



# PropertyNews

propertynews.com.na | 16 May 2019 | Issue 430: Life at Home

INDUSTRIAL PLOTS READY FOR TRANSFER  
1 025 - 11 794m<sup>2</sup>



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**NOTE FROM THE EDITOR**

According to the latest FNB Housing Index, the past quarter shows that residential property prices continue to contract, like they have done since 2018. Turn to page 22 or visit our online blog page for more on this topic.

Enjoy our latest issue!

*Gerdi*

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**NEXT PUBLICATION:**

Issue 431 | 30 May 2019  
Life at Home

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**EISENHEIM**

**N\$ 3 100 000**

Lovely family home with 1 of the largest erven on the estate! 3 Beds, 2 baths, lounge with o/p dining room, kitchen with scullery. Dble garage & carport. Pool and deck with braai. Lourinda 081 252 6296

**TO LET**

**PROSPERITA**

**N\$ 29 500 EXCL VAT**

Erf 1050m<sup>2</sup>, warehouse 456m<sup>2</sup> with water cooling. Approx 6 offices, all with aircons. 2 large shutter doors onto street. Separate entrance, 9 covered parking bays in spacious yard. Denis 081 124 4581

**URGENT SALE!**

**OLYMPIA**

**N\$ 4 750 000 NEGOTIABLE**

Zoned for offices!  
Erf 1 550m<sup>2</sup>.....building 375m<sup>2</sup>  
Ideal for professionals  
Call me and maybe we can talk price!  
Denis 081 124 4581

**EISENHEIM**

**N\$ 2 700 000**

Perfect family home! 3 Beds, 2 baths, kitchen with pantry, dining room, lounge AND separate TV Room. Out- side Toilet & Shower. Space for expansion. Lourinda 081 252 6296

**VARIOUS RENTALS**

**Southern Industrial Area**  
840 m<sup>2</sup> Retail & Office area  
Available Immediately  
N\$ 70 000 pm (Excl. VAT)

**Northern Industrial Area**  
276 m<sup>2</sup> Warehouse with offices,  
Walk-in safe & ablutions. Available Imme-  
diately. N\$ 18 000 pm (Excl VAT)

**Northern Industrial Area**  
540 m<sup>2</sup> Cross Dock facility  
Available Immediately  
N\$ 29 000 pm (Excl VAT)

**WHK CBD**  
Various office areas 70 m<sup>2</sup> - 1800 m<sup>2</sup>  
Rates from N\$ 130- /m<sup>2</sup> upwards.

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

**TO LET**

**KLEIN WHK**

**N\$ 12 500 PM**

Fully furnished 2 bedroom, 2 bathroom apartment. Close to amenities.  
Available immediately!  
Gerhard 081 124 4682

**SOLE MANDATE**

**KHOMASDAL**

**N\$ 1 150 000 EXCL COST**

Family home needing some TLC. Lots of potential. 3 Beds, 1 bath & sep toilet. Kitchen, big lounge / dining area, small ent area, laundry area, outside flat, covered parking. Marie 081 128 4281

**PROSPERITA**

**N\$ 7 200 000 EXCL COST**

Warehouse with Office for sale.  
Ground floor - 250 m<sup>2</sup> warehouse & 95 m<sup>2</sup>  
Offices. 1st floor - 345 m<sup>2</sup> warehouse.  
Erf size 628 m<sup>2</sup>.  
Lourinda 081 252 6296

**ROCKY CREST**

**N\$ 1 600 000 EXCL COST**

Well looked after family home offering 3 beds, 2 baths, o/p kitchen, living area, enclosed veranda with outside braai, single garage & additional space for expansion. Marie 081 128 4281



**FINKENSTEIN N\$ 4 990 000**



5 En-suite bedroom house with stunning nature views & a study. Erf of 9900m<sup>2</sup>. O/p kitchen (sep scullery / laundry) / dining & TV room. Outside patio with BBQ overlooking heated pool (25m). 5x garages, lots of parking inside & workshop.

**LUDWIGSDORF N\$ 4 950 000 CC**



Looks all on one level family home with spectacular views. 4 beds, 2 baths & study nook. Spacious kitchen with separate scullery / laundry. Big open plan dining / TV room with fireplace. Outside BBQ, pool & Jacuzzi. Double garage & domestic WC.

**LUDWIGSDORF N\$ 4 875 000 CC**



VIEWS & 1350m<sup>2</sup> erf! 4 bedrooms, 3 bathrooms with a study. Kitchen, dining room, lounge with fireplace & TV room. Big laundry. Inside BBQ & entertainment area with outside pool. 3 x garages, carport, inside parking & storeroom. Established garden.

**KLEINE KUPPE N\$ 3 800 000 CC**



Stunning unit in Henning Village with views! O/p kitchen (scullery/laundry), dining & TV room. Outside ent area with BBQ, pool & garden. 3 Beds (main with dressing room) unto balcony & 2 baths with study nook. Dbl garage. Lease agreement in place.

**ELISENHEIM N\$ 2 700 000**



Just move into this well maintained, modern 3 bedroom, 2 bathroom, freestanding home with beautiful views. Open plan kitchen with pantry, living area, outside patio & BBQ. PLUS neat garden and 2 garages.

**PIONIERSPARK EXT 1 N\$ 1 850 000 CC**



Modern 3 bedroom, 2 bathroom unit with large communal garden / lawn area for children to play. Open plan kitchen (separate scullery) / living area outside BBQ with Jacuzzi. Double garage & 2 x carport.

**KLEINE KUPPE N\$ 25 000 PM**



Modern and beautiful views! 4 Bedrooms, 3 bathrooms, spacious living areas, sep laundry/scullery, patio and 3 garages. Good security. Available immediately.

TO LET

**MAERUA MALL N\$ 20 000 PM EXCL VAT**



Perfect location in Maerua Mall. 160m<sup>2</sup> office space with own w/c, overlooking the Food Court. Available immediately

TO LET

**CITY SOUTH N\$ 14 000 PM**



Brand new and modern 3 bedroom flats, 2 bathrooms, spacious living areas with balcony and BBQ. Tandem garage, storeroom and City Views. Available immediately. Only 2 left!

TO LET

**LUDWIGSDORF N\$ 12 500 PM**



Newly renovated and spacious 3 bedroom, 2 bathroom unit. 2 garages, patio and a view. Available immediately. NO PETS

TO LET

**ELISENHEIM N\$ 8 500 PM**



2 Bed, 2 bath unit in Jericho Heights. O/p kitchen, living area out to stoep with BBQ & stunning views. Tandem garage plus storeroom. For sale at N\$ 1.32 mil. Available immediately.

TO LET & FOR SALE!

**MAERUA MALL N\$ 7 000 PM**



47m<sup>2</sup> office to let in Maerua Mall. Includes small kitchen area & WC. N\$ 250 pm for the parking bay. Available immediately.

TO LET

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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AUASBLICK - P.O.R. (BELOW N\$ 5M)

SOLE MANDATE

4 Bedrooms, 3 bathrooms, study, bachelor flat, one level family home, great views, very spacious. Erf 1365m<sup>2</sup>. Excellent Value. Lourette 081 124 5868



KLEINE KUPPE - N\$ 3 350 000 CC

SOLE MANDATE

4 Bed, 3 bath family home close to Gimmies; 1 level, 803m<sup>2</sup> erf with lots of space; home office/guest suite; great value for money. Lourette 081 124 5868



KLEINE KUPPE - N\$ 3 400 000

SOLE MANDATE

4 Beds, 2 baths, study nook, o/p kitchen, dining, living room, indoor ent area, deck, bbq, pool & child friendly garden. Erf 525m<sup>2</sup>. Lourette 081 124 5868



OLYMPIA - N\$ 2 699 000 CC

Biggest erf in area (827m<sup>2</sup>); 3 beds, 2 baths, 2 living rooms, lapa, BBQ, extra loo, established garden & big trees; pet & child friendly. Great location. Lourette 081 124 5868



LUXURY HILL - N\$ 5 150 000 CC

AMAZING VIEWS!

Superbly positioned! Idyllic, sunny and impeccable character home on 1684m<sup>2</sup> erf. Light and spacious and very private with tranquil manicured garden and amazing VIEWS! 3 Beds, 2 baths, several living areas with fire place, guest loo, 2 offices (or 4th bedroom), huge enclosed veranda with fitted BBQ, entertainment room, DQ's, 3 garages, 6 carports and lots more. Marion 081 245 2390



KLEIN WINDHOEK - N\$ 2 650 000

URGENT SALE!

MAKE AN OFFER!

Great location & secure! Renovated duplex townhouse with immaculate garden. 3 Beds, 2 baths, study, lounge/dining/kitchen, veranda, laundry, 1 garage, 1 carport. Owner leaving country. Marion 081 245 2390



ELISENHEIM - N\$ 1 995 000

SOLE MANDATE

Brand New Listing! Newly built freestanding home with 3 bedrooms, 3 bathrooms, guest toilet, open plan kitchen and living area, scullery, blinds, 2x aircons, veranda with bbq, double carport and garden with artificial grass, interlocks, erf 450m<sup>2</sup>. Anita 081 124 6666



ELISENHEIM - N\$ 2 060 000

BARGAIN!

Sophisticated home with youthful edge. Light interiors. Living room, kitchen/scullery, 2 baths, 3 beds, u/roof braai area, aircons, single garage & extra parking. High boundary walls for privacy. Anita 081 124 6666



ELISENHEIM - N\$ 2 400 000

SOLE MANDATE

Corner erf, 467m<sup>2</sup>. 3 Beds, 2 baths, open plan living- dining and kitchen area, laundry, 2 x aircons, study, veranda with bbq. Double garage plus extra parking. Anita 081 124 6666



PIONIERSPARK - N\$ 1 280 000 CC

Next to Baines Shopping Centre. Neat ground unit with huge yard. 2 Bedrooms, 1 bathroom with space for washing machine. Kitchen with stove & lots of BIC. Enough visitors parking. Levy N\$1 141 pm. Hillie 081 128 6783

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**KEMPINSKI ESTATE - N\$ 5 885 000**



**EXCLUSIVE  
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MANDATE**

**5 Bedrooms | 5 Bathrooms | 2 Garages**  
**EXCLUSIVE WITH ONLY 8 HOUSES IN THE ESTATE**

- 8 minute drive to Windhoek
- Extraordinary views; Double storey and pet friendly
- Open plan modern kitchen with scullery
- Spacious living area, dining, lounge, TV room and play room
- Boma fire place outside and beautiful big swimming pool
- Levies N\$1200 pm
- Erf size 10 000m<sup>2</sup>; Building size 560m<sup>2</sup>
- CCTV cameras

**EROS - N\$ 5 000 000**



**PRICE  
REDUCED!**

**EXCLUSIVE  
SOLE  
MANDATE**

**4 Bedrooms | 3 Bathrooms | 2 Garages | 2 Carports**  
**UPMARKET BRAND NEW - RENOVATIONS WERE DONE 3 YEARS AGO**

- Stunning interior decor; Home automation system
- Elegant pond at entrance of home; Dbl storey & pet friendly
- Open plan modern kitchen with scullery
- Open plan living area and dining with fire place
- Veranda with BBQ; U/roof 416m<sup>2</sup> and Erf size +/- 1074m<sup>2</sup>
- An office with view/ Study and main with walk-in closet

**AVIS - N\$ 2.50 MIL CC**



**REDUCED PRICE!  
SOLE MANDATE**

**AVIS - N\$ 2.14 MIL (NEG)**



**REDUCED PRICE!  
SOLE MANDATE**

**AVIS - N\$ 2.033 MIL CC**



**REDUCED PRICE!  
SOLE MANDATE**

**3 Beds | 3 Baths | 2 Garages**  
**Brandburg Complex - Built 4 years ago**

- Study; dbl storey pet friendly complex
- O/p modern kitchen with scullery
- Veranda with braai; Guest toilet

**4 Beds | 3 Baths | 1 Garage | 1 Carport**  
**Klein Hamburg Complex**

- Pet friendly, garden with lapa
- Ideal for entertaining guests
- Spacious living area & o/p kitchen

**3 Beds | 2 Baths | 2 Garages**  
**St Michaels - Dbl Storey Townhouse**

- O/p kitchen; courtyard with garden
- Braai area; guest loo; balcony with views
- Levies N\$3100; Rental income N\$12,000



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For More Information Contact:  
081 122 0001 | 081 620 0674  
Email: [leonbas23@gmail.com](mailto:leonbas23@gmail.com)  
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# FINKENSTEIN SECTIONAL TITLES

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FINKENSTEIN VILLAGE PRICES AS AT JUNE 2018

2 Bedroom Sectional Title | N\$ 1 573 000  
3 Bedroom Sectional Title | N\$ 1 870 000





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## OLYMPIA - N\$ 2 685 000 CC



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

## CBD AREA - N\$ 1 185 000



Modern apartment at 77 on Independence. Well located. Offering 2 beds, 1 bath, o/p lounge and modern kitchen, basement parking, great return for rental, selling at giveaway price!

## 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 1485m<sup>2</sup>.

## CBD/WHK NORTH - N\$ 1 650 000



Modern townhouses on offer. Unit size 74m<sup>2</sup>. 2 beds, 1 bath, sep loo, o/p living area with kitchen & lounge, garden area, shaded carport, easy access. Transfer costs included.

## 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.



## Elna Esterhuizen Properties

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Nr. 5 Schroeder (cnr Stein)  
Klein Windhoek



## WHK CENTRAL - N\$ 820 000



PERFECT POSITIONING! One Bedroom, one bathroom, o/p apartment with one basement parking. Within walking distance from CBD. Lease Agreement in place.

## BRAKWATER - N\$ 14 000



Spacious 3 Bedroom HOUSE or OFFICE on plot to let. Easy accessibility from the B1 road. Excellent security. **Immediate occupation.**

## KLEINE KUPPE - N\$ 4.3 MIL CC



Elegant sectional title duet in prime area with breathtaking views. Space & top finishes! 4 Beds, 3 baths, scullery, pantry, laundry, pool, ent areas. Dbl Garage.

## KLEINE KUPPE - N\$ 4.2 MIL CC



Stunning duplex with only 9 units! Close to private school, 3 en-suite beds, spacious o/p lounge & dining, sep scullery. Patio with braai, pool, dbl garage. Don't miss it!

## OLYMPIA - N\$ 4.99 MIL



Unique property at a unique price!! Well maintained home with 4 beds, 3 baths, large ent area, sep laundry & scullery. Pool, dbl garage plus SQ. Top security.

## EROS - N\$ 25 000 PM



4 en-suite bedrooms and spacious living areas, double garage PLUS a 1 bedroom granny flat. **Immediate Occupation.**



# Gretha Dos Santos

grethads@afol.com.na | 081 284 3180

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# JUST PROPERTY

**NEW RELEASE!**

**AVIS**



Gretha N\$ 2.450 mil CC  
Home sweet home! 3 beds, 2 full baths, lovely kitchen, spacious living areas, patio & BBQ, double garage, erf of 520m<sup>2</sup>. Very neat!

**NEW RELEASE!**

**OLD PIONIERSPARK**



Gretha N\$ 3.495 mil  
Modern & compact! Erf 806m<sup>2</sup>. 3 en-suite bedrooms, ultra-modern kitchen & scullery, LARGE living areas, big patio with BBQ, dbl garage, lots of parking. Newly renovated!

**MAKE AN OFFER!**

**MAKE AN OFFER!**

**PIONIERSPARK EXT 1**



Gretha N\$ 1.850 mil CC  
Single level 3 bed, 2 bath unit. Spacious living area with aircon. Lovely kitchen & scullery. BBQ. Pet-friendly garden. Dbl garage & single carport. 24hr Security.

**PARADISE FOR KIDS!**

**OLD PIONIERSPARK**



Gretha N\$ 3.725 mil  
Erf of 1480m<sup>2</sup>. 4 Beds, 2 full baths, 2 living rooms, dbl garage, LOTS of parking, meat processing room, pool, boma BBQ, w/i cooler room PLUS: Big 1 bedroom flat.

**NORTH FACING GEM!**

**LUXURY HILL**



Gretha N\$ 5.150 mil CC  
Perfectly maintained home! 1680m<sup>2</sup> erf with spectacular view! 3 beds, 2 baths, TV room, study, kitchen & scullery, lounge & dining, enclosed stoep, sep ent room, 3 garages.

**FOR THE EXTENDED FAMILY!**

**OLD PIONIERSPARK**



Gretha N\$ 3.6 mil  
Erf 1289m<sup>2</sup>. 6 Beds, 4 Baths, big kitchen, huge scullery, fitted study, large living area, patio, pool, extremely neat, PLUS: Large 1 bed flat with own entrance.



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**ROCKY CREST - P.O.R.**



Cute home for new couples: 3 beds, 2 baths, lounge, kitchen & garage & extra parking. Extra space for flat/garden. **Office 081 419 1113**

**KHOMASDAL - N\$ 1.8 MIL**



Beautiful family home: 3 beds (main en-suite), 2 baths, double garage and pool. Plus flat with kitchen. **Office 081 419 1113**

**DORADO VALLEY - N\$ 10 000 PM**



3 bed home with 2 baths, kitchen, lounge and single garage. Boundary walls & alarm. Inter-locked front yard. **Office 081 419 1113**

**WHK WEST - N\$ 3.7 MIL**



Build your flats on this already rezoned property. Ideal for residential, business and office. 3 beds, 2 baths, 1 outbuilding flat and large backyard. **Office 081 419 1113**

**MINT ESTATE - P.O.R.**



Incredible villa in premier, private location. 24/7 security. Elegant living space with 4 bedrooms, each complete with separate bathrooms. **Uripi 081 122 3797**

**PIONIERSPARK - N\$ 13 000 PM**



Freestanding house, 3 beds (mes), 1 bath, lounge, kitchen & pantry, spacious yard Child friendly. 4 aircons. Top security. **Available immediately. Gloria 081 398 2349**



**WHK WEST - N\$ 10 370 000 CC**



Prime offices on 2415m<sup>2</sup> erf. Building 1 is 334m<sup>2</sup> & building 2 is 214m<sup>2</sup>. TOTAL 882m<sup>2</sup> of offices. Also rental option on Building 1. Current tenant in place for Building 2 until November 2020. Email for more info on both.

**OLYMPIA - N\$ 19 500 PM**



TO LET

Lovely one level property offering 3 beds & 3 baths. Spacious o/p lounge & dining area. Modern kitchen with scullery & laundry. Outside undercover patio with BBQ. Double garage. Available 1 July 2019.

**WHK COUNTRY CLUB - N\$ 20 000 PM**



TO LET

Spacious & fully furnished corner unit offering 3 beds, 2 baths and guest toilet. Modern kitchen with scullery. Lounge and dining area. Outside deck and BBQ Plus pool. Pet friendly garden. Double garage. Available 1 June 2019.

**OLYMPIA - N\$ 2 695 000 CC**



SOLE MANDATE

Very nice beginners house on erf of approx 700m<sup>2</sup>. 3 Bedrooms, 2 Bathrooms, TV lounge and family room. Single garage plus double carport. Outside lapa with BBQ. Space to expand. Serious offers welcome.

**WHK COUNTRY CLUB - N\$ 4.4 MIL CC**



SOLE MANDATE

Freestanding corner house 5 beds, 4 baths, guest toilet. Study. Modern o/p lounge & kitchen with scullery. Dining area. Indoor BBQ & pool. Dbl garage. Corporate tenant in place until Dec 2020 paying N\$ 35 000 pm in rent.

**KLEINE KUPPE - N\$ 3 500 000**



BELOW VALUATION

Stunning home with 4 beds (main with w/i closet & study), 3 baths & guest toilet. Huge kitchen with scullery, pantry & laundry. Dining area. Aircons. O/p lounge & family room with BBQ to garden & pool. Double garage.

# SPACE

PRIME OFFICE SPACE TO LET!

**LOCATION**

**GROUND FLOOR**

**FIRST FLOOR**

**LOWEST PRICES!**

Prime location close to Maerua Mall. Corner of Feld and Thorer Street. Customizable internal layouts. Secure parking. The following floor space available: +/- 1100m<sup>2</sup>; 580m<sup>2</sup>; 200m<sup>2</sup>  
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# YVR

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## **Finkenstein Manor Clubhouse & Apartments**

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- ✓ Clubhouse and Restaurant
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- ✓ Qualified Professional Care
- ✓ Frail Care and Assisted Living
- ✓ For extra parking or storage – additional loose standing Garages – N\$180 000
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TO LET

### JEDIDJA Kleine Kuppe

- 1 BED From **NS6,800 pm**
- 2 BED From **NS7,500 pm**
- 3 BED **NS11,900 pm**  
Incl. NS200-NS350 water

Upmarket units in security complex. Open-plan design with private balcony. Dedicated covered parking and elevator access to all floors. Shaded play park for kids. Opposite Windhoek Gymnasium School, near the Grove Mall.



TO LET

### WESTLANE From **NS7,990 pm** Pionierspark Ext 1 Incl. NS300 water

Practical 2 bed apartment on first or second floor, in family friendly security complex. Open-plan design with private balcony, solar geyser and dedicated basement parking. Complex features an interactive children's playground, basketball court and quiet park. Next to Westlane Shopping Centre, 10min drive to UNAM.



TO LET

### TAURUS **NS14,950 pm** Klein Windhoek Incl. NS350 water

Spacious 4 bed, 4 bath triple story corner-unit townhouse in ideal location. Open-plan kitchen-living area with built-in braai and guest toilet. Large separate scullery, AC and house alarm. Double garage with visitor's parking in security complex. Walking distance to St Paul's College and Klein Windhoek's business area and restaurants.

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### ST MICHAEL PARK **NS14,950 pm** Avis Incl. NS250 water

Modern 3 bed, 2 bath townhouse with pet friendly garden. Open-plan kitchen-living area with high quality finishes throughout. AC and house alarm. Covered patio with built-in braai, double garage with additional parking in front of unit. 24-Hour security complex. Walk to Avis dam, enroute to Hosea Kutako International Airport.



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**HOCHLANDPARK - N\$ 1.35 MIL**



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**LUDWIGSDORF - N\$ 22 000 PM**



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**OKAHANDJA - N\$ 4.36 MIL**



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**CIMBEBASIA - N\$ 2.55 MIL**



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**LUDWIGSDORF - N\$ 40 000 PM**



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**KLEINE KUPPE - N\$ 3.15 MIL**



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**KLEIN WHK - N\$ 20 000 PM**



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**HOCHLANDPARK - N\$ 3.2 MIL**



3 bedroom house, 2 bathrooms, lounge, open plan kitchen, dining room and TV room. Price is negotiable.

**EROS - N\$ 17 000 PM**



Helio View: 3 bedroom townhouse, 3 bathrooms (all en-suite), guest toilet.

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**PIONIERSPARK - N\$ 18 000 PM**



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# FNB Residential Property Report

March 2019

## Key Highlights

- House Price Index down to -1.0% y/y
- Volume index continues to decelerate – recorded at 31.6% y/y at end of March
- Coastal property prices enter positive territory for the first time in 5 quarters
- Transaction volumes in the North remain robust
- National average property prices at N\$1.1 million

## Regional snapshots

<b>South:</b>	N\$896 000	(+14.5%)
<b>North:</b>	N\$919 000	(+4.6%)
<b>Coast:</b>	N\$ 1 036 000	(-4.0%)
<b>Central:</b>	N\$ 1 332 000	(-3.6%)

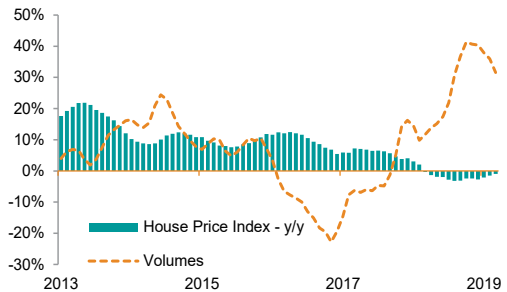
## FNB Housing Segments

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



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+264 61 299 8340

Figure 1: FNB House Price Index (Prices and Volumes)

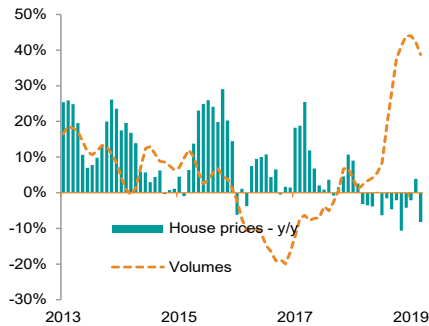


## Annual property prices growth remains subdued

Since contracting for the first time in 2018 since 1996, the first quarter of 2019 saw residential property prices continuing the same trend. The FNB House Price Index recorded a contraction of 1.0% at the end of March 2019 compared to a contraction of 0.3% over the same period last year. The contraction is driven by significant Central price decreases. Overall, the property market remains lacklustre, as the price index continues to hover in a negative territory. We attribute this to the prevailing recessionary environment, which has kept demand muted subsequently lowering prices. Meanwhile, the volume index has improved significantly to 31.6% y/y compared to 11.7% y/y over the same period last year. Ordinarily, negative property price growth translates to shifts in housing market dynamics as the trend bodes favourably for buyers. Furthermore, the landings of property following the completion of several mass housing projects across the country have contributed to increased transaction volumes.

Transactions remain concentrated in the small housing segment where transaction volumes have picked up by 43% y/y. This is to be expected given construction under mass housing was concentrated in this segment. The large housing segment is the worst performer in terms of transactions this quarter, with volumes posting returns of -25% y/y. Upward price pressures exist in the medium, large and luxury segments, while prices in the small segment remain mute.

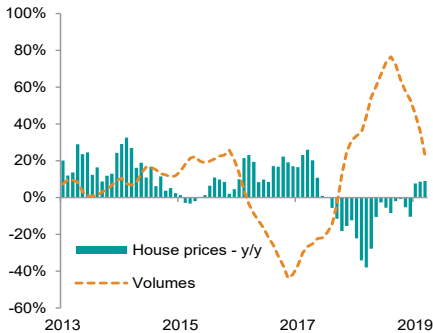
**Figure 2: Central volumes improve significantly**



Transaction volumes in the Central region have accelerated significantly. The volume index was up to 38.7% y/y at the end of March 2019 compared to 2.2% y/y over the same period in the preceding year. This index has been climbing steadily throughout 2018, reaching an all-time peak of 44% y/y at the beginning of the first quarter of 2019.

Property prices, on the other hand, posted a contraction of 8.2% y/y, with the average house price in the Central region now at N\$1.33mn compared to N\$1.46mn at the end of December 2018. The average house prices in Windhoek, Okahandja and Gobabis are now at N\$1 586 492, N\$908 116 and N\$1 046 000 respectively. Given increased transaction volumes in the region, we attribute slowing prices to a weakening domestic economy which puts buyers in a strong position to negotiate purchase prices.

**Figure 3: Expansion in Coastal prices for the first time since 2017Q3**

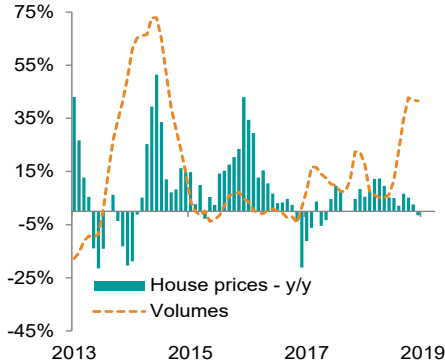


Coastal property prices expanded by 8.9% y/y at the end of March, a significant rebound from a severe contraction of 38.0% y/y in the previous year. This expansion brings the average property price to N\$1.04mn compared to N\$951K at the end of March. This is the first-time property price growth in the region has entered positive territory since 2017Q3. Robust growth of prices in Swakopmund of 17.49% y/y is the driving force behind this acceleration. Property prices in Walvis Bay and Henties Bay contracted by 25% y/y and 53% y/y respectively.

Meanwhile, transaction volumes have continued declining from a peak of 76.5% y/y in the third quarter of 2018, reaching a new low of 22.7% y/y at the end of March 2019. In the same period last year, the Coastal volume index stood at 44.2% y/y. This downturn in volumes emanates from slowing activity in the small segment. We have noted, however, that sales activity in the large segment has improved significantly, with an increase of 38.1% y/y at the end of March 2019 compared to a contraction of -10.5% y/y at the end of March 2018.

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Figure 4: Downward pressure on Northern prices

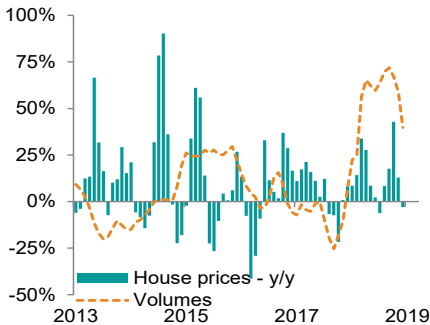


Northern property prices are still growing albeit at a slower rate. Price growth is down to 0.3% y/y at the end of March 2019 compared to the March 2018 figure of 12.3% y/y. The average price of a property in this region now stands at N\$919K.

There is increased demand for residential property in the North - volumes have continued to climb, improving from 6.2% y/y in March 2018 to 43.4% y/y at the end of March 2019. Growth across all four segments is in positive territory, with the small and medium segment continuing to accelerate at rates of 39.0% and 25.5% respectively, while the large and luxury segments are growing at 19.6% and 2.2% respectively.

Property development activities are expected to pick up in this region owing to the Oshakati Town Council's plans to drastically reduce the number of informal settlements in the region by providing more formal housing.

Figure 5: Southern prices rebound while volumes contract

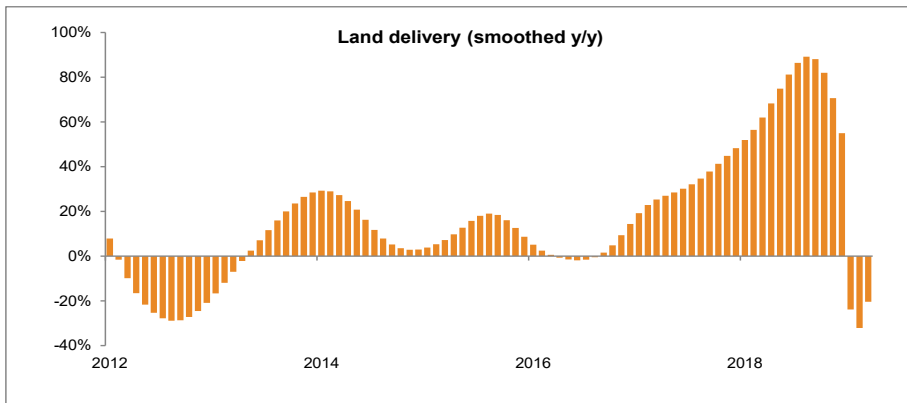


Southern property price movements remain volatile. After posting growth of 33.8% y/y at the end of March 2018, property prices have recorded slower growth of 9.9% y/y at the end of March 2019. This translates to an average price of N\$896K for a property in the South compared to N\$815K in the same period last year.

The South is the only region in which the volume index was negative at the end of March 2019, recorded at -4.5% y/y. This is a considerable contraction compared to an expansion of 56.4% y/y in the previous year. It is important to note that transaction volumes in this region remain extremely low with few properties changing hands. Most activity in the South remains in the small segment, with little to no transactions in the medium to luxury segments.

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## Land Delivery



While 2018 saw considerable increases in land delivery, this trend has begun to reverse in the first quarter of 2019. Land delivery entered negative terrain, resting at -20.4% at the end of March 2019. Over the same period last year, this figure stood at 62%. This decline is attributed to weak land delivery across all four regions in the country which are all in negative territory and most pronounced in the Southern and Coastal regions. We expect land delivery to improve this year due to the increase in the budget allocation to the Ministry of Urban and Rural Development to be used for the servicing of land and for the provision of water, electricity and sanitations services. This is likely to ease pressures on land prices which have historically been persistently high.

## Conclusion

Property prices remain under pressure in all regions across the country except for Coastal prices which have seen a significant uptick. Volumes have accelerated in the Northern and Central regions, possibly due to the completion and availability of housing units constructed under the mass housing project. Moving forward, we expect prices to remain subdued and volumes to tick up as more serviced land becomes available.

We anticipate most activity to be concentrated in the small segment as bank financing becomes readily available to low and medium-income earners for the construction and purchase of PolyCare houses. These houses, which are constructed using alternative sustainable materials, can be built within 10 working days at a much cheaper price. The National Housing Enterprise (NHE) has earmarked funds for the construction and upgrading of houses in informal settlements which will start in the Central region and later be rolled out to the rest of the country. In addition, the Oshakati Town Council intends to significantly reduce the number of informal settlements in that area with funds allocated to the servicing of land. Similarly, the formalisation of the DRC informal settlement is expected to commence this year. Thus, prices in this segment are expected to taper as more low-cost urban housing become readily available.

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