



Republic of Zambia

MINISTRY OF HOUSING
AND
INFRASTRUCTURE DEVELOPMENT



NATIONAL HOUSING POLICY 2020 - 2024

"Affordable and Decent Housing for all by 2030"

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FOREWORD



Decent housing is not just vital to individual Zambian families, but also to the community as a whole. Increasing the number and improving the quality of housing, currently presents a challenge for Zambia due to rapid urbanisation, which has outstripped the capacity of Government to respond to housing needs.

Zambia's inadequate capacity to respond to population growth and poor integrated planning have contributed to the rising housing deficit. Currently, Zambia's housing deficit is estimated at 1,539,000 units of which 40% is urban and 60% is in rural areas.

In order to bridge the existing "housing gap", over 222,000 conventional housing units need to be constructed annually between now and 2030. This is necessary to avoid the projected 3.3 Million housing shortage which will accrue by 2030.

Therefore, the goals of the National Housing Policy are to: promote sustainable human settlements; manage urbanisation; facilitate development of decent and affordable housing; promote equitable access to land for housing development; facilitate access to housing finance; increase the capacities of Local Authorities (LAs); and mainstream cross cutting issues in housing development. To achieve the objectives of the Policy, Government will need to collaborate with Cooperating Partners, Private Sector, Traditional Leaders and Non-Governmental Organisations.

I wish to earnestly request all the stakeholders to strengthen coordination and the implementation mechanisms to ensure that the Policy contributes to the achievement of decent and affordable housing and ultimately result in high standard of living and dignity for the majority of the Zambian people.



Honourable Vincent Mwale, M.P

MINISTER OF HOUSING AND INFRASTRUCTURE DEVELOPMENT

ACKNOWLEDGEMENTS



Management wishes to appreciate the support of all the partners and that contributed to the process leading to the development of the 2020 National Housing Policy. Special thanks go to the House of Chiefs, the United Nations Human Settlements Programme (UN-Habitat), Policy Analysis and Coordination Division (PAC), Line Ministries, Provincial Administrations, Local Authorities and others for their valued support.

I also wish to thank the Zambia Institute for Policy Analysis and Research (ZIPAR), Ground Force Land and Engineering Services (GFLES) and staff in the Ministry for their technical input. I am confident that the support rendered during the development of the Policy will continue during its implementation.

A handwritten signature in black ink, appearing to be 'C. Mushota', written over a horizontal line.

Eng. Charles Mushota
Permanent Secretary

MINISTRY OF HOUSING AND INFRASTRUCTURE DEVELOPMENT

WORKING DEFINITIONS

Absolute Poverty: Absolute poverty is the inability to meet basic needs such as food, clothing, and shelter.

Adequate Housing: Quantitatively, the occupied housing unit must have sufficient number of sleeping rooms and living space with due regard to the marital status, sex and ages of the members of the household.

Affordable Housing: Housing cost should not threaten or compromise households' enjoyment of other human rights. As a rule of thumb, monthly expenditure on housing should not exceed 30% of household disposable income and should be accessible to the majority.

Bond: A debt instrument issued with a specified maturity date of more than one year with the purpose of raising capital. It does not give creditor(s) any ownership rights to the issuer. It is generally, a promise to repay the principal along with interest on specified dates.

Brownfield: Land that has been previously used, but has subsequently become vacant, neglected or contaminated.

Certificate of Title: Document issued in accordance with the Lands and Deeds Registry Act as evidence of ownership of a parcel of land.

Cluster Advisory Group: A consultative forum comprising the public and private sectors, civil society organizations and cooperating partners dedicated to providing Policy and technical guidance on issues of housing development among others.

Community: Groups of individuals living in close proximity to each other and/or other social groups, grassroots entrepreneurs or associations able to identify with a common need.

Concessional Lending: Lending that is extended on terms which are substantially more generous than the market offers. Concessionality is achieved either through interest rates below the market rates or by grace periods, or a combination of both.

Core Housing Unit: An incomplete housing unit that allows for progressive extensions to be made within a specific time period and in conformity with building standards.

Decent Housing: Housing that meets current statutory minimum quality standards.

Densification: Increased use of space, both horizontally and vertically, within existing areas and new developments, accompanied by an increased number of units and/or population threshold.

Formal Housing: Housing developed in planned areas with planning permission, and as prescribed by the relevant laws of Zambia.

Greenfield: Land that has not been previously built upon.

Gross Domestic Product: The monetary value of all the finished goods and services produced within a country's borders in a specific time period.

Housing Cooperative: Member controlled associations or groupings that provide housing for their members.

Housing Market: This refers to the supply and demand for dwelling houses.

Housing: This refers to connected and sheltered living spaces and systems resulting from human construction activities and enjoyed jointly with neighbourhood surrounding characteristics.

Informal Housing: Housing developed in unplanned areas without planning permission, without due regard to the relevant laws of Zambia.

Informal Settlements: Areas where groups of housing units have been constructed on land to which the occupants have no legal claim and housing is not in compliance with current planning and building regulations.

Integrated Development Plans: The principal planning instrument to guide and inform all planning and development in a defined area and all planning decisions of a planning authority.

Minimum Standard Housing: A housing unit of appropriate prevailing minimum size on standard plot of land.

Mortgage: A loan obtained to build or acquire a house or Legal agreement by which a lending institution provides money for construction or purchase of a house at interest in exchange for taking title of the debtor's property with the condition that the conveyance of title becomes void upon payment of the debt.

Overcrowding: This is a situation where the number of persons sleeping in a room exceeds the acceptable standard in relation to space, age and sex.

Priority Sector: A sector of the economy that has high focus of Government interventions and has high potential for growth.

Pro-Poor: A term used to describe national Policy targeted at benefiting the poor people.

Relative Poverty: Relative poverty is a measure of deprivation in relation to other members of the society.

Rural Housing: Housing that is located in the rural areas of the country.

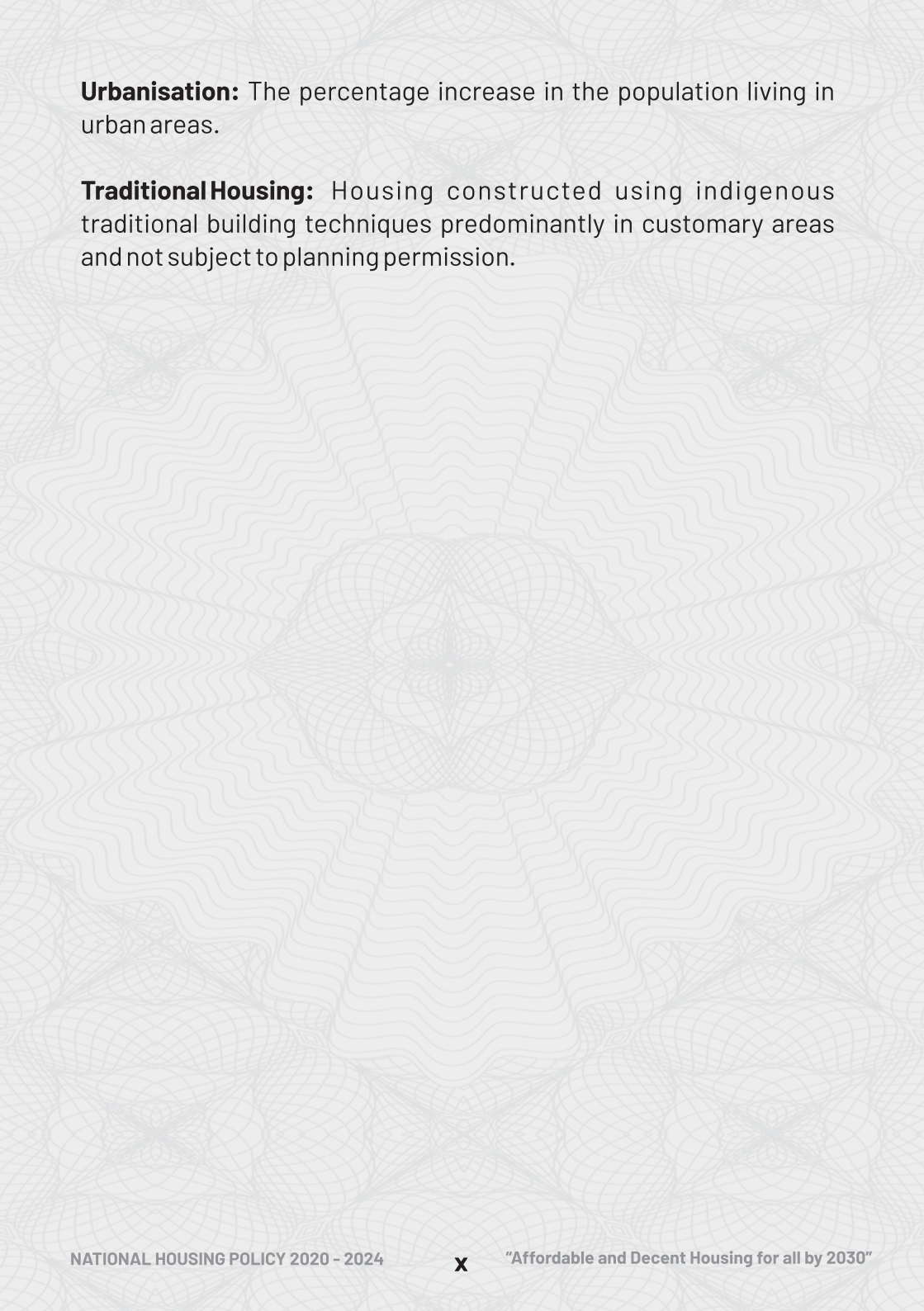
Securitisation: The process of pooling mortgages or loans into tradeable securities thereby distributing default risk and selling bills of exchange backed by the respective pool.

Social Housing: This is housing that is offered for sale or rent to people in low- and medium-income groups without using market mechanisms, but Policy direction based on need.

Sustainable Development: Development that meets the needs of the present without compromising the ability of future generations to meet their own needs.

Sustainable Housing: Building design and landscaping engendering efficient long-term use of energy, water, and other resources and minimising the ecological foot print which are expected to translate into comfort and lower operating costs for the occupants.

Urban Sprawl: Lateral spreading of a city and emergence of suburbs over rural land.



Urbanisation: The percentage increase in the population living in urban areas.

Traditional Housing: Housing constructed using indigenous traditional building techniques predominantly in customary areas and not subject to planning permission.

ACRONYMS

CAG	Cluster Advisory Group
CBO	Community Based Organisation
CLDTF	Customary Land Development Trust Fund
DMMU	Disaster Management and Mitigation Unit
FBO	Faith Based Organisation
FDI	Foreign Direct Investment
GDP	Gross Domestic Product
GFLES	Ground Force Land and Engineering Services
IDP	Integrated Development Planning
LA	Local Authority
LMICs	Low and Medium Income Countries
MFEZ	Multi-Facility Economic Zone
MFI	Micro-Finance Institution
MHID	Ministry of Housing and Infrastructure Development
MIC	Middle Income Country
NAHD	National Agency for Housing Development
NAPSA	National Pensions Scheme Authority
NGO	Non-Governmental Organisation
NHA	National Housing Authority
NHF	National Housing Fund
NHP	National Housing Policy
NPISH	Non Profit Institutions Serving Households
PPP	Public Private Partnerships
ROSCA	Rotating Savings and Credit Associations
SADC	Southern African Development Community
SAPs	Structural Adjustment Programmes
SDG	Sustainable Development Goal
SIF	Settlement Infrastructure Fund
UNEP	United Nations Environment Programme
UN-HABITAT	United Nations Human Settlement Programme

URP
ZDA
ZIPAR

Urban and Regional Planning
Zambia Development Agency
Zambia Institute for Policy Analysis and
Research

ZMW
ZNBS

Zambian Kwacha
Zambia National Building Society


CHAPTER 1: INTRODUCTION

The formulation of the 2020 National Housing Policy was premised on the need for Government to facilitate housing delivery through improvements in institutional and regulatory frameworks, and coordination mechanisms in the midst of a growing housing demand. Further, the formulation of the Policy was necessitated by the need to align the housing development agenda with the 7th National Development Plan (2017-2021), the Vision 2030, the Sustainable Development Goals and the New Urban Agenda.

In order to improve ownership and ensure that the Policy is responsive to the needs of the housing sector, the review process involved consultations with stakeholders through a variety of formal and informal engagements to elicit wider participation and independent assessment. The consultative process included the following activities among others:

- a) Review of past policies, programmes, projects and reports on housing in Zambia;
- b) A baseline household survey;
- c) Individual Consultations with key experts in the housing sector;
- d) Consultative meetings and workshops with stakeholders including traditional leaders in the ten provinces;
- e) Soliciting of opinions and contributions from international organisations such as UN-HABITAT and UNEP, among others;
- f) A national conference to validate the draft Policy; and
- g) Internal reviews before finalisation.

The Policy document is divided into Five (5) Chapters. Chapter One (1) covers the introduction; Chapter Two (2) provides the situation



analysis of the housing sector; Chapter Three (3) outlines the vision to which the sector aspires, the rationale for coming up with the new Policy and the principles that will guide the implementation of the Policy; Chapter four (4) lays out the objectives, Policy measures and the activities to be implemented to address the identified challenges, while Chapter five (5) describes the required Institutional, Legal, Resource Mobilisation, and Monitoring and Evaluation mechanisms to operationalise the Policy.

CHAPTER 2: SITUATIONAL ANALYSIS

2.1 Economic Background

Housing provision is a strategically important social and economic activity. This is because investment in housing spurs economic growth, and contributes to employment creation and poverty reduction, especially in developing countries like Zambia. Conversely, housing investment can be triggered through economic development, as economically developed areas are prone to have increased population resulting in housing demand.

Since the late 1990s, the Zambian economy experienced a growth trajectory resulting mainly from concerted efforts in economic reforms and the rebound in the copper prices on the international market. GDP growth averaged 1.6% in the 1995-1999 period, 4.5% in the period 2000-2004 and 6.2% in the period 2004-2014. However, since 2014 growth has again slackened to an average of just above 3% per annum owing to weakening commodity prices on the international market.

Having sustained positive economic growth, Government embarked on massive nationwide infrastructure development programmes and provision of subsidies of electricity and maize. Although well-intentioned, these interventions were at the expense of a growing fiscal deficit, increased inflation and Government borrowing. Between 2005 and 2018, inflation in Zambia averaged 9.84%, and reached a record low of 6% in December 2011. Commercial bank lending rates reduced from around 46% in 2000 to 16.4% in 2013. The long history of double-digit lending and inflation rates has long term financing for housing development unaffordable for the majority. The fall in the lending rates meant that more households would then afford housing finance.

Despite the reduction in Commercial Bank lending rates, not all demand for housing finance has been satisfied. Commercial lending rates are still too high and inappropriate for long term borrowing, especially for residential mortgages. In an effort to design a transparent framework for determining interest rates, the Central Bank introduced a Policy rate in 2012, to benchmark lending rates at 9%. The upward adjustment of the Policy rate by the Central Bank to 15.5% in 2015 threatened to reverse the gains made in making credit in general and housing finance in particular more affordable. However, the Policy rate was adjusted downwards to 12% in 2017 creating a positive outlook for affordable housing mortgages.

While the per capita income criterion qualifies Zambia as a Middle-Income Country (MIC), inequality has remained a concern. According to the 2015 Living Conditions Monitoring Survey, the poorest 50% of households accounted for only 7% of the total income while the richest 10% accounted for 56% of the income. Income inequality has been on the rise and poverty has only reduced slowly. This implies that the poor are getting poorer and are unlikely to be in a position to access decent housing under the current level and conditions of supply.

Zambia's economic growth has not been as inclusive and pro-poor as to create adequate and decent jobs. According to the 2014 Labour Force Survey, unemployment especially in the urban centres is relatively high, around 14.2%. Further, the majority of the jobs that have been created are low productivity jobs which have not been able to push the majority of workers out of poverty. The construction industry has however, demonstrated potential to reduce poverty as it is associated with higher labour productivity. As a component of the construction industry, housing development offers a viable alternative for pro-poor growth as it is labour intensive and requires softer skills. Resolving even half of Zambia's projected housing deficit could create significant number of jobs per year. Evidence

suggests that every job created in the housing sector generates 2 more jobs in the economy.

2.2 The Housing Sector

2.2.1 Historic Perspective

Zambia's performance in the provision of housing can be associated with the political and economic history of the country. During the One-Party State with a controlled economic system, housing provision was largely undertaken by Government while under the Multiparty Democracy, the liberalised market economy created an enabling environment for private sector participation in the provision of housing. Initially, the Policy shift resulted in a huge delivery gap as the private and household sector was still in its infancy and required a lot of financial support and regulatory reforms. Housing supply also weakened as the majority of households downgraded their consumption leading to a growth of informal settlements.

After few years into the second era, the country experienced an increase in the participation of households and private sector in the delivery of housing for rent and own occupation. However, due to the weak supportive environment, there has been a mismatch of supply and demand in the market. Most of the private housing investments targeted the medium and high-income population leading to a biased supply. On the other hand, the low-cost housing market has not had sufficient investment leading to a huge supply deficit and ultimately the further growth of informal settlements.

2.2.2 Population Growth and Integrated Planning

Zambian's population was estimated at 16,405,299 in 2017 with an annual growth rate of 2.8% and was projected to reach 17,885,422

and 23,576,214 by 2020 and 2030, respectively. The projected population growth will exert more pressure on housing demand especially in urban centres. Further, high population growth is anticipated to overstretch the limited capacities of Local Authorities to manage sustainable urban planning. With the current rate of urbanisation estimated at 4.3%, nearly 41.8% of Zambia's population is in urban areas out of which 70% live in informal settlements. Zambia's inadequate capacity to respond to population growth coupled with poor integrated planning has contributed to the rising housing deficit and the growth of informal settlements. Currently, Zambia's housing deficit is estimated at 1,539,000 units of which 40% is in urban areas while 60% is in rural areas.

Under the Urban and Regional Planning (URP) Act No.3 of 2015, Integrated Development Plans (IDPs) are the principal planning instruments to guide and inform all physical developments in the Local Authorities' jurisdiction. IDPs provide a basis or opportunity for improved planning, land management and infrastructure and service provision to facilitate housing delivery. Therefore, implementation of IDPs is essential if Zambia is to improve its housing supply and enhance human settlement development.

At the moment, integrated planning in Zambia is not widely practiced and/or adequately enforced due to inadequate human and financial resources, weak management systems and poor financing towards preparation of integrated development plans (IDPS). Preparation of IDPs is a costly process, and if housing supply is to be increased, attention should be given to prioritising resource allocation to integrated planning.

The inadequacies in integrated planning are reflected through the sub-standard housing and challenges in the provision of settlement social amenities like water, sewerage, roads, drainages, power and communication. The challenges hindering effective provision of settlement infrastructure include among others;

- (i) Absence of Integrated Development Plans in most districts to effectively manage land and guide development including infrastructure provision;
- (ii) Inadequate financing to prepare Integrated Development Plans and develop and maintain infrastructure services;
- (iii) Inability of planning and Local Authorities to enforce planning and building regulations; and
- (iv) Prohibitive legislation that confine provision of services like water and sanitation management to designated Utility companies.

2.2.3 Sustainable Housing

Sustainable housing has become increasingly important as the effects of changes in natural environments, economic and social costs and technology become apparent. This warrants greater consideration of sustainability in the planning and management processes. Further, sustainable housing development is constrained by various factors including inadequate and inappropriate utilisation of local building materials; limited research and development; use of outdated and overly prescriptive building standards, regulations and guidelines; and an underdeveloped technological and financial base, among others.

2.2.4 Urban Housing

Much of urban housing consists of informal housing constructed on land that the occupants have no claim to, with less durable material and poor provision of infrastructure and services compared to formal housing. Presently, most urban settlements in Zambia do not offer the optimal economic, social and physical functions. Many of them are experiencing space limitations, rising service provision costs associated with lateral growth and deteriorating physical

structures. Most were unplanned or planned without due regard to future population dynamics and needs. Informal housing settlements are characterised by poor accessibility, congestion, overcrowding, high crime rates, urban delinquency, higher health risks and poor solid waste management. Additionally, households in these settlements depend on unprotected wells for water, septic pits for sewer and forests for energy sources, thereby threatening the sustainability of human settlements.

Because of these challenges, the Local Authorities face a huge task of regularising and upgrading informal developments in parallel with forward planning. This scenario requires the remodelling of Zambia's urban settlements in order to make it comparable regionally and globally.

2.2.5 Rural Housing

Rural housing consists mostly of traditional housing constructed with non-durable building materials. To a lesser extent, formal and informal housing also exist. At present, rural housing is characterized by insufficient support infrastructure such as water and sanitation, energy, health, education facilities and other economic and social amenities. This is mainly due to the dispersed settlement patterns prevalent in many rural areas which make service provision cost ineffective. In addition, the high cost of housing units is a major challenge among low income households in rural areas. An average household in the rural areas cannot afford the cost of a standard house.

2.2.6 Housing Demand and Supply

According to the 2010 National Population and Housing Census, Zambia produces about 73,000 housing units per year of which only 40% meets minimum requirements for health and sanitation in

accordance with the Zambia Public Health Act. Considering all necessary demographic factors, current housing stock, housing production rate and quality characteristics, Zambia has a housing deficit in the region of 1,500,000 units and this is expected to rise to about 3,300,000 housing units by 2030. The housing challenge is most pronounced among low income groups which constitute nearly 80% of the population. The current housing supply is, therefore, far less than what is required to resolve the shortfall. It was estimated that approximately 222,000 new decent housing units would be required to be constructed per year between 2016 and 2030. This implies that 149,000 housing units would have to be added to the current production levels each year. However, on consideration of over 65% of the housing supply perceived to be unsuitable for human habitation, the annual house production target for the next 15 years rises by 193,000 units.

2.2.7 Land for Housing

The projected housing deficit of 3.3 Million units by 2030 required delivery of at least 194,600 hectares of land for human settlement development between 2015 and 2030. Of this land requirement, about 40% was for urban housing while 60% was for rural housing. In spite of requiring less land compared to the rural areas, the urban areas are more critical considering the rapid urbanisation rate (4.3%) and the inelastic statutory land delivery systems. This requires setting aside land banks for housing development.

Currently there is poor coordination among different stakeholders involved in land administration resulting in poor land management. At present, land registrations are estimated at 0.142 Million against a potential of 10 to 15 Million titles thus inhibiting access to housing finance. The inefficient land allocation system and the resultant high land prices on the market have given impetus to informality. In addition, most urban areas are experiencing land scarcity and are

extending their boundaries into customary areas. Despite the legitimate need to cater for settlement development, the customary tenure system has been an impediment to the provision of serviced land for housing development.

2.2.8 Housing Finance

Zambia's housing finance market lacks enough depth and reach to adequately cater for the housing need. Residential mortgage lenders face challenges in accessing equitably priced wholesale finance as the local capital market remains relatively underdeveloped. Qualifying terms for mortgages are still too stringent and less responsive to demand. Mortgage interest rates are also too high, making them unaffordable. While low interest informal housing finance products, mainly through Rotating Savings and Credit Associations (ROSCAs) are available at grassroots level, the amounts involved are too small. Currently, there are three building societies in Zambia, namely, Zambia National Building Society (ZNBS), Finance Building Society, and Pan African Building Society.

ZNBS established by Government to support housing development by providing loans and directly engaging in the construction of housing is the largest. However, ZNBS has not been able to fully execute its mandate due to inadequate capitalisation relative to the housing finance need. Commercial banks have also come on board and are participating in the mortgage market. As a result, there is some growth in the portfolio of mortgages, but this is still inadequate and remains unaffordable relative to the scale of the housing finance requirement.

Based on the 2010 Median Affordable Cost per housing unit of K61, 300, a total outlay of at least K330 Billion between 2020 and 2030 is required to resolve the housing deficit. This translates into about

K33 Billion per year. The 1996 NHP recommended allocating of at least 15% of the national budget towards housing development. However, this has not been achieved as allocations to the function have never exceeded 6% of the national budget. Therefore, there is need to increase the National budgetary allocation towards housing development, and ensure consistent disbursement of funds.

As a result of affordability challenges, supply of housing has lagged behind demand thereby pushing rentals high. A significant number of households spend in the range of 40%-50% of their incomes on rentals against the universal rule of thumb of 30%.

Therefore, there is need to increase provision of flexible and affordable housing finance, which is currently inaccessible to the majority. This be achieved through the establishment of a housing development fund, enhanced Private sector participation, mobilization of resources by the community and supporting other emerging financing models.

2.2.9 Disaster Management and Housing

Whether man-made or natural, disasters seriously disrupt social and economic progress. Many communities in Zambia have on several occasions been affected by disasters such as floods, fires, and disease outbreaks. These have often resulted in disruptions in societal functioning and human distress, loss of property and ecological costs. Currently, disaster management at local level is the responsibility of the Local Authorities, who in many instances do not have sufficient capacities to cope. Settlement planning seldom takes into account disaster management requirements. The lack of land banks, adequate relief housing, flood control and solid waste management facilities make disaster management a major challenge.

2.2.10 Gender and Housing

The Republican Constitution forbids discrimination on the basis of gender. However, women in Zambia are disadvantaged with regard to land acquisition and ownership of housing. Among the issues contributing to the low participation of women from investing in land and housing development are financial capacities, illiteracy and family caregiving responsibilities. In circumstances where women do have access to land, the high prevalence of poverty and unemployment prevent them from adding value to the land and investing in decent housing.

Although Government has put in place affirmative action under which 30% of available public land should be allocated to women in conformity with SADC's Gender Protocol, there is no legal backing to support the Policy. As results show, Zambia has not performed well in the actualisation of the 30% benchmark as regards to allocation of land for housing to women.

2.2.11 Vulnerable Groups

Vulnerable persons in Zambia consist mainly of the elderly, women, children in distress, the homeless, persons with disability and displaced persons who lack access to decent and affordable housing. Housing issues relating to the vulnerable have not been adequately addressed. The key challenge is the lack of social housing for the vulnerable groups. The little stock of social housing that is available is usually poorly maintained.

In addition, the design and construction of public and private buildings, amenities and transport systems have largely ignored the needs of the elderly and persons with disabilities. For example, most residential and public buildings do not provide for easy access for elderly and persons with disabilities. While the extended family

support system has tended to cushion the housing problem for the vulnerable, the collapse of the system in recent years has started to expose the vulnerable groups in society to hardship and poverty.

2.2.12 Institutional and Legal Framework

Currently, the institutional framework for the provision of housing in Zambia comprises public and private institutions and individual actors. Among the key public institutions are the Ministry of Housing and Infrastructure Development (MHID), Ministry of Lands and Natural Resources (MLNR) in terms of provision of land for housing, and Ministry of Local Government (MLG) and Local Authorities in terms of spatial planning or land use planning which is a prerequisite to housing development. All housing developments are supposed to be coordinated through MHID. While Government plays a major role in the provision of housing, the bulk of housing is provided by the private institutions and individuals. Housing delivery has generally been constrained by weak institutional coordination and legal frameworks, fragmentation of funding and poor Policy implementation. It is envisaged that with improvements in the areas, many of the challenges in the housing sector will be resolved.

Further, the National Housing Authority (NHA) which has the overall mandate of spearheading housing development for all income groups has not performed to expectations. One of the reasons is the existence of the conflict in the roles of the Authority as regulator and developer of housing. As a result, the housing sector is not well regulated.

The key legal framework influencing housing development comprises the Urban and Regional Planning Act, Land Survey Act, Lands Act, Land and Deeds Registry Act, National Housing Authority Act and the Public Health Act which includes Building standards and regulations.

CHAPTER 3: VISION, RATIONALE AND GUIDING PRINCIPLES

3.1 VISION

Affordable and Decent Housing for All.

3.2 RATIONALE

The revision of the 1996 National Housing Policy is critical to guide efforts to resolve the rising housing deficit in Zambia. The Policy seeks to address 60% of the projected deficit of 3.3 Million housing units. Therefore, the Policy will promote efforts to increase the supply of housing from around 73,000 units to at least 115,700 units per year.


The Policy, therefore, is necessary for Zambia because it will provide a comprehensive guiding framework to address the housing challenges in the country. The Policy will be key in supporting the achievement of the goal of reducing developmental inequalities under the Seventh National Development Plan as well as addressing issues of regularisation and upgrading of informal settlements, urban renewal, sustainable housing, fit-for-purpose designs, integrated planning, disaster management, revision of building standards and improved regulation, research and development, housing finance and use of local building materials.

3.3 GUIDING PRINCIPLES

Implementation of the Policy will be guided by the following principles:

- (I) **Human Rights Approach:** Government shall take the necessary measures towards achievement of the Right to affordable and decent housing for all in line with the United Nations Universal Declaration of Human Rights;

- (ii) Decentralisation:** Government shall ensure that implementation of the Policy is undertaken at the local level in line with the National Decentralisation Policy;
- (iii) Sustainability:** Government shall ensure that housing development efforts take into account the environmental, health, social and safety concerns;
- (iv) Inclusivity:** Government shall give recognition and ensure that the planning, designing, implementation, monitoring and evaluation of housing includes all interest groups;
- (v) Partnership:** The Government shall facilitate establishment of joint collaboration between public and private sector institutions for housing development;
- (vi) Equity:** Efforts shall be directed at ensuring that housing development takes into consideration different income and vulnerable groups in society;
- (vii) Innovation:** Government shall work to promote innovativeness in adaptation of traditional and local building materials and technologies in housing development;
- (viii) Equality and non- discrimination:** Government will ensure fairness of treatment with regards to housing opportunities, rewards and sanctions regardless of an individual's or institution's status;
- (ix) Good governance and integrity:** Government will affirm high standards of morality, honesty, transparency and accountability in housing development;

- 
- (x) Leadership:** Government will solicit appropriate, visionary, efficient and effective support from others in the management of housing development programmes;
 - (xi) Quality assurance and control:** All stake holders will adhere to national, regional and international housing development standards as benchmarks for housing development in Zambia;
 - (xii) Professionalism:** Professionals in housing development shall exercise the maximum competence as expected;

CHAPTER 4: OBJECTIVES AND MEASURES

The Policy seeks to achieve the following objectives:

4.1 OVERALL OBJECTIVE

The overall objective of the Policy is to facilitate the provision of sustainable, decent and affordable housing for all socio-economic groups in Zambia.

4.2 SPECIFIC OBJECTIVES

The Specific Objectives for this Policy are:

- i. To promote formal human settlements development with special focus on the upgrading of existing informal settlements;
- ii. To promote effective management of urbanisation;
- iii. To facilitate the development of decent and affordable housing;
- iv. To promote equitable access to land for housing development;
- v. To facilitate increased access to affordable housing finance for all socio-economic groups;
- vi. To increase the capacities of LAs to respond to housing related disasters; and
- vii. To mainstream social and environmental safeguards in housing development programmes.

4.3 POLICY MEASURES

Policy measures are derived from the Objectives aimed at attaining the vision and the goal. The downstream activities are in turn

derived from the Policy measures. The following are the Policy Measures that will operationalise the objectives:

Objective 1: To promote formal human settlement development with special focus on the upgrading of existing informal settlements.

Policy Measures:

Government shall:

- (a) Strengthen land use planning and land management;
- (b) Promote partnerships among Traditional Leaders, Public Sector Agencies and Private Developers to provide serviced land for housing development;
- (c) Regularize informal settlements as Improvement Areas for upgrading;
- (d) Prioritise financing for informal settlement upgrading; and
- (e) Promote participatory informal settlement upgrading and public-private partnerships.

Objective 2: To promote effective management of urbanisation

Policy Measures:

Government shall:

- (a) Support the development and implementation of the National Urbanisation Policy;
- (b) Promote the densification of all green and brownfield housing developments; and
- (c) Advocate for development of low and medium houses in the re-development of blighted zones.

Objective 3: To facilitate the development of decent and affordable housing.

Policy Measures:

Government shall:

- (a) Promote alternative and innovative methods of housing development;
- (b) Promote Private Sector participation in the provision of Low and Medium Housing Units;
- (c) Increase the provision of public social housing;
- (d) Promote Housing Cooperatives;
- (e) Promote the production and use of local building materials; and
- (f) Facilitate the provision of infrastructure and amenities to support rural housing development.

Objective 4: To promote equitable access to land for housing development.

Policy Measures:

Government shall:

- (a) Strengthen institutional capacity in land administration at all levels;
- (b) Support policies and practices which encourage equitable access to land and security of tenure; and
- (c) Support efforts to strengthen customary tenure so as to unlock its potential for housing development.

Objective 5: To increase access to affordable housing finance for all socio-economic groups.

Policy Measures:

Government shall:

- (a) Promote provision of affordable financing for housing development; and
- (b) Enhance the availability and accessibility of housing finance to all socio-economic groups.

Objective 6: To increase the capacities of LAs to manage settlement related disasters.

Policy Measures:

Government shall:

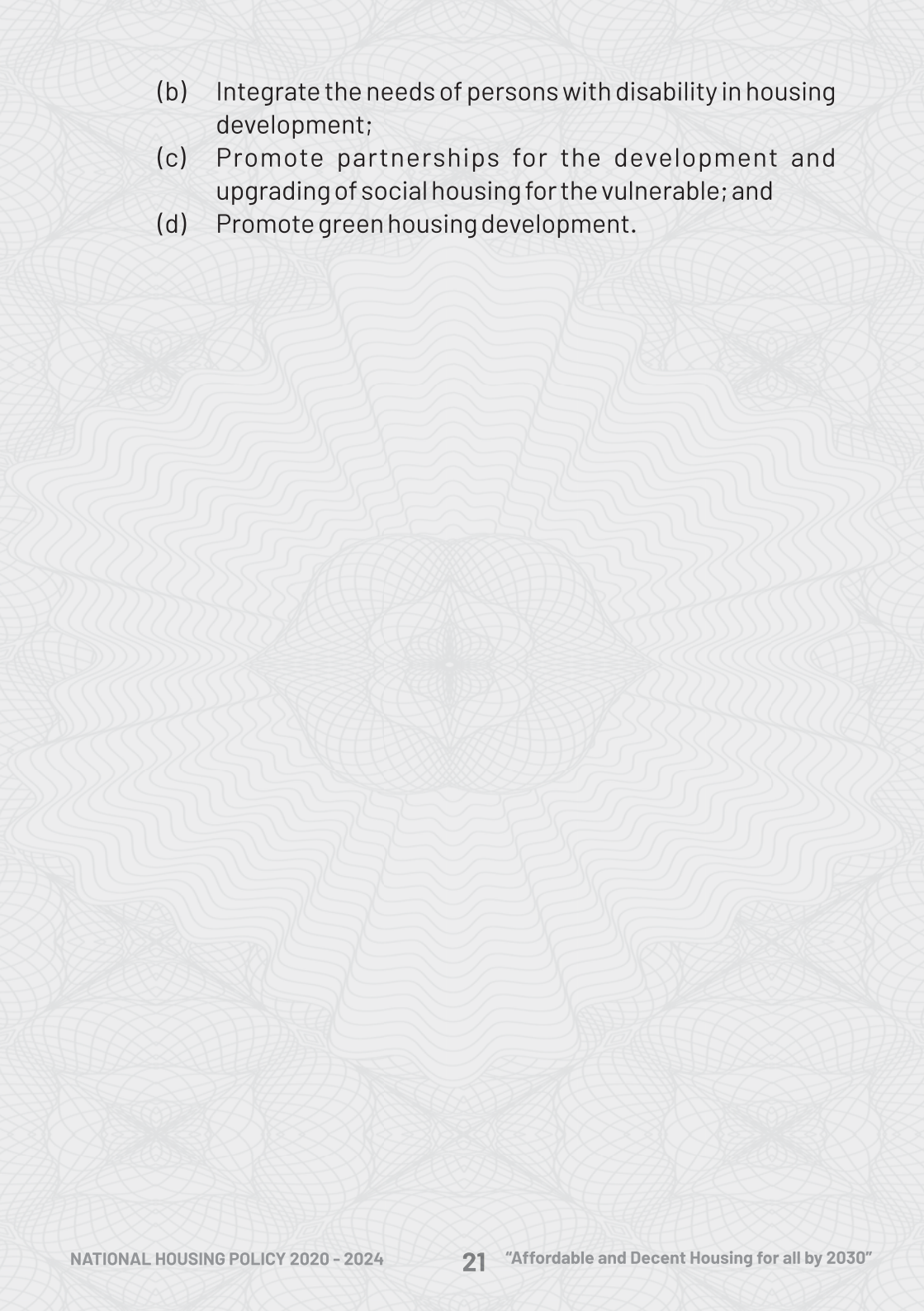
- (a) Strengthen partnerships between LAs, DMMU and NPISH's for the provision of relief shelter to house victims of disaster;
- (b) Encourage the production and use of hazard resistant building materials; and
- (c) Support development and review of disaster management programmes to identify and minimise risk factors at local level.

Objective 7: To mainstream cross cutting issues of climate change, disability, HIV and AIDS, and gender in housing development programmes.

Policy Measures:

Government shall:

- (a) Promote gender equity in the access to social housing, financing and land for housing development;

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- (b) Integrate the needs of persons with disability in housing development;
 - (c) Promote partnerships for the development and upgrading of social housing for the vulnerable; and
 - (d) Promote green housing development.

CHAPTER 5: IMPLEMENTATION FRAMEWORK

5.1 INSTITUTIONAL ARRANGEMENTS

Implementation of the Policy will be coordinated by the Ministry of Housing and Infrastructure Development which is mandated to formulate and coordinate implementation of the Housing Policy and programmes. In order to promote effectiveness and synergies, the Ministry will closely work with other institutions whose respective responsibilities are highlighted below.

INSTITUTION

RESPONSIBILITY

Cabinet Office:

To provide oversight on Policy implementation, monitoring and evaluation.

Ministry of Finance:

Providing financial resources and Policy guidance on housing financing.

Ministry of Lands and Natural Resources:

To facilitate the provision of land for housing development.

Ministry of Local Government

To provide guidance regarding spatial or land use planning for housing development.

Ministry of Energy:

Facilitate provision of support services such as electricity.

Ministry of Water Development, Sanitation and Environmental Protection:

Facilitate provision of support services such as water, sanitation and environmental protection.

Ministry of Gender: To provide support in the mainstreaming of gender in housing programmes.

Ministry of Commerce, Trade and Industry: To support investment initiatives in Housing Development.

Ministry of Justice: To provide supportive legal instruments and advise the implementation of the Policy.

Local Authorities (LAs): To coordinate implementation of the housing Policy and programmes at local level.

Ministry of Chiefs and Traditional Affairs To facilitate the engagement of traditional leaders in the provision of customary land for housing development and implementation of guidelines for sustainable housing development

Ministry of lands and Natural Resources To provide land for housing development

Other Line Ministries and Institutions To support the implementation of the Policy in line with the provisions of the Policy and their respective mandates.

Cooperating Partners To provide financial, technical and other forms of support.

Private Sector To undertake investments in Housing Development.

**Hon-Profits Institutions
Serving Households**

To support initiatives and advocacy on sustainable housing development.

Cluster Advisory Group:

To provide Policy and technical guidance in order to improve co-ordination and synergies among the various stakeholders in housing development and develop appropriate mechanisms for regular consultations.

Zambia Statistics Agency:

To generate data to support the establishment and maintenance of a national housing management information system.

**Education and Research
Institutions and
Academia:**

Support conducting of Research on use of local raw materials and technologies and provide training to impart skills and knowledge in housing development.

**Professional
Associations:**

To provide advisory and consultancy services and checks and balances for industry players to ensure compliance, transparency and accountability.

5.2 LEGAL FRAMEWORK

There are specific laws which provide the framework necessary to regulate housing development in Zambia. The following are the main laws that have direct bearing on housing development:

- i. Urban and Regional Planning Act No. 3 of 2015;
- ii. Public Health Act (Building Regulations);
- iii. Rent Act;
- iv. Land and Deeds Registry Act of 1995;
- v. National Housing Authority Act;
- vi. Public Roads Act;
- vii. Zambia Institute of Architects Act;
- viii. Engineering Institution of Zambia Act;
- ix. Water Resource Management Act;
- x. Building Society Act;
- xi. Water and Sanitation Act;
- xii. Zambia Environmental Management Act; and
- xiii. Rating Act.

Government will further develop the necessary broad-based and comprehensive legal framework to support implementation of this Policy. Working with other line ministries/institutions, Government will implement the following measures:

- (i) Commission reviews and harmonisation of existing legislation that may hinder the successful implementation of the Policy. Notable legislations which will require immediate review include among others the Land Survey Act, Land and deeds Registry Acts National Housing Authority Act and Building standards and regulations (Public Health Act).
- (ii) Raising public awareness on policies, legal and regulatory frameworks on land, housing, finance and spatial planning.

5.3 RESOURCE MOBILISATION AND FINANCING

In order to ensure effective implementation of the Policy, the Government will provide the resources to this end. Government will also collaborate with cooperating partners willing to support implementation of this Policy. In particular, financial resources and technical support for implementation of strategies recommended in the Policy shall be mobilised from:

- i. The national budget;
- ii. Investments from the Private Sector;
- iii. Capital markets; and
- iv. Multilateral and bilateral Cooperating Partners.

Government through the annual budget shall set aside resources for activities to support operationalization of the Policy. Government will partner with the private sector and cooperating partners to lobby for financial support to expedite the implementation of the Policy.

5.4 MONITORING AND EVALUATION

To ensure that an appropriate feedback framework is enshrined in the operationalisation of the Policy, Government through the MHID will integrate the programmes under the Policy within the overall Ministerial Monitoring and Evaluation system. The system will be linked to the National and Provincial M&E systems to ensure that timely and quality information on progress made in the implementation of the Policy is availed to Policy makers.

To enhance stakeholder engagement and sustainability of monitoring and evaluation activities, the MHID will collaborate with all the implementing institutions under the Policy to ensure comprehensive and up-to-date monitoring and evaluation

activities. The Ministry shall ensure that quarterly and/or annual reports are presented to the relevant institutions.

The Ministry will also ensure that mid- and end-term evaluations to ascertain impact and sustainability of housing delivery interventions are undertaken. It shall also facilitate the development of a National Housing Management Information System (HMIS) and database of housing inventory in collaboration with the Zambia Statistics Agency.

