

Low cost Housing Process in Kabwe

An Evaluation of the Local-level Housing Development System



Richard C. Mukozomba

Senior Planner, Department of Physical Planning and Housing
Central Province, Zambia

Introduction

Establishing an effective housing development framework particularly for the provision of housing to low income households has been a formidable policy. The country has made notable attempts ranging from sites and service and upgrading schemes in the 1970s to the self help housing initiatives in the 1980s and lastly the housing empowerment decree and National Housing Policy of 1996. Impacts of these policy shifts on local authority housing delivery systems have been short-lived despite the continuous expansion of informal housing.

This paper proposes an evaluation of the housing process in Kabwe with a focus on low cost housing. The study seeks to respond to the need to communicate knowledge of the critical factors in the housing provision mechanism as well as best practices in order to inform public policy various levels of decision making.

1 Shelter Situation Analysis

1.1 Basic General Data

Geography and Administration

Zambia is a landlocked country located in south central Africa and shares boundaries with the Democratic Republic of Congo and Tanzania to the north while Namibia, Zimbabwe, Botswana and Mozambique share its southern border. Malawi and Angola lie on its eastern and western boundaries respectively. The country occupies a total surface area of about 752,614 square kilometres, much of which lies on the great plateau of Central Africa. It has a tropical climate with three different seasons, i.e., cool and dry, hot and dry as well as hot and wet seasons.

Zambia gained political independence from Britain in 1964 and inherited a multi-party systems government. During the one party system era from 1972 to 1991, Government was inclined towards the socialist state managements of its mining based economy. The economy deteriorated in the 1980s, compounded by mounting debt burden, high petroleum prices and low copper export revenue. Following popular elections in 1991 which ushered in change, multi-party democracy governance was re-introduced. Overall economic and public reforms were undertaken to facilitate the workings of a liberalised market economy along with facilitating public sector institutions.

The country is divided into 9 administrative provinces(regions) and 72 towns or districts. The city of Lusaka is the country's capital and lies within Lusaka province in the central region of the country. The Copperbelt province which lies in the north and neighbours the Democratic Republic of Congo is the centre of county's copper mining industry with the largest concentration of towns relative surface area. Lying midway between Lusaka and Copperbelt provinces is Central province whose administrative centre is Kabwe, about 150 kilometres south of Lusaka city. It the smallest district with an area of 1,572 square kilometres, representing 1.7 percent of the total surface area for Central province. The town was formerly renowned for its zinc and lead mining which closed in 1993. It still

functions as the administrative centre for the railway line, learning institutions as well as security agencies.

Cities and towns, administered through the Local Government Act (CAP 281). They are comprised of elected Councillors as representatives of a Wards and Members of Parliament. A Ward is a lowest unit of administration. Local authorities have the mandate to set local policy and manage public amenities such as water and sanitation, roads including social services such as housing, education and public health services. However the powers of the local authority are subject to vetting by the Minister who has the overall mandate for policy direction. Funding is a major challenge to the effective delivery of services as grants from central government are provided on ad-hoc basis.

Kabwe has 25 elected Councillors who represent their Wards and 2 Members of Parliament who form the corporate body of the local authority.

A parallel and more dominant structure of administration exists through the office of the Permanent Secretary at provincial level and District Commissioner at district level. These two levels coordinate government operations and report directly to central administration. Nevertheless, in a bid to strengthen local governance as well as the administrative capacity for service delivery, Government has since 2002 been implementing the National Decentralisation Policy which is premised on devolution of power to the lower level.

Demography and Health

Zambia's population is projected at 12,525,791 with a growth rate of 2.9 percent and life expectancy at birth of 51.3 years. The Copperbelt provinces has the largest population of 1,980,824 representing 15.8 percent of the population, followed by Lusaka 1,697,730, Eastern 1,684,910, Northern 1,577,310, Southern 1,545,880 and Central province at 1,301,776 (CSO, 2009). The urban population is estimated at about 40 percent (World Bank, Country Assessment Report, 2002).

The 2000 population of Kabwe is currently estimated at 225,227 with an annual growth rate of 1.7 percent during the inter censal period 1990 to 2000. The estimate for the period 2000 to 2009 is at 0.8 percent. (CSO, 2000). The estimated number of households stood at 45,045.

The estimated population density for Kabwe currently stood at 142.2 persons per square kilometre (CSO, 2006). By comparison, the density for Lusaka province was 64 persons per square kilometre while that for Zambia persons per square kilometre . The Table 1 below show change in density between 2000 and 2009. This density level has implication on the demand for land for housing development. The town has limited land for outward expansion and therefore consideration ought to be made for more intensive urban development.

Table 1: Population Density 2000-2009

Year	Population	Population Density	% change in Population Density
2000	174,737	112.2	-
2005	201,961	128.5	14.5
2009	225,227	142.2	10.6

Source: CSO, Central Province Analytical Report, Census 2000

Nationally the incidence of poverty declined from 70 percent in 1991 to 64 percent in 2006. This reduction was more significant in the rural areas, where the incidence of poverty reduced from 88 percent in 1991 to 78 percent in 2006. On the other hand the incidence of poverty in urban areas increased from 49 percent in 1991 to 53 percent in 2006. (CSO homepage, Living Conditions, 2009)

In terms of employment, urban areas recorded higher unemployment rates (32 percent) than rural areas (5 percent) as at 2006. This is partly attributable to the job losses resulting from the restructuring of the economy. Many households in the rural areas draw their sustenance from engaging in agriculture production and may not report themselves as unemployed.

Unemployment and poverty for urban households therefore tends to impact more adversely as they may lack cash to purchase basic necessities (Tannerfeldt, 2006).

Economy

The economy has registered positive growth in the post restructuring period of the 1990s. For example Real Gross Domestic Product (GDP) growth averaged 4.8 percent per annum in the period 2002 to 2005. This was relative to an annual average of 2.2 percent in the preceding four years. Mining and construction sub sectors with a growth of 10.4 percent and 20.2 percent respectively were key drivers of growth over the period. While agriculture is given highest priority for it occupied most of the rural population, its growth (2.6 percent) was often dampened by variations in weather patterns, inadequate infrastructure and limited market access (GRZ-FNDP, 2006).

Overall, inflation and interest rates during the period 2002 to 2005 assumed a declining trend. Inflation, measured by the Consumer Price Index fell from 26.7 percent at the end of 2002 to 15.9 percent at the end of 2005. The weighted average Treasury bill interest rate fell from 31.7 percent in 2002 to 16.5 percent in 2005. Nonetheless, Zambia still remains a low income country with GDP/capita at \$1,150 ([IMF World Economic Outlook Database](#)). Government therefore targeted an average annual growth rate of 7 percent over the 2006-2010 Fifth National Development Plan (FNDP) period in order to reduce poverty.

With the restructuring of the economy in the 1990s, the mines closed operations in Kabwe in 1993 triggering a trend of job losses. The railway company underwent a management concession while the textile plant and an industrial fabric manufacturing company could not recover till their closure. To ameliorate this downward development, Government policy has been to support the establishment of two university campus facilities and enhance the position of the town as a learning centre. Additionally, being the administrative centre of the province as well as its proximity to the national capital has helped to sustain the service industry and to check the level of unemployment.

1.2 Shelter Related Facts and Figures

Access to Shelter

Zambia's housing delivery system has not been effective in supplying housing requirements of the population. There is a case for improvement of rural housing in terms of the quality of the quality of building materials, living spaces, access to

amenities etcetera. Nonetheless, it is in the urban area that urgent policy attention is justified to curtail conditions that may lead to widening of urban poverty and environmental blight caused by the spontaneous growth of *irregular* or squatter settlements outside planned housing areas.

In 1991, the total national housing stock was estimated at 1,501,898. By 2001, this had increased to 2,311,988. Table 2 shows that about 80 percent of the housing unit are informal (or occur spontaneously) and are poorly serviced or not serviced at all. (GRZ-FNDP, 2006) Notably, expansion of the housing stock during the period was recorded in the Traditional housing (539,052) and Squatter settlement (82,068) and low cost areas (139,692). This indicates that the bulk of urban population growth is taking place in the informal areas where living conditions are considerably poor.

In terms of the housing deficit, the 1996 National Housing Policy (NHP) estimated that 846,000 units required constructing or replacing as at 1996. This deficit required a rate of construction of 110,000 units per annum for a period of 10 years up to 2006.

Table 2: National Housing Stock

	1991	2001	%	Change (2001-1991)
			Increase	
Housing Type	No. of Houses	No. of Houses		
Traditional housing	988,249	1,527,301	54	539,052
Squatter	160,703	242,771	51	82,068
Site and Service	58,574	87,743	50	21,169
Low cost	241,806	381,498	57	139,692
Medium cost	24,532	32,306	31	7,774
High cost	26,034	39,306	51	13,272
Total	1,501,898	2,311,988	54	810,090

Adapted from Fifth National Development Plan, 2006

In the period 1996 to 2006, the following strategic measures have been pursued at national level:

- i. Sale of Government and local authority stock of housing to tenants in 1996

- ii. Direct construction of low cost housing in new in rural newly created towns and upgrading of squatter settlements in urban towns from 2001 onwards
- iii. Formulation of Integrated Development Plans from 2006 onwards.

As a result of a 1996 Presidential decree, the bulk of existing the housing units including low cost units were transferred though subsidised sale to tenants. Part of the aim of the exercise was to generate seed funds for local authorities to build additional units for sale or rent. However, this objective has to a large extent not succeeded.

The direct construction of units and upgrading of squatter settlements has achieved minimal results due mainly of low financial commitment. For example, 409 low cost units were constructed in the period 2002 to 2004, an average of 136 units per year (FNDP, 2006). The 2009 budget K15,279.0 billion (approximately \$US 3.4 billion)only allocated 3.8 percent was allocated to general Housing and Community amenities function(GRZ/Budget Address, 2009).

Like other major towns, the growth of Kabwe is mainly absorbed by the informal settlements given the low supply of formal low cost housing as well as serviced land. There are 16 unplanned settlements in the town (Kabwe Municipal Council, Nakoli Shelter Improvement, 1994). Unauthorized settlements have occupied about half of the land planned for residential development. The population living unplanned settlements was estimated at 66.5 percent out of a 2001 total population of 179,335. Thus informal housing features prominently on the new housing development areas of the town. In fact it is estimated that by 2020, informal housing may use up to about 1,017 hectares of land as compared to 355 hectares by formal low cost housing, medium and high cost housing combined (GRZ/ADB, 2002).

Access to and cost of Basic Services/Infrastructure

Poor infrastructure in terms of roads, water, and sanitation networks, severely affects people's living conditions in the urban areas. This is more pronounced in the squatter areas which are normally located beyond the limits of supply networks.

In terms of amenities, access to water and sanitation facilities, access to safe water supplies as at 2000, was estimated at 86 percent of the population in urban areas and 37 percent of the population in rural areas. With regard to sanitation, the estimated coverage was 33 percent for urban areas and 4 percent for rural areas. In the peri-urban areas, where 50 to 70 percent of the urban population live, at least 56 percent of the population did not have access to safe water supply, and as much as 90 percent do not have access to satisfactory sanitation facilities (FNDP, 2006). Therefore the high risk to status of health of dwellers of informal housing, due to ground water contamination, compromises efforts aimed at poverty reduction at household level.

With the greater population of Kabwe residing in unplanned areas, more households are therefore exposed to limited access to safe water and sanitation system as well as unhealthy environment.

1.3 Housing Policy

Since independence in 1964, Zambia has been grappling with housing delivery inadequacies. The massive increase in urban population that followed thereafter inundated the capacity to supply formal housing, as people settled in authorised areas and erected informal dwellings. Subsequent development plans starting with the Second National Development Plan (1972-76) gradually shifted focus from direct housing provision to sites and service, squatter upgrading and self-help housing. The 1974 Statutory Housing (Improvement Areas) Act was thus meant to facilitate a ready supply of low cost housing by following a flexible land registry and building approval system. However, beset by the adverse economic downturn that began in the 1970s, housing initiatives still have had limited scope of application and impact on the whole urban housing scenario. Upgrading programmes have largely suffered from lack of replication, and hence remaining experimental at best.

As a consequence of the lopsided nature of housing development, a duality of spatial character of towns exists. The one is formal, planned area comprising fairly serviced residential neighbourhoods and the second is the informal, underserviced spontaneous residential areas characterised by congestion and unhealthy environments. These two spheres exist side by side but are legally

governed by two mutually exclusive statutes- the former by the Town and Country Planning Act, Cap 283 and the latter Statutory Housing (Improvement Areas) Act, Cap 441.

Therefore the measures pronounced in the 1996 National Housing Policy (NHP) were aimed at addressing the perpetual housing deficit, streamline the land allocation system and deliver affordable housing to low income groups.

The following are the salient objectives included in the NHP:

- (a) Make serviced land available for housing development and streamline the land allocation system
- (b) Streamline building standards, regulations and other controls so that they accord with the capabilities, needs and aspirations of the various sections of the population
- (c) Assist the poor to acquire decent shelter through alleviation of their affordability problems
- (d) Foster housing areas that are functional, healthy aesthetically pleasant and environmentally friendly

The above objectives had a 15 year time horizon up to 2010. The policy further provides a framework for coordinating the actors involved housing development.

1.4 Actors in Shelter Delivery and their Roles

Historically, central government and its public institutions have been prominently involved in the delivery of housing. Following liberalisation of the economy, private developers have gained prominence though their participation has focussed on medium to high cost residential development.

The challenge of providing affording housing to low income groups is a matter of public policy under the charge of the Ministry of Local Government and Housing (MLGH). To attain the NHP objectives, functions are assigned to various actors in housing development sector as shown in the table below. Legislative provisions relating to these functions are stated. More significantly, the local authorities have the following roles:

- Setting local housing delivery goals
- Creating and allocating land for housing purposes

- Providing and maintain infrastructure services intended to open up land for housing development
- Set up and manage upgrading and site-and-service schemes
- Construct low-cost housing for sale and/or rent at economic rates

Table 3: Actors in Housing Delivery

	Actor institution	Function	Legal Provision
1	Central Government/ Ministry of local Government and Housing	<ul style="list-style-type: none"> ▪ Set national housing delivery goals ▪ Mobilise financial resources ▪ Oversight over other facilitating bodies and measuring progress ▪ Facilitate a sustainable funding framework 	<ul style="list-style-type: none"> ▪ Constitutional Provision
2	National Housing Authorities	<ul style="list-style-type: none"> ▪ Provide technical assistance to local authorities ▪ Undertake research and development on low cost housing 	<ul style="list-style-type: none"> ▪ National Housing Authority Act, Cap 426
3	Local Authorities (<i>Planning Authorities</i>)	<ul style="list-style-type: none"> ▪ Set local housing delivery goals ▪ Allocating land ▪ Construct low cost housing for sale or rent ▪ Prepare spatial development plans ▪ Manage upgrading schemes and develop site and service schemes ▪ Provide community and recreation facilities in residential areas ▪ infrastructure services for new housing projects 	<ul style="list-style-type: none"> ▪ Local Government Act, Cap 281 ▪ Town and Country Planning Act, Cap 283 ▪ Housing (Statutory and Improvement Areas) Act, Cap 441 ▪ Local Government Act, Cap 281 ▪ Lands Act ▪ Public Health Act
4	Private sector Developers	<ul style="list-style-type: none"> ▪ Construct housing for sale or rent ▪ Manufacture and supply building materials ▪ Support public-private joint projects 	<ul style="list-style-type: none"> ▪ Town and Country Planning Act, Cap 283 ▪ Private Sector Policy
5	Financial Institutions	<ul style="list-style-type: none"> ▪ Provide mortgage finance ▪ Develop secondary mortgage market 	<ul style="list-style-type: none"> ▪ Building Societies Act, cap 412
6	Community and Housing development Cooperatives (<i>Non Governmental/ Community Based Organisations</i>)	<ul style="list-style-type: none"> ▪ Help members acquire land for housing development ▪ Acquire common land and prepare proposals for housing development by members ▪ Promote community based savings 	<ul style="list-style-type: none"> ▪ Societies Act, Cap 689

By mere allocation of function, the NHP identifies the local authority a key driver, particularly in relation to low income housing. The urban space represents the whole array of social and economic choices from private and public agencies which interplay to create changes to the identity of the urban and rural landscape. Therefore, how things turn up at the local level will most likely depend on the extent to which each local authority interprets and implement their functions in devising a more enabling framework for shelter development.

1.5 Shelter Design

The function of settlement spatial planning falls under the Town and Country Planning Act Cap 283 of the Laws of Zambia. The Act enables the preparation of city or town development plans under which present and future housing needs are assessed and addressed in a spatial context. Further provision is made for the regulation of housing development (development control regulations) in relation to scale of development, building standards, utility services etc. The Public Health (Building Regulations) Act sets out details of the minimum standards in relation to public health in terms of building materials and design of living spaces.

The National Housing Authority is a statutory body (Cap 195 of the Laws of Zambia) set up to develop design standards for various house types. It is main the main executing agency for Government's housing projects. Following liberalisation, it has become more market focussed as a real estate developer. Its mandated role in terms of conducting research and reviewing design standard for low cost housing and its linkage with local authorities has been less significant. The ministry of Local Government and Housing has, as a consequence, stepped in to cover this void as a main supply agency.

Settlement layout planning in Zambia, favouring large plot sizes in the interior, tends to follow outward growth patterns rather than intensive urban development. Low cost neighbourhoods thus find themselves at the fringes of urban areas. This is attributed to the colonial legacy where African housing was restricted to the fringes of towns. This is the scenario found in Kabwe where unplanned settlements are expanding outwards to the periphery virtually unrestrained and hence compounding the status of poor living conditions and sound land use management. It is noteworthy to emphasize that Kabwe has a high population density of 142.2 persons/square kilometre.

2 Organisation

The Department of Physical Planning and Housing is primarily responsible for undertaking spatial planning, facilitating and monitoring the development of housing at the local level. It regulates both public and private housing development. In Central Province, the department working through the Central Province Planning Authority oversees spatial development in five of the six (third category) district towns, namely Kapiri Mposhi, Mkushi, Serenje Chibombo, and Mumbwa. Kabwe is a second category town (municipality) having its own planning powers. Nonetheless, the department retains advisory powers and collaborates with the local authority.

The Department is currently facilitating the formulation of an Integrated Development Plan for Kapiri Mposhi. It is involved on an advisory level, in the upgrading of a squatter settlement in Kabwe with funding from MLGH.

The author's designation is Senior Planner. He is at the same time acting Provincial Planner whose key functions comprise the following:

- Providing guidance to local authorities regarding spatial development of towns in order to facilitate sustainable development of settlements.
- Liaising with the MLGH and other statutory authorities including Energy Regulation Board, National Housing Authority, and Environmental Council of Zambia on relevant development aspects such as house projects, tourism standards and environmental impact assessment studies.
- Initiating designing and controlling implementation of newly approved of Layout Plans for new areas for housing, commercial and industrial development.
- Monitoring and guiding the conduct of settlement upgrading by local authorities
- Facilitating land registry for housing and other uses through the Ministry of Lands.

3 Shelter Problem

In view of the pace and structure growth regarding informal settlements and the need for policy action, the key questions therefore leading to the definition of the shelter problem is:

1. Who are the actors in the housing delivery system
2. What is the level of influence that the council has on the form of housing development in the town.

The Shelter problem therefore is that despite the existence of the NHP and other actors, the shelter delivery system is not functioning appropriately is not therefore appropriate to the housing and social development needs of the town.

A systematic supply of low cost shelter based on partnerships and community participation offers a more sustainable solution, in the long term, against the sprawl and proliferation of unplanned settlements, and deterioration of urban living conditions. This approach parallels the traditional squatter control and upgrading for which the NHP only prescribes a discretionary approach.

4 Proposal for Change and Improvement

This paper proposes an evaluation of the housing process in Kabwe with a focus on low cost housing. The study seeks to respond to the need to communicate knowledge of the critical factors in the housing provision mechanism in order to inform public policy various levels of decision making.

The definition of Evaluation is taken as an assessment of the appropriateness of the housing development process (actions and procedures) in Kabwe whose lead actor comprises the local authority.

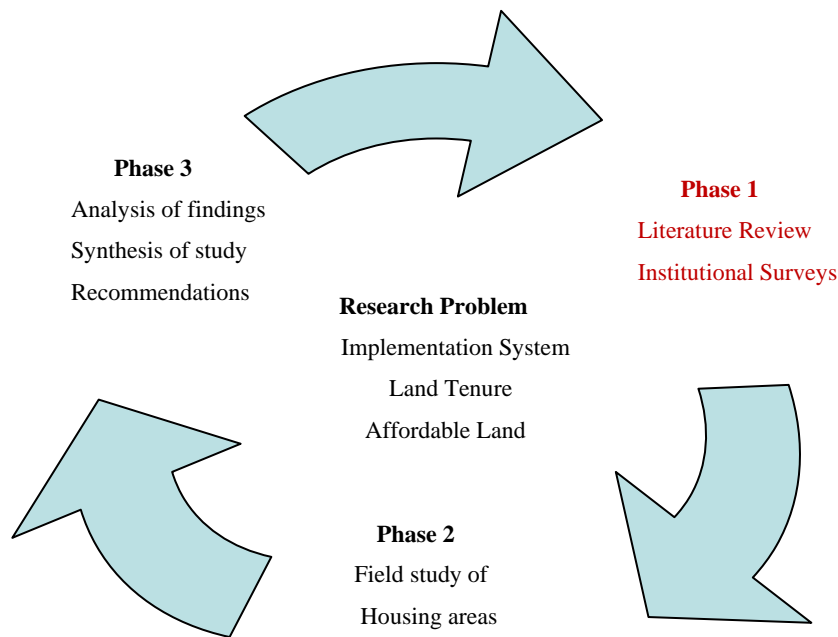
The research will proceed in the first phase through literature review of theoretical grounds linking housing process to poverty alleviation and economic development followed by a review of housing programmes in other parts of the developing world.

Statistical reports, Government’s legal and policy documents, surveys and reports by research groups will also be reviewed. Lastly an analysis of stakeholder will be made and will be followed by in-depth interviews.

In the second phase visits to selected housing areas will be made where semi-structured interviews and focus group discussions will be employed.

The third phase will analyse findings. A synthesis will then be made and related to the research question or hypothesis. A section on recommendations will propose sets of actions at local level as well policy suggestions at central government level.

Chart 1: Proposed Study Flow



PARAMETERS: The evaluation will seek to answer the research question based on criteria developed from the thematic areas of an ‘Enabling shelter strategy’ based on the UN-Habitat II declaration of 1996, as well as the 2015 Millennium Development Goals. These are summarised below:

- a) Effective implementation of Housing Policies
- b) Promotion of security of Land Tenure
- c) Supply of affordable land

- d) Improvement of Infrastructure
- e) Low cost housing finance
- f) Community led actions

Given the varied nature of these parameters and the obtaining cost and time limitation, the study will focus on Parameters a) to c)

5 Conclusions

This evaluation presents an opportunity to communicate the institutional and environmental constraints affecting appropriate housing development. Its worthiness is only to the extent that the results will influence policy and attitudes at the local and national scale.

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[IMF World Economic Outlook Database](#)

Tannerfeldt, Goran

2006 More Urban Less Poor

ANNEX

Preliminary Study Findings

The study utilised two approaches. One was to investigate policies, programmes and initiatives in place at the level of the Local authority and the existing operating environment. The other was to collect information on strategies employed by target (poor) communities in meeting their housing needs.

1.0. INSTITUTIONAL FACTORS AT TOWN LEVEL

a. HOUSING STRATEGY IMPLEMENTATION

1) NATIONAL POLICY/LOCAL POLICY LINKAGE

The 1996 National Housing (NH) Policy directs the setting up of local housing goals construct low cost housing for sale and/or rent at economic rates; create and allocate land for housing purposes and set up and manage upgrading and site- and-service schemes.

- i. The study however, found that no clear framework for monitoring outputs and informing policy implementation internally and between the local authority and the Ministry of Local Government and Housing was in place.
- ii. The study found that the local authority had no direct involvement in the provision of rental or sale housing due to inability to mobilise capital funds. Further, a local housing strategy for low income groups was absent. A de-facto position was that poor households would settle in unplanned. Nonetheless, focus for the local authority was as follows:
 - Settlement improvement intervention in all 16 unplanned housing areas
 - Assembly and allocation of land to developers for Low, Medium and High cost categories. This included facilitation of ownership of land, albeit semi-formal, in

informal settlements through provision of Land Record Cards.

- Provide and maintain infrastructure services
- iii. In 2007, MLGH funded the upgrading of Makululu Compound, the largest unplanned settlement, with an initial amount of K100,000,000 (about \$22,200). It was the first time the local authority received such financial support to undertake an integrated settlement upgrading project since inception of the National Policy. The study found that the project had however not recorded significant progress due in part to unclarified roles among departments internally, on the one hand and ineffective coordination from MLGH, on the other.
- iv. Though the Statutory housing (Improvement Areas) Act has been in place since 1974, the study found that no settlement was formally designated as an Improvement Area with a guarantee for security of tenure during the NH Policy regime. Before 1996, records indicated only one (1) settlement (Natuseko Compound) had been granted formal recognition as a Housing Improvement Area. Some reasons cited for this lack of progress included the following:
- Rigorous requirements for surveys and planning of settlements
 - Inadequate trained staff to manage upgrading schemes

2) ACTORS IN HOUSING DELIVERY/IMPROVEMENT

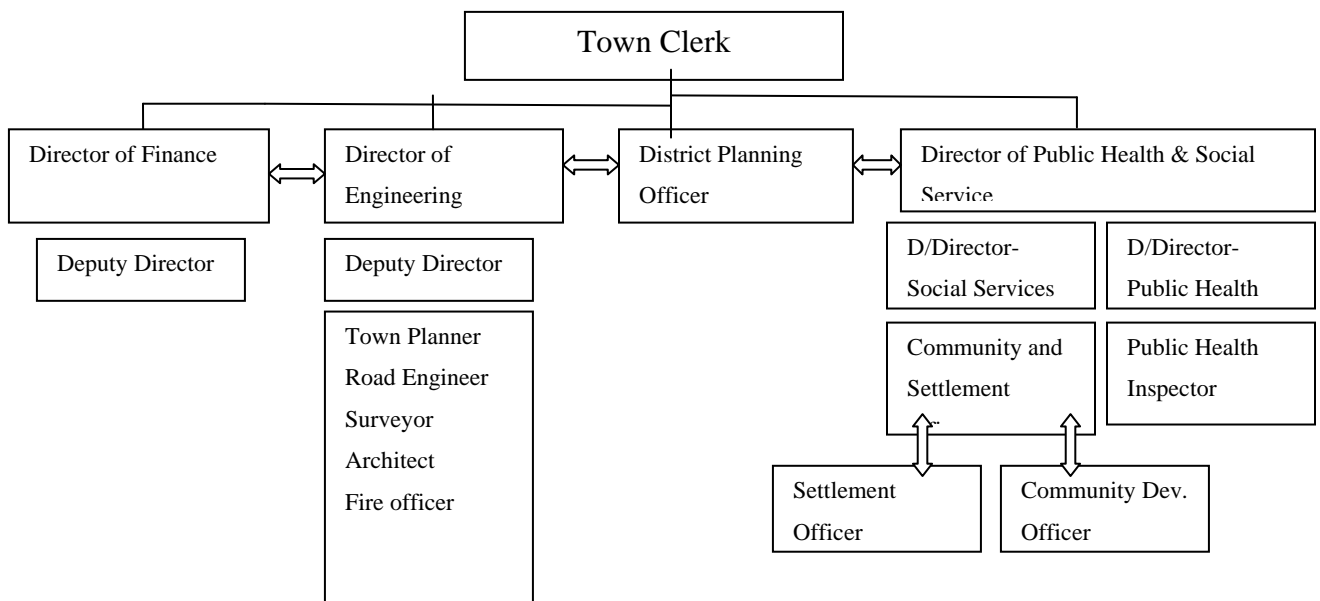
The NH Policy recognises the mutual existence of other players in housing delivery such as private sector developers, financiers, and Non-Governmental Organisations (NGOs) and Community Based Organisations (CBOs).

- i. The study found that three(3) public institutional developers including the National Pension Scheme Authority, and the Zambia State Insurance Company, both being Government owned institutions, had regional offices in Kabwe. The latter managed one middle-end market 4-storey residential block. The Zambia National Building Society offered mortgage loans on self help basis. However, the study found no evidence of cooperation between these entities and the local authority in housing delivery.

- ii. Barclays Bank, Zambia National Commercial Bank, National Savings and Credit Bank also offered micro-loan facilities for 1-5 year terms.
- iii. The study did not establish the NGOs and CBOs operating in the Housing sector although indication of their presence was made.
- iv. The Zambia Consolidated Copper Mine –Investment Holding Company was managing a lead contamination mitigation projects due to high exposure levels in Katondo, Makululu, Makandanyama (Unplanned area) and Chowa, Mutwe Wa Nsofu (Low cost area). Measure included environmental rehabilitation and infrastructure improvement in the affected settlements.

3) INSTITUTIONAL FACTORS

Below is the organisation structure for key departments that manage elements of housing development.



- i. Public health & Social Services Department handles matters related to housing, and settlement improvement in relation to unplanned areas. Interventions from the department mainly focus on social mobilisation of community through training and awareness campaigns. Due to inadequate staffing the Department only has officers regularly working within 7 of 16 settlements.
- ii. Physical planning and development regulation of settlements including low income housing areas is a mandate of the Town Planner under the Engineering Department. Estimates of land

- iii. Local economic development plans are formulated through the District Planning Officer. However the study found that the 2006-2011 District Development Plan did not clarify any housing development targets.
- iv. The study found that in terms of structure, the housing development function was treated in a limited sense in terms of plot creation and allocation as well as incremental improvement of unplanned settlements, whilst tolerating their growth.

b. LAND AVAILABILTY

The 2020 Development Plan Report indicates the land within the vicinity of each housing category that may be available for future growth

LAND RESERVATION FOR RESIDENTIAL DEVELOPMENT AS AT 2002

High Cost (ha)	Medium Cost (ha)	Low Cost (ha)	Unplanned areas (ha)
224.4	57.6	73.2	1,016.8

Adapted from GRZ/ADB, 2020 Water Supply and Sanitation Study, Volume 4-Kabwe Development Plan, 2002

The table shows that unplanned areas have greatest potential for future growth. This is against the background formal regularisation of such areas is virtually non-existent in Kabwe. In the planned areas, High cost neighbourhoods have the most land available for residential use followed by low cost areas.

1) TENURE

Two approaches were available for obtaining land title for low-cost housing areas as illustrated below.

APPROACHES TO SECURING TENURE

		Issuing Authority	Route	Form of title
i)	Unplanned (Informal) low cost areas	MLGH - CHAPTER 194 THE HOUSING (STATUTORY AND IMPROVEMENT AREAS) ACT	Formal recognition as <i>Statutory Improvement Area</i>	Occupancy Licence – <i>Mortgaging possible with Zambia National Building Society</i>
		Semi-formal recognition by local authority	Working relationship through Residence Development Committee	Land Record
ii)	Planned (formal) low cost areas	MLGH - CHAPTER 194 THE HOUSING (STATUTORY AND IMPROVEMENT AREAS) ACT	Formal recognition as <i>Statutory Housing Area.</i>	Council Certificate of Title <i>Mortgaging possible with Zambia National Building Society</i>

An applicant in the Informal and formal low cost areas may apply for title only after land was declared as an Improvement Area by the Minister of Local Government and Housing following intensive planning and survey processes.

However, since security of tenure was more critical for informal areas, residents in these areas opted to obtain a Semi-formal Land Record card which was more predictable and less costly.

For example an application for issuance of Land record cards at a fee K35,000 (approximately \$8). Record cards bestowed rights of occupancy

for 10 years a minimum. No maximum duration was provided on the deed. According to finding of the study, the local authority was applying this mechanism in all 16 unplanned areas to engender a sense of ownership and foster settlement improvement.

This system nonetheless had its own demerits. One was that allocation of plots was undertaken by the RDC who had no formal systems of accountability. Thus equity and gender considerations could not be assured. Women and others groups with special needs were likely to suffer exclusion.

In formal areas, (ii) above, under head title of the local authority, applicants were issued a formal leaseholds after attending open interviews and paying due development costs of K500,000, (approximately \$110) for a piece of land measuring 15m x 30m.

2) LAND DEVELOPMENT

Due to non-recognition, it was challenging to mobilise both local and donor support towards infrastructure provision due to unclarified legal status. Therefore the granting of Land record cards created the basis for additional assistance from stakeholder institutions.

The study found that, save for the lead poison mitigation project under the ZCCM-IH project, there were no major programmes to provide for basic services such as water and sanitation, roads and other communal facilities in low income unplanned areas.

Service provision needs in planned low income areas took the nature of network extension of pre-existing services by the utility agencies.