Fire-place. Dbl garage & garden. Anita

LUDWIGSDORF - N\$ 2 620 000



- Duplex Townhouse
- 3 Bedrooms
- 2 Bathrooms
- Guest WC
- Lounge
- Dining room
- Kitchen with entrance to double garage
- Under roof terrace
- Outside BBQ
- Small Garden

KLEIN WINDHOEK - N\$ 2 800 000



- One level town house
- Small complex (only 7 units)
- North facing
- Good security
- Child & Pet friendly
- 3 Bedrooms
- 2 full bathrooms
- Separate lounge & dining room
- Kitchen & scullery
- Double garage with entrance to house
- Big garden with pool. Very private.
- Valuation is N\$ 2,950 000

EROS HILLS - N\$ 25 000 PM (PLUS 1 MONTH DEPOSIT)



- North/East facing with entrance hall
- Huge 4 bedroom house
- 3 Levels with magnificent views
- 2 Bathrooms, guest wc
- Huge lounge with fireplace
- Kitchen & dining room
- Storage room/linen
- Tv room/playroom /gym & small office
- Laundry, outside wc & shower
- Huge storage room, big garden with big trees
- Double garage + parking space 3 more cars
- Good Security: beams & electric fence

City Living

REAL ESTATE

Lydia | 081 407 0017
061 259 801 | kazimbu@yahoo.co.uk

KLEIN WINDHOEK - N\$ 680 000



Elandshof: walking distance into town.
1 bedroom flat, kitchen, lounge, bathroom.
Price is excluding cost.

CBD - N\$ 1.350 MIL



Thrift Tower: 2 bedrooms, 1 bathroom,
open plan kitchen lounge and secured parking.
Price is excluding cost.

LUDWIGSDORF - N\$ 4.995 MIL



OFFERS
WELCOME

Embassy house: 4 Beds, 3 baths, kitchen,
scullery, 2x lounge, dbl garages, 1 flat, pool,
office, guest toilet & more. Erf 1500m².

WINDHOEK WEST - N\$ 2.450 MIL



BARGAIN OF
THE YEAR!

Business zone property: 2 large bedrooms,
kitchen, lounge, dinner, single garage and
1 bedroom flat. Erf 1420m².

KLEIN WHK - N\$ 3.995 MIL



OFFERS
WELCOME

On the hills: 3 Beds, 2 baths, kitchen, lounge,
guest outside room with its own bathroom,
pool, entertainment area, dbl garage.

LUDWIGSDORF - N\$ 25 000 PM



FOR
RENT

4 Bedrooms, 2 bathrooms, kitchen, scullery
lounge, dining room, double garage and
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LUXURY HILL - N\$ 18 000 PM



Freestanding family home. 3 beds, 3 baths,
dbl garage, o/p lounge/dining room/TV room,
laundry, modern kitchen, patio with BBQ. Excl
W&E. Avail 1 June. Web Ref: 1261859.

PROSPERITA - N\$ 13 000 PM



Showroom/warehouse, 180 m², avail immedi-
ately. Mezzanine floor for office, kitchenette,
store room & toilet. Side entrance through
roller doors. Excl VAT, W&E. Web Ref: 1262604

N INDUSTRIAL - N\$ 9 000 PM



Barleo Park Warehouse, 159 m², reception
with kitchenette & toilet, office with aircon on
second floor. Available immediately. Excl VAT,
W&E. Web Ref: 1251964

WHK NORTH - N\$ 880 000



Great Investment Opportunity. 2 Bed, North
facing apartment with stable tenancy in place.
Current rental income N\$7 800 p.m inclusive of
water. Privately registered. Web ref: 1230827

WHK NORTH - N\$ 2.7 MIL



Freestanding family home offering 3 beds,
2 baths, 2 living areas, dining room, dbl auto-
mated garage, fairly large garden. Modern b/i
kitchen. Privately reg. Web Ref: 1250531

KLEINE KUPPE - N\$ 1.150 MIL



2 Bed apartment, o/p living room, modern
kitchen, 1 bath, 10m² balcony with b/i braai
and u/cover parking bay for 1 vehicle. Tenant
in place - great investment. Web ref: 1239049



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 **Bank Windhoek**

Private Sale - N\$ 4.2 mil

Klein Windhoek

Lovely 4 bedroom home with lots of character and charm. The house consists out of 4 big bedrooms and 2 bathrooms, a lovely, spacious entertainment area, office area, beautiful kitchen with pantry, tv room plus bar area that opens to a pool and garden. Double garage, laundry, storeroom & a large bachelors flat separate to main building. Most of the house still has high ceilings and original wooden floors. Water cooler.



Offers welcome

Contact: 081 2062391 • magdasurge@yahoo.co.uk



Ndeshi 085 289 1163 | sales@sheengeprop.com.na
Suite No.4, Paragon Office Suites, Garten street, WINDHOEK

WHK NORTH - N\$ 2.43 MIL

FREE STANDING HOUSE

on 1020m² erf, ideal for business (day care, guest house etc). Consisting of 4 bedrooms, living room, kitchen with scullery, store room, toilet, bathroom and shower room. Plus an outside flat. Ample space for expansion.



PIONIERSPARK EXT 1 - N\$ 1.1 MIL

PRICE REDUCED

Safe & secure complex. 2 Bedroom ground floor unit, open plan kitchen & lounge, and full bathroom courtyard, 2 parking spaces. PLUS a children's playground. Price excluding costs.



AUSSPANPLATZ - N\$ 950 000

PRICE REDUCED

2 bedroom unit on the 2nd floor, situated in a safe and secure complex. Open plan kitchen & lounge, a toilet and bathroom, plus under shade parking.



Selling Price

N\$ 6 000 000

Herboth's Blick

Close enough to Windhoek for work and play. Far enough to be in a world of your own.

Giraffe, Kudu, Oryx, Waterbuck, Blesbuck, Warthog and plenty birdlife. Total erf size: 5 hectares. 3 Bedroom house, 2 bathrooms, braairoom with own toilet and shower. Double garage with extra space, pool, and a large open living area. See facebook for more photos.

Contact Talita Horn | +264 813660213
Email tfhorn35@gmail.com for a viewing appointment.



PA!NTNAM!B!A 

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HENNING VILLAGE

N\$ 23 000 PM NEG

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**Modern luxury villa
with great views
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Features include:

- 3 bedrooms
- main with own balcony
- w/i closet & a/c
- 2 bathrooms
- guest toilet
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- dbl IBR carport
- servant's wc
- covered patio
- splash pool
- BBQ

**Contact Samantha
081 665 0077**



**BRAKWATER
HOME FOR RENT!**

MAIN HOUSE

- N\$ 21,000 per month (negotiable)
- Yard area: 2000m²
- Large living & dining room
- Double storey
- Braai & ent area outside
- Kitchen with built-in braai
- Scullery, Pantry
- Guest toilet
- 3 Bedrooms (2 en-suite)

- Garage & u/cover parking
- Pretty garden
- Access to tennis court

OFFICE (OPTIONAL)

- N\$ 7,000 pm (negotiable)
- 4 Offices (50m²)
- Toilet
- Large ent area inside
- Braai area outside

Available Immediately!

**Contact Samantha
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how can we help you?



FNB Residential Property Report December 2018

Highlights

- HPI Index retreats - prints -2.7% at the end of December 2018
- Volume index accelerates to 40.4% y/y
- National Average house price comes in at N\$N1.1mn

Regional Snapshots – Annual average 2018**

South:	N\$830,750	(+14.0%)
North:	N\$862,750	(+6.1%)
Coast:	N\$1,051,333	(-13.9%)
Central:	N\$1,450,833	(-2.3%)

Key to FNB's Housing Segments

Small:	N\$0.5mn to N\$1.5mn
Medium:	N\$1.5mn to N\$3.4mn
Large:	N\$3.4mn to N\$6.5mn
Luxury:	N\$6.5mn and higher

Annual house prices contract for the first time since 1996

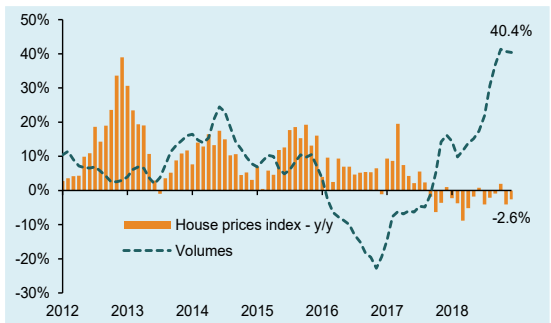
Property prices continued contracting aggressively across the country towards the end of 2018. Previously, since the late nineties, property prices had grown by an average of 11.0% annually as the economy evolved, businesses flourished and disposable income increased. The steady GDP annual growth rate of about 4.0% over that period, created ample demand that buoyed residential property prices. However, the deep recession experienced over the past 2 years, has put severe strain on the sector. Central property prices contracted by 2.3%/y/y (year on year) while coastal prices edged even lower to -13.9%/y/y over the past year. The movements in the market have meant that our weighted *Housing Index* posted returns of -2.7% at the end of December, compared to 4.0% at the end of 2017.

A closer look at the various numbers shows that activity has been centralized in the "small" segment, where volumes have picked up by a massive 52.0% y/y at the end of the year. At this stage, it remains unclear whether prices have fully bottomed out. Current trends indicate that price pressures still exist in the high-medium to luxury segment which will undoubtedly lead to lower national average prices over the course of this year. Nationwide, a single property stays in the market for four months, with most sellers forced to drop their selling price by 12.0% y/y before securing a sale - further signs that the sector remains suppressed.



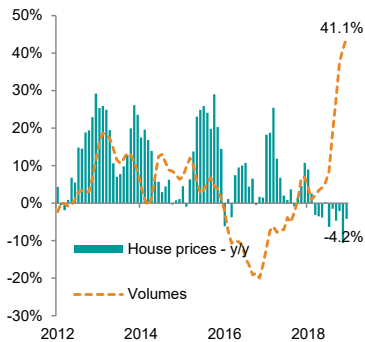
Authored by:
Daniel Kavishe
Group Economist
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Figure 1: FNB Housing Index (Price and Volume Index)



**The annual average figures are calculated by taking the average of the monthly prices as is reported in our monthly reports. The growth rate however is obtained from the average move in the regional indices over the past year

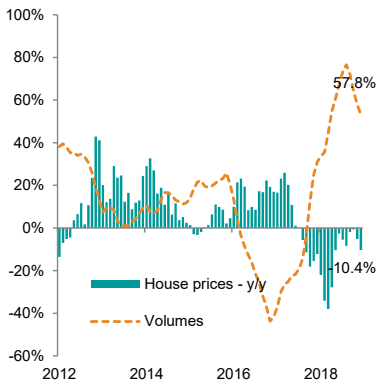
Figure 2: Central volumes robust



Central Property Index contracted by 4.2% y/y, as increased volumes pushed market prices lower. The Central Volume Index seems to have peaked at 41.1%/y/y, supported by increased appetite for property in the small segment across all the towns. These increases were mainly in Windhoek and Okahandja where activity picked up by 31.3% y/y and 41.6%/y/y respectively.

Despite this, it is not anticipated that volumes will remain as high during the first quarter of 2019. The shifted focus to small segment will be the core theme for the year with this segment growing by 69.3%/y/y over the past year whilst accounting for 63.0% y/y of the sales. Naturally, the higher volumes kept average prices at bay with Okahandja property prices ending the year at N\$1.2m, whilst Windhoek recorded N\$1.5mn

Figure 3: Weak prices across the coast

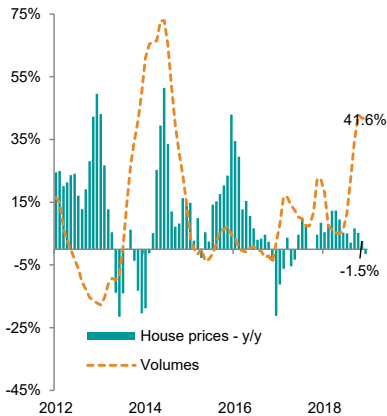


Coastal property prices contracted by 10.4%, to bring the average house price to N\$970k. As the latent impact of new property influences the market, price pressures are expected to continue across coastal towns. In Swakopmund, prices contracted by 24.1%/y/y while in Walvis Bay the prices contracted by 19.1%.

Volume growth has been strong, particularly Walvis Bay, where growth in new additional properties doubled as compared to the end of 2017. In Swakopmund, volumes increased by 61.0% y/y, a consistent growth that started in November 2017. Similarly, to the central region, the main segment from which growth emanates is the small segment. The large segment recorded some activity with sales increasing by 28.5% at the end of 2018 - likely a result of growth from a low base (Notably, prices in large segment are still compressed with growth at a mere 1.5% y/y).

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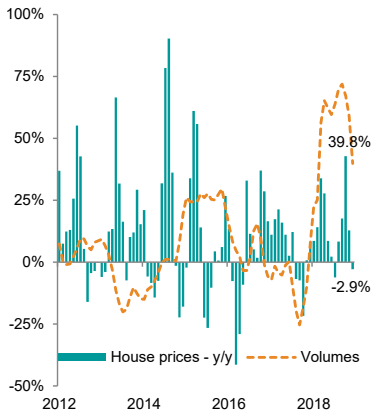
Figure 4: Northern prices – still ripe



Northern property prices start to feel the pressure as prices slip to -1.5% y/y at the end of December. Opportunities to invest in the market however, remains ripe given that average sqm size of plots remains significantly larger than in central or coastal towns, plus, it comes at a discount. Volume growth was particularly bountiful at 41.6%/y/y as the small and medium segment both grew aggressively by 36.2% and 23.2% over the past year. An average property is currently in the market for N\$712K.

We believe that concerted efforts by government to boost housing will greatly benefit property development in this region where the bulk of the population currently lives.

Figure 5: Southern towns - slow but steady

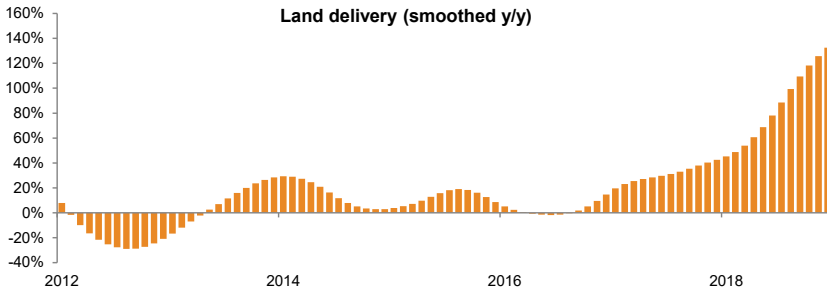


Southern property prices contract but by a lower margin. At -2.9% y/y growth, southern price growth will likely remain volatile over the following year as regional developments plans would spearhead any development. These areas will greatly benefit from low-cost housing as indicated with demand which is 100% currently in the small segment. House prices rallied in the year because of a few expensive houses that entered the market but we believe that it was short lived. We see prices in this region dropping from the current N\$807K to N\$600k over the next year. This will be supported by demand in the low end of the market and likely as increase in low cost housing which we believe is crucial for the area.

As consistently stated, volumes in this region are very low hence results from analysis in this segment must be viewed in lieu of this context.

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Land delivery to continue its ascent



The past year showed sizeable increases in land delivery. Land delivery increased by 136.2%, stemming from a boost in sales from Northern region and Coastal region. The latest national building plans approved data corroborates this movement after towns such as Ongwediva and Swakopmund had substantive annual increases in plans approved during the first and second quarter of last year. Central region has had a surge in approved building plans but mainly in “additions and renovations” as opposed to new build. We believe this trend will invariably continue as people opt to build versus buying property in the market. The bonded average price per square metre of land still seems to have accelerated during the second half of the year, likely as demand picked up across most towns. We believe that there will be increased supply of land over the next few years which will likely contain prices as the process of land reform unfolds and as government increases pressure on municipalities to supply affordable housing to the general populous.

Conclusion

Overall, 2019 should prove to be a tough year for pricing in the property market. New developments in the low-cost market will likely take centre stage dragging average house prices down. Advancements in technology will mean that the supply of alternative building methods will likely also reverberate across the country given the need that exists for basic shelter. Furthermore, with price pressures continuing due higher unemployment and a weaker disposable income outlook, we believe that property prices will continue decelerating during this year and will likely only normalize in 2020. An interesting phenomenon, as earlier indicated, is the increase in land delivery. We believe most households will move towards building versus buying new property as the cost of inputs remains subdued. This should bode favourably to contractors in that space. The market is still tilted towards buyers and those with strong balance sheets or sufficient cashflow will likely benefit in acquiring property at low prices.

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The main house features 3 bedrooms with 2 bathrooms. Open plan living room, dining room, kitchen and a guest toilet on ground floor. Laundry room and 3 garages. PLUS 2 bed, 1 bath flat with o/p kitchen & living room.

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NEGOTIABLE



Web Ref: 093

3 En-suite bedrooms on the top floor. 2 of the rooms share a balcony with stunning ocean views. O/p kitchen & scullery, dining, living, entertainment area with indoor BBQ & guest toilet on ground floor. Storage area and double garage.

SPACIOUS, MODERN WITH SEA VIEW

NS 2 520 000



Web Ref: 242

TV room, dining area & ent area with indoor BBQ. O/p kitchen with scullery. One en-suite bedroom and guest toilet on ground floor. The top floor features an ent/living area with sea views & 2 more en-suite bedrooms.

LOTS OF LIGHT!

NS 3 460 000



Web Ref: 298

O/p living room, dining area and kitchen (with breakfast nook & gas hob). Both the ent area & sun room has own stainless steel BBQ. Upstairs are 3 bedrooms (main en-suite with balcony & BIC) and another full bathroom.

KRAMERSDORF DUPLEX TOWNHOUSE

NS 1 550 000



Web Ref: 226

Featuring 3 bedrooms, 2 bathrooms and modern kitchen with an open plan living area. Lovely entertainment area with an indoor BBQ. Double garage & nice yard.

BEAUTIFUL TOWNHOUSE IN MILE 4

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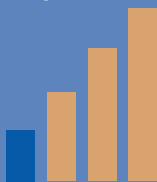
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Lovely Duplex townhouse with 2 bedrooms and 1 full bathroom. The ground floor has an o/p kitchen and living room along with a neat courtyard & outdoor BBQ. Guest toilet & single garage. Alarm system and beams.

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EXT 15 SWK - N\$ 1.9 MIL



U-shaped house with large rooftop patio. 3 Bedr (mes), 2 bathr, study, kitchen, scullery, lounge/dining room with built-in bbq, double garage. Web: 905727

FAIRWAY WALVIS BAY - N\$ 3.39 MIL



Contemporary beauty right next to the golf course. 3 Bedr, 3 bathr, guest toilet, kitchen/scullery, study, large living area, outdoor ent area & bbq, garages for 6 cars. Web: 1258876

HENTIES BAY, SUN BAY - N\$ 5.2 MIL



Sea views from all rooms! 3 Enormous bedr, all with private baths, lounge, dining room (indoor bbq), kitchen, scullery, garage for 6 cars, carport for 3 cars. Web: 1251738

KRAMERSDORF - N\$ 3.33 MIL CC



Awesome finishes: 3 bedr, all with private bathr, guest loo, study nook, kitchen, scullery, dining room (indoor bbq), lounge, 2 garages. Web: 1229685

LAGOON - N\$ 4.635 MIL



Luxurious home with top finishes: 3 Bedr, 3 baths, study, lounge, bar, dining room (indoor bbq), kitchen & scullery, dbl tandem garage, store room. Web: 1226831

LONGBEACH - N\$ 1.15 MIL



2 Bed townhouse in Ialandi. 2 Bathr, 1 garage, kitchen o/p with living area. Indoor bbq. Large back garden and wooden deck with sea views. Web: 1063422

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