

Implementation of the Zambian Housing Policy

Empowerment through Home Ownership

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Introduction

“Housing is a basic social need after food and clothing and, as with the other basic needs, adequate housing is a pre-requisite to national socio-economic development. Its inadequacy can have a severe impact on the environment, health and the general well being of communities...” (Zambia National Housing Policy 1996:1). It goes without saying therefore from this statement that shelter is an extremely important aspect of our daily lives.

For any nation to be able to tackle its housing problems, there has to be an established functional but flexible and responsive framework through which the various relevant actors have to operate and interact. This will ensure effective response to the existing demand patterns and also sustainability of any programme being undertaken at each particular given time.

Problem Definition

It has now been Five (5) years since the National Housing Policy for Zambia was launched but its implementation has been extremely slow with the areas, which need more financial resources being the worst affected. The bulk of housing development has continued to take place in unplanned settlements. A step in the right direction has already been taken by the Government to try and empower the citizens of Zambia with housing although this process has also come with its own shortcomings. The lack of funds and in some cases lack of commitment on the part of those responsible for ensuring that the Policy is implemented are the major factors leading to the situation we have at the moment.

The success of any country's housing policy depends on how well it is implemented. A housing policy, which is not practical, is as good as nothing and a waste of both human and financial resources used to formulate it. The way the housing problem is tackled however depends on the situation prevailing in that particular country like the housing situation, the magnitude of the housing shortage problem, the political set-up and also the economic condition.

Purpose of the Paper

This piece of work will seek to discuss and analyse how the Housing Policy has already been partly implemented and how it can, in future, be strategically implemented using a participatory and innovative approach through home ownership with special reference to the sale of government pool houses, council houses and the replacement of these houses with construction of new housing units under the Presidential Housing Initiative (PHI). The paper will look at the existing housing situation, the strategies for improving the situation according to the housing policy and the projects or actions, which have emerged or come out as a result of the policy's good intentions. Finally it will look at what can be done to improve on the performance of these projects using the success stories from the Architecture and Development 2001 lectures. Emphasis will be placed on what has been done in the area of Home Ownership.

Motivation For the Choice of Study

A housing policy is an extremely essential representation of a country's intended solutions to its housing requirements and problems and its success greatly depends on the capacity of its skilled human resource which is in place in the relevant organisations or institutions responsible for housing. Working as a Planner in the department responsible for housing and given the problems in the housing sector and the slow rate at which the policy is being implemented obviously calls for concern. This is a challenge, which calls for us as a department and as a ministry to have an insight and a vision as to which direction the nation should take in the area of housing and how the direction should be taken. I feel that I need to participate actively and be committed to ensuring that the existing housing policy is being implemented effectively and also that there is coordination among the key stakeholders in the housing sector in the Lusaka Province.

In my view there is no better person to discuss the implementation of the housing policy than a member of staff from the Department of Physical Planning and Housing.

Background

At Independence in 1964, Zambia experienced an unprecedented rural-urban migration. This migration increased the population to proportions beyond the absorptive capacities of urban areas and created a severe shortage of housing and urban services. The shortage of housing and urban services has persisted to this day.

In Zambia, inadequate housing is more pronounced in the low-income groups, which constitute the majority of the country's population. Zambia has an acute housing problem, which has led to an increase in unplanned settlements mainly prevalent in major cities. Rural housing is equally poor. The result has been deteriorating hygiene, sanitary and health conditions and a frequent loss of property due to the structural failures the shelter units develop. This problem is acute in low-income communities where there is extensive use of temporary building materials. This is due to the fact that the low-income cannot afford the conventional "permanent" building materials and have no access to information about affordable alternative local building materials.

This therefore clearly shows that there is a need for intervention, which is not only workable but also sustainable.

In 1996, a comprehensive National Housing Policy was formulated whose main goal was to provide adequate affordable housing for all income groups in Zambia. This was the First ever National Housing Policy, which shows that the present Government has made a recognisable effort to try and solve the existing housing problems.

Zambia In General



Figure 1 – Map of Zambia

Zambia is a landlocked country located in southern central Africa in a tropical belt of fairly high plateau averaging 1300 Metres above sea level. It has an area of 752,000Km² and a population of approximately 10 Million. It is divided into 9 provinces each with a provincial headquarters. The capital City is Lusaka, which is the hive of most commercial activities. The other major towns are Livingstone (one of the most important tourist centres), Kitwe and Ndola (copper mining towns), and Kabwe, Mufulira, Chingola, Luanshya, Kalulushi and Chililabombwe. It has a Subtropical climate with three distinct seasons as follows:

May to August	Cool and Dry.
September to November	Hot and Dry.
December to April	Warm and Wet

Religion: Most widely followed is Christianity but Islam, Hinduism and Buddhism is also practised.

Language: official Language is English (including media and business), with 35 other African languages and 70 dialects.

Unit of Currency: 1 Zambian Kwacha (K) =100 Ngwee; and K3040= 1US\$

Existing Housing Situation

Pressure exerted on infrastructure and social services country-wide by rapid population growth (compounded in the case of urban areas by migration from the country side for the urban areas), has been most felt in the housing sector than in any other sector as shown by the following statistics: -

- Out of the nations 1.3 million housing units, only 403,000 units, or 31.0 percent of the total housing stock, were formal and fully approved in 1990. The remaining 897,000 or 69.0 percent of the housing stock were informal and poorly serviced or not serviced at all. About 11,000 of these informal or poorly serviced housing stocks were not suitable for use as housing units.
- Approximately 36.0 percent of the 1.3 million households in Zambia are supplied with piped water; about 38.0 percent use wells or bore holes and about 26.0 percent use rivers or streams.
- About 17.0 percent of households use flush toilets, about 54.0 percent use pit latrines and about 29.0 percent do not have toilet facilities at all.
- About 64.0 percent of the nation's housing stock is in rural areas where the dispersed settlement pattern makes it difficult to provide basic infrastructure and social services. Basic services are therefore generally poor or none existent. Of the remaining 36.0 percent in urban areas, approximately 70.0 percent of the dwelling units are equally poorly serviced.
- Taking into account all the homeless families and the need to replace substandard dwelling units, the current housing backlog stands at approximately 846,000 units. To clear the backlog over the next ten (10) years requires a building rate of about 110,000 dwelling units per annum.

In Zambia the demographic picture has been characterised by the following Features: -

- A rapid population growth over 3.0 percent since the 1960's which has resulted in the trebling of the population in 36 years from 3.4 million in 1964 to an estimated 10.2 million in the year 2000. The population is projected to reach 16.2 million by the year 2010 and 18.8 million by the year 2015.
- A significant urban population of about 39.0 percent concentrated in copper belt and Lusaka which is growing at a rate of 2.6 percent per annum and rural population of about 61.0 percent which is in settlements spread over the rest of the country.

Objectives of the Housing Policy

In order for the housing policy to achieve the goal of providing adequate affordable housing for all income groups in Zambia, it had the following objectives to attain: -

- An allocation of a minimum of 15 percent of the national annual budget to housing to support a sustainable housing development programme.

- Making serviced land available for housing development and streamlining the land allocation system.
- Streamlining of building standards, regulations and other controls so that they accord with the capabilities, needs and aspirations of the various sections of the population.
- Encouraging the production and use of local and affordable building materials.
- Assisting the poor to acquire decent shelter through alleviation of their affordability problems.
- Fostering housing areas that are functional, healthy, aesthetically pleasant and environmentally friendly.
- The preparation of a national housing implementation strategy.

Strategies in the Policy

The measures outlined below were intended to change the pattern of housing development in Zambia and restore growth of the housing sector. By providing the framework for sustainable housing development, the policy was also providing a mechanism for ensuring that limited resources are put to their optimum use and thus also address poverty alleviation.

The national housing policy emphasised the process of housing delivery by the clear understanding of the dimensions of housing problems and the priority that should be given to shelter in overall socio-economic development. It helped define the technical, financial and administrative framework needed to carry out housing programmes. It also identified the agents, both public and private, responsible for implementation.

The measures discussed below are not the only ones in the policy but are the most important according to my perspective and the subject being tackled in this paper.

Housing Finance

This was a proposal to create an enabling environment, which would lead to economic growth, job creation and greater affordability for rental housing and house purchase. This was to be done by mobilising funds for housing development by working together with employers who would channel their social security funds to building societies who would then administer them using their specialised skills in housing finance. Also positive incentives were to be given to private individuals and institutions to invest directly into housing by removing unnecessary rigid regulations. The Government only gets 15% out of the total rent earned by any private landlord.

Land Delivery

Land delivery has a direct relationship to housing and therefore we cannot talk about housing without making mention of it. To relate land to housing we need to talk about its tenure, distribution and infrastructure development. The policy emphasised on the provision of adequately serviced land with secure tenure to all income groups, especially the poor and vulnerable. Emphasis was also placed on the provision of subdivisions for the development of housing estates for sale or rent by private developers. Township layout plans were to be prepared in such a way that they were functional and economical.

Land in Zambia now has an economic value unlike in the past. Would be land owners pay approximately 200-300US\$ as an initial fee which includes Legal Fees for the issuance of the Title Deeds and Service Charges. Thereafter, Land Rates are paid annually which is an average of approximately 25US\$.

Building Standards and By-laws

Building and construction standards need to be revised so that they become functional and performance based rather than prescriptive. Their flexibility will reflect the affordable principle by all income groups. This was to be done by motivating and building capacity in the government staff in charge of development control so that they are responsive and ensure that developers comply with the minimum approved building standards.

Development of Infrastructure

The provision of infrastructure services, such as water, roads, street lighting and sanitation stimulates housing production by the public and private sectors. Infrastructure services operated on a sustainable basis with regard to both fixed investment and operation & maintenance was believed to be the key to the success in this area. It is mandatory now that all land within townships is provided with basic services prior to allocation. Potential developers pay a certain amount to the local authority for this.

Potential developers also pay for an initial connection to the water and sewer mains and afterwards they continue to pay monthly bills for the water and sewerage facilities. Roads and street lighting are taken care of by the responsible local authority from the levies they collect from the workers in general.

Development of Local Building Materials

The development and use of local building materials for the manufacture of building components was proposed and that it was to be actively promoted through research in improving the quality of local materials presently in use so as to extend the projected lifespan of the housing structures. An example is that now the bricks from clay, which were previously moulded and used straight away, are now being burnt to make them stronger. The Government was to fund demonstration programmes aimed at the use of these local building materials.

Impact on Building Industry

The building industry has played a vital role in the Zambian economy because of the large construction component in past development projects. The public and private housing development programmes were to endeavour to ensure a steady stream of work to the private and popular sector. The award of contracts from the public sector needed to include small contractors with proven threshold level of resource and technical skills necessary for the job at hand and with the appropriate management and financial responsibility capacities.

Employment Creation

This was based on the principle that housing investment and its multiplier effect can make a significant contribution to the domestic economy particularly in the low income sector by providing appropriate technology for low income housing which is labour intensive thereby creating employment for the unskilled, semi- skilled and the informal sector generally. With relatively low capital requirements low-income housing will facilitate market participation by small local firms. Also, by providing housing investment linkages to other domestic industries in building materials, plant, electrical appliances and household furnishings thereby creating further employment opportunities.

Home Ownership

There were a lot of carefully thought out policies and strategies but the main results in practice so far are in the area of home ownership. The Government strongly supports the principle of home ownership as a means of providing security, stability and economic power to the family unit and as a basis for the development of economically strong and motivated communities.

Below are the four areas through which the Government tries to enhance individual home ownership.

1. Removal of Rent Control

Removal of rent control stimulates investment in housing. Rent control is not even necessary in a free market economy like Zambia so each landlord determines the rent value of their houses depending on the market forces of demand and supply. Investors in housing are strongly motivated by profit considerations. The development of rental housing may be stifled if it is not an economic proposition for entrepreneurs. Although the non-availability of rental housing may increase the

demand for the development of housing for both owner-occupation and for rent, the net effect of rent control is to significantly slow down the rate of housing development.

2. Withdrawal of Tied Housing

Employers are not be obliged by law to provide housing to their employees. However, employers are to pay their employees an appropriate housing allowance or provide loan schemes, which will in turn encourage home ownership. Government will for the foreseeable future continue to provide employer housing for specific institutions, such as customs and immigration departments, hospitals, the Defence Forces etc.

3. Site and Service

Given the high proportions of urban and rural population without adequate housing, support is given to the principle of assembling and allocating land for making available site and services schemes. These schemes include the provision of a minimum level of basic services like potable water, sanitation, drainage, street lighting, refuse disposal and community services appropriate in urban and rural areas.

4. Squatter and Settlement Upgrading

The principle of a discretionary approach to settlement upgrading is supported whereby settlement -upgrading programmes adopt self-help and community participation approaches in the provision and maintenance of the infrastructure. Communities are encouraged to articulate their shelter needs through residents' assemblies.

Analysis

All the four (4) strategies have been working and to a greater extent very well. Most of the implementation has been done in collaboration with international partners using the counterpart type of funding system. Examples are upgrading projects done in most urban areas in collaboration with Ireland Aid and JICA. Local authorities have mostly done site and Service schemes. Finally the withdrawal of tied housing is what has been seen in the recent years through what I am about to discuss in the next section.

Major Outcomes

Below are the Three (3) programmes, which in my view are the main outcomes since the Housing Policy was formulated. There are other smaller programmes being carried out by Non-Governmental Organisations in Peri-Urban and Rural Areas but are not of concern in this paper.

Sale of Council Houses

When the current Government of the Movement for Multi-party Democracy came into power in November, 1991, it was decided that almost all the council houses be sold to the sitting tenant as a way of empowering them. To this effect, a circular was issued by the Ministry of Local Government and Housing (MoLGH) in the year 1996 to all the Seventy-Two (72) Local Authorities or Councils in the country to sell their housing stocks and reserve only a few for their chief officers who are usually transferred from one council to another. These are mainly the Town clerk (in the case of a city or Municipal Council) or Council Secretary (in the case of a District Council), the Director of Finance or Council Treasurer, the Director of Housing and Social Services, the Director of Legal Services and the Director of Engineering or Works.

The procedure was such that each Local Authority was to seek authority to sell its houses from the Ministry of Local Government and Housing as this provided some kind of checks and balances to ensure that the right number of houses are reserved and that the right beneficiaries purchase the houses. Further, there was an instruction from the MoLGH that the proceeds from the sale of these houses should

only be used solely for the purpose of constructing new houses to replace the ones sold and to be rented out economically as a revenue base for the particular local authority in-charge.

About three quarters of these houses are single storey stand-alone houses while the remaining quarter are either semi-detached or flats mostly with two storeys.

The houses were highly subsidised and were priced according to their age and the state in which they were. For instance, a small house which was built in 1956 or earlier was sold at as little as K 10,000 an equivalent of 3US\$. An example of the smallest house with One (1) Bedroom that was sold at this price is shown in figure 2. This amount was just for the paper work to change hands from that of the local authority to the beneficiary. This was in line with the strategy to empower the low-income people in the country and who were the most living in these old dilapidated houses. Others which were built much later and are bigger in size with Bathroom and Toilet indoors were sold for about 150US\$ - 1800US\$.



Figure 2. Example of the smallest house built before 1956.

Actors in the Sale

As clearly seen, the actors in the sale of council houses was the Central Government, in this case the MoLGH which produced and gave the guidelines on how the sale was to be carried out and Later the Department of Physical Planning and Housing (DPPH) to process the authority by the Minister for the Councils to go ahead with the sale. Also the DPPH dealt with the complaints from victimised persons.

The Government Valuation Department (GVD) did all the valuations for the houses on behalf of the local authorities to determine the prices of each and every house which was earmarked for sale.

The local authorities played the role of dealing with the whole process of the purchasing transactions, the collection and taking care of the proceeds through their offices of the Director of Finance or Council Treasurers and the Director of Housing and Social Services.

Fourthly, were the beneficiaries who were the sitting tenants and they played the role of purchasing the house and later on improving and maintaining it. There is currently a visible improvement to almost all the former council houses. Most of them have fences around them now and also some extensions whose plans the local authority has approved. In case of flats, the new owners have formed associations through which they make decisions on how to manage their common areas and the infrastructure.

Finally, the Zambia National Building Society came in to administer the money for the loans from the Ministry of Finance and Economic Development that was meant for the civil servants who could not afford to pay for the houses.

Analysis

This was a well intended program especially that it was meant to benefit the low-income group who were the largest number of those living in these houses. But, due to the subsidised prices the houses have ended up in the wrong hands - in the hands of people with money. What lacked is a law restraining the sitting tenants from reselling their units. Again, even if there was such a law, it was a matter of interest because the poor people were also interested in the money so, they were willing to sell their units. What actually happened was that the sitting tenant did not pay for anything while the aspiring purchaser with the money would pay for both the price of the house to the local authority and an extra amount to the poor sitting tenant depending on the agreement between the two. The poor sitting tenant would then vacate the house with the extra money from the new landlord and go and rent a cheaper apartment in the shanty compound which is not logical in my view. Some however went back to their villages in the rural areas to do farming which looks like a better alternative.

Rebuilding of new houses has not worked due to the fact that the proceeds from the sale were not just enough considering that the cost of construction is very high in Zambia now. The local authorities had a backlog of salary arrears for their employees and they thought of solving the problem which could match the resources available at the time.

There was also the issue of sitting tenants failing to meet their obligation before or on the deadline so, the ministry had to extend several times to give more time to the sitting tenants to raise the required amounts of money to buy the houses. The initial period which was given to the tenants to meet their obligation was 18 months. One of the best things the Government did was to release some money through the Ministry of Finance and Economic Development (MoFED) to the Zambia National Building Society (ZNBS) to be administered in form of loans to the Civil Servants who were sitting tenants in council houses but could not pay for their houses or could not raise the whole amount they needed to buy the houses. A survey was done to come up with the information of how much each Civil Servant still owed the local authority and the sum of these amounts was what was given to ZNBS. The ZNBS was to pay directly to the particular local authorities involved and work it out in such a way that it becomes a loan or mortgage which the concerned Civil Servant would then settle slowly while enjoying the ownership of the house.

During the time I worked at the MoLGH Headquarters, I realised that the issue of gender was not emphasised although it had been mentioned in the guidelines for the sale in that the surviving spouse would be eligible to buy the house if the registered sitting tenant had passed away. The number of widows who came to complain about having been victimised showed this. Apart from that, women were the highest number of the people we received as complainants at the ministry as having lost out on the house in which they were sitting tenants. I feel there should have been more emphasis on the protection of women sitting tenants because there were very few men who had this problem.

Sale of Government Pool Houses

Parallel to the sale of council houses, the Government began to implement another program to sell its pool houses to the sitting tenants as a way of withdrawal from employer tied housing and also to empower the civil servants who were living there. Until this time, housing was tied to employment in Zambia and the employer was obliged to provide housing for its employees.

The procedure was more of a smooth one than that of the council houses except for a few flaws due to a lapse in information. In this program, each of the civil servants was to buy the house they were living in as long as it was a pool and not institutional house. Institutional houses are those that exist around or near an institution and meant for the use of the members of staff of that institution e.g. a School, Hospital, College or Army Barracks. These particular houses up to now are still the property of the Government of the Republic of Zambia through the relevant ministries they fall under. The houses occupied by the high-ranking government officials like Ministers and Permanent Secretaries were also not to be sold.

About half of the total houses under this category are stand-alone houses with single or double storey, a quarter are semi-detached while the remaining quarter are flats. An example of an average sized pool house for civil servants is shown in

Fig. 3. Usually these include a small Servant's Quarters, which is about Seven (7) metres away on the same plot and to the rear of the Main House.

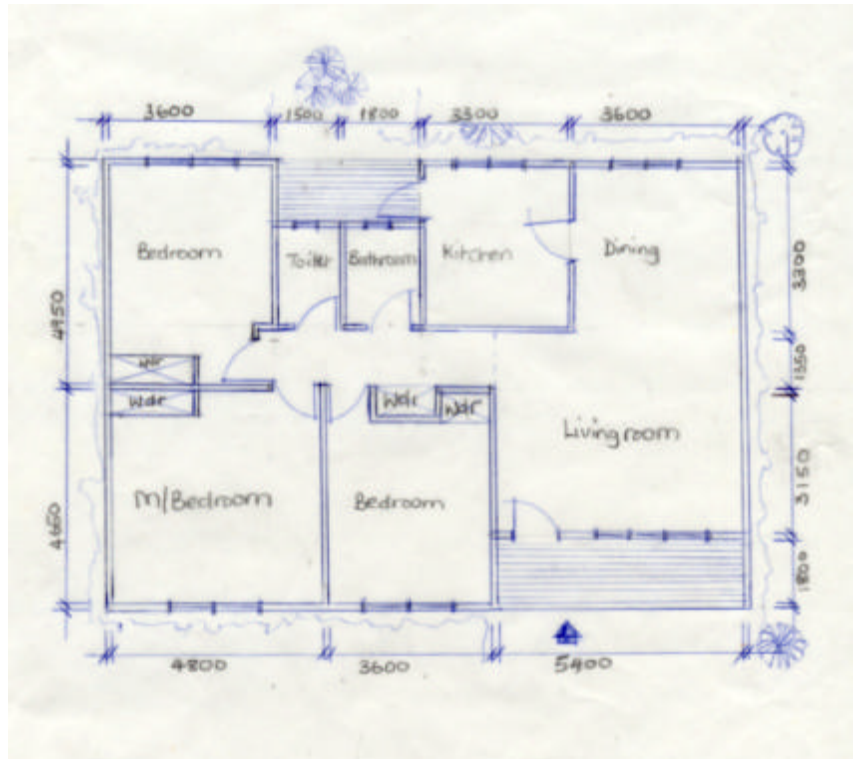


Figure 3. Average Government Pool House

Actors in the Sale

The Central Government through the Ministry of Local Government and Housing, Ministry of Lands and the Ministry of Works and Supply is the one administering the process of selling. The Ministry of Local Government and Housing through the GVD valued the houses to determine the prices. These houses were not as highly subsidised as the council ones. The Ministry of Works and Supply did and still does the processing of the offers for the sale to the sitting tenants. The Ministry of Lands through the Survey Department ensures that the areas are surveyed and those that once had block plot numbers are given individual plot numbers. It also ensures that those that finish the payments are issued with the Title Deeds. The MoFED in this program also offers a loan facility to help those civil servants who cannot afford to raise the required amount of money to purchase the houses although this is not a guaranteed facility due to lack of funds.

Lastly but not the least, we have the civil servants themselves some working in these actor ministries and also as beneficiaries. The beneficiaries who purchased the flats have like in the case of council houses formed associations through which they contribute some money to maintain their common areas and infrastructure. However, not all civil servants had a chance to buy a house as the number of houses fell well below the total number of civil servants thus others were already living in rental apartments.

Analysis

In my view this is a very well intended program in that the people have been empowered and thus the sense of ownership has even led them to improving the houses a great deal. However, the problem lies in the future need arising from new employees in the civil service since there are very few rental apartments on the market. One may argue that the future employees will be given housing allowance, but there are simply not enough decent rental apartments and they will be lucky to even get enough housing allowance to give them a decent house.

There is a great need to create a more enabling environment to encourage the private sector to invest in rental housing or housing for sale so that the future families can have a shoulder to lean on. The employers on the other hand and in this case both government and private should work out a mechanism, which will enable their employees to rent or purchase decent shelter.

The Presidential Housing Initiative

The Presidential Housing Initiative (PHI) was inaugurated to spearhead the Government's National Housing Policy whose central goal was to ensure that the citizens of Zambia are adequately housed. It was set up by a cabinet decision to operate as an implementation unit of the National Housing Authority (NHA) and to fulfil the following objectives: -

- To revive housing construction which was almost dormant in order to enhance home ownership and to ease the demand for quality housing.
- To upgrade unplanned settlements (squatter upgrading).
- To create employment.

In order to fulfil the objectives listed above, the PHI as the implementation unit was tasked to undertake the identification, mobilisation and drawing of resources from both local and external sources for creation of a Housing Revolving Fund to be used for the following: -

- Construction of new houses in all the Seventy-Two (72) District Councils.
- Creating more serviced plots which could be allocated to both institutional and private developers.
- Upgrading of squatter settlements.

In view of the above, there will be no subsidies put in place for the people to buy the houses that will be built under this program, as the money raised from the sales of these houses will be reinvested back into the construction of more houses.

Bearing these tasks in mind, the PHI has set its mission statement as follows: -
"To empower the majority of Zambians with decent and affordable shelter in an equitable efficient manner and in doing so, to be responsive to the housing needs of the lower income groups in our country"(PHI Brochure).

In order to fulfil its mission and commitments, the PHI has embraced the following aspirations: -

- Promoting and financing housing development projects throughout the Republic of Zambia.
- Creating and maintaining a viable institution to spearhead the efficient use of the available resources.
- To empower citizens with stability, security and bonds of community that home ownership provides.
- Maintaining a positive attitude and involvement in community development.
- Developing and maintaining a professional staff of very high calibre committed to the delivery of quality service in a diligent manner.

Programs under PHI

The responsibility of PHI is the implementation of the delivery of affordable housing and related service to all income groups throughout the nation. The immediate task was to build at least 4,000 housing units in the city of Lusaka as a demonstration or pilot project. The program would then move to other locations in the country. For the Lusaka project, three sites have already been identified with the inaugural site being chainama where at least 1,192 houses are expected to be constructed immediately.

As a source of the much required resources, PHI has also undertaken the disposal of housing stock in privatised and non-privatised parastatal companies while construction is going on.

The Chainama Site- Pilot Project

Also known as The Bennie Mwiinga Housing Estate (named after the late Minister of Local Government and Housing who spearheaded the formulation of the National Housing Policy), the Chainama site is located between Chainama Hills Hospital and the Natural Resources Development College. The site measures approximately 139 Hectares, which extends from the Great East Road to its northern boundary and

Mtendere compound to the south. The site is expected to accommodate a total number of 1,192 housing units with social amenities and infrastructure also provided. The categories to be built are as follows: -

- 728 Low-cost houses.
- 286 Medium -cost houses.
- 178 High -cost houses.

Design

The overall design concept of the site has deviated from the normal linear system to a cluster system. Under this system houses have been built in clusters of at least Six (6) houses per cluster. The idea is to bring about a village like setting that allows for a secure neighbourhood, which in turn promotes community belonging. Once fully developed, the site is expected to have a Primary School, Police Station, Shopping Centre, a market, a community hall, administration offices and sports facilities.

Mobilisation of Resources

The task ahead of the PHI is mammoth and will require huge sums of money to ensure timely delivery of housing. PHI has embarked on a resource mobilisation programme and among the sources already identified is: -

- Proceeds from the sale of existing parastatal housing stock.
- Proceeds from the sale of government pool houses.
- Grant from the Government.

However, the funds from these few sources cannot be adequate to complete these enormous tasks and there is need to supplement them.

Actors in the Project

The project is implemented by the PHI, which is a wing of the National Housing Authority (NHA). The NHA is a state owned company under the MoLGH in collaboration with the Buildings Department of the Ministry of Works and Supply. Others are the Lusaka City Council, Zambia National Tender Board, Zambia Electricity Supply Corporation (ZESCO) and the Lusaka Water and Sewerage Company (LWSC).

The NHA provides the design services and carries out part of the construction through its building section or department. The Buildings Department acts as the overall co-ordinator between the client and the project managers. The local authority co-ordinates the provision of utility services or facilities. The Zambia National Tender Board provides the procurement services while ZESCO and LWSC are undertaking the provision of electricity, water and sewerage facilities respectively. The PHI has drawn professionals from a lot of state and private organisations. Staff has been drawn from NHA, Buildings Department, Government Valuations Department, Zambia National Tender Board, Indeco Estates Development Company and other estate companies.

Analysis and Potential Obstacles

The composition of the actors seem to be adequate at the moment but there is probably a need to involve a lot more key stakeholders. In order to make the project more viable, the management of the project needs to be optimised and also that gender equality should be streamlined into the decision making process to equitably meet the requirements and aspirations of the beneficiaries. There is a need to involve cooperating partners wishing to undertake joint venture projects in housing like the private sector, non- governmental organisations, community based organisations and international cooperating partners. There is also need to work with cooperating partners wishing to undertake turnkey projects and such cooperating partners be given the necessary incentives to speed up the delivery of housing. The relevant government institutions should endeavour to provide fiscal incentives so as to attract private sector investment in housing because a private sector driven approach is necessary to rejuvenate the construction, which has been dormant for so long in the country. There is a need for realisation and awareness that housing is a priority among the basic human needs and this will make the Government and all the other actors to deliver affordable housing through an equitable application of available resources. The community also needs to be involved so that the project will better meet the needs of the people who will be the future owners.

What is saddening is the fact that the money from the sale of government and parastatal houses may not be enough to see the project to its final completion. And again we do not know what the future holds for this project, as the government spearheading its implementation may not be the one in power after the elections this October. Unfortunately, many new governments do not value what their predecessor started but would rather start something new.

Summary and Conclusions

As seen from this paper, the main areas in the housing policy for Zambia are Housing Finance, Land Delivery, Building Standards, Infrastructure Development, Local Building Materials, Employment creation and Home Ownership. The most successful of them being Home Ownership as it has been put into practice. Although the sale programmes had and still have some problems, it was the most logical thing to do after the realisation by government that it could no longer build houses for its citizens. The PHI comes in at a later stage to try and meet the demand for owner occupied houses after the overwhelming response from the people to the sale of council and government houses. Unfortunately, the prices of these houses are beyond the reach of many Zambians due to the high cost of construction. The resources are also not enough for the programme to move as per schedule because at the moment the source is only one-the government.

There is an urgent need to redefine existing processes and structure of cooperation and evolve new forms of cooperation with a view to enabling the people of Zambia to face the challenges posed by the problem of shelter. Roles of the different actors have to be clearly defined and there is also a need for certain policy reforms in order to embrace programs which are market oriented, private sector led, demand driven, deregulated, decentralised and most of all sustainable.

The full and effective implementation of the Zambian Housing Policy requires the mobilisation of additional resources from various sources at national and international levels. This calls for the facilitation of access by all levels of government and private sector in developing countries to international financial resources, so as to enable them to attract investment in shelter and infrastructure for sustainable human settlements.

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