4.2.7 Zambia is faced with a critical shortage of housing and an enormous housing backlog dating back to the time before independence, mainly due to lack of an effective system of housing finance, inadequate land titling, rapid population growth and rural-urban migration.

Although the housing stock expanded by a third from 1990 to 2000—rising from 1.3 million units to 1.77 million units, of which 598 thousand were in urban areas, compared to 1.3 million in 1990, out of which 487 thousand were urban housing units—the increase was insufficient to meet the rising population’s housing needs. This total includes informal housing units comprising squatter as well as traditional housing structures: About 65 percent of Zambian households occupy traditional housing units in 2004—of these, 46 percent occupy traditional huts and 19 percent occupy improved traditional houses. In rural areas, 91 percent occupy traditional housing compared with only 22 percent in urban areas.

Current estimates are that the total housing units backlog is about one million housing units and that 110,000 dwelling units are required annually to clear the backlog for the next ten years, while to satisfy new demand for houses all over the country, a similar number is required annually to be constructed. Moreover, of the total national housing stock, 80 percent could be classified as informal in nature with poor services provided or none at all.

4.2.8 Central to the problem of inadequate housing is the issue of lack of adequate finance and poor land delivery systems. The majority of Zambians cannot afford to pay the economic rent or price for a decent house in the light of escalating building costs and finance charges by financial institutions. Most people cannot afford to pay property rates on housing as their incomes are too low. The problem has been compounded by lack of Government investment in the housing sector, particularly low cost housing which affect most people. The absence of affordable and accessible housing loans to enable the construction of decent housing and slow land delivery system for housing development have restricted private sector participation. Government has also not played a significant role in mobilizing housing finance.

4.2.9 Another problem that has retarded housing development is lack of infrastructure services such as water supply, sanitation, roads, storm water drainage, electricity and others including public schools. Land that is provided by local authorities is mostly not serviced in order to facilitate housing development. Legal constraints have also contributed to the dismal performance in the housing sector. The restrictive provisions for allocation of land as contained in the Land Act of 1975 and centralized allocation of land make it cumbersome for developers.

Zambia’s vast water resources include rivers, streams, lakes and ground water. With regard to depth, storage capacity, available yields and exploitation potential, the country has favorable geological conditions for accessing groundwater. However, the country has not succeeded in harnessing this resource to improve access or prevent the pollution of both surface and groundwater (LEVY PATRICK MWANAWASA, 2006).