**A place to live in dignity for all: Making housing affordable**

**Report of the Special Rapporteur on the right to adequate housing to the   
78th session of the UN General Assembly**

**Questionnaire**

For States: please share this questionnaire as well with your National Statistical Office and relevant Ministries to assist completing statistical sections relating to housing affordability.

Name of submitting entity, organization or individual: Ministry of Infrastructure, Housing and Urban development

***National law, policies and jurisprudence relating to affordable housing***

1. **Does your country’s national law, including constitutional, housing or social protection law, refer to affordability of housing or provide any other guarantees to ensure a minimum standard of living? Or in its absence, are there national policies that refer to affordable housing or minimum standard of living? Please provide references and links to the respective key laws or constitutional provisions as well as policies.**

Yes, Zambia’s National Housing Authority Act of 1972 CAP 195 aimed at promoting decent housing development as well as housing affordability for all citizens, among other key issues. Additionally, the National Housing Policy and its Implementation Plan for the period 2020- 2024 is aimed at promoting housing affordability, decent housing and improved living conditions.

1. **Please explain if there is any official definition or criteria to assess whether a household faces housing costs above the level of affordability in your country.**

According to the National Housing Policy of 2020-2024, affordable housing is defined as housing that costs 30% or less of one’s income.

**Please share any important court decisions in your country that relate to the issue of affordable housing or enjoyment of a minimum standard of living, including important judgements on State policies or measures aimed at ensuring housing affordability. Please provide if possible a short summary of the decision and a link to its text.**

**(e.g. judgements by international, constitutional, supreme or high courts, to rent control measures or rent freezes, to access to housing subsidies, public or social housing, non-discrimination and equal access to affordable housing etc.)**

Refer to Ministry of Justice for the response.

***Data and trends on housing affordability***

1. **Is housing affordability regularly measured in your country, region or city, by the national statistical office or other entities? Please explain how housing affordability is measured and tracked. Where is the data published?**

There has been a challenge with measuring the level of housing affordability among different citizens because most data relies upon the National Population and Housing Census which is broadly carried out after 10 years. However, the Government of the Republic of Zambia, through the Ministry of Infrastructure, Housing and Urban Development is in the process of establishing the National Housing Database with the hope of creating a national hub of information on housing matters, including data on the level of housing affordability within the country.

1. **Has housing affordability increased or decreased in your country over the past 10 years? In which regions or cities has housing affordability changed and for whom?**

According to the Centre for Affordable Housing Finance 2021, Zambia’s housing affordability has been decreasing over the years due to increased house prices and inadequate finance for housing development. Mainly, the areas that have been affected are urban areas such as in Lusaka and Copperbelt regions, among others, due to increasing populations and competing demand for housing services.

1. **Please describe which households, persons or groups are at particular risk of being exposed to housing affordability in your country, region or city.**

**(Please provide data on housing affordability disaggregated on the basis of household size, form of tenure (living in self-owned housing, rental, other), type and quality of housing (e.g. living in formal or informal housing); location (region, urban, rural), type of household (with or without children, single parent households), income, employment status, gender, disability, age, nationality, ethnicity, religious affiliation or immigration status.)**

Mainly the households which have been affected include, those of middle and low-income earners, who mainly include women, the physically challenged and children.

1. **May certain specific groups or persons, such as persons experiencing homelessness, living in informal settlements, students, asylum seekers or refugees, potentially be left out in data collection in relation to housing affordability?**

Yes, due to inadequate tools and capacity to enable the collection of adequate data in certain areas.

***Causes and Consequences of housing unaffordability***

1. **What are main reasons why housing is unaffordable to certain persons or groups in your country? Please provide if possible as well links to (scientific) studies that have analysed such reasons.**

Reasons include among others, inadequate;

1. availability of serviced land for housing development.
2. housing Finance to support housing development
3. knowledge in the production and use of alternative materials and methods of construction
4. **What percentage of land is owned or otherwise controlled by the State or other public entities, as contrasted with private entities (both for profit and not for profit)? Please explain if there are any policies or laws which seeks to control the price of land, prevent land speculation including its supply and finance?**

In terms of land control, Zambia has a dual land tenure system, with about 6% of land held under state land and 94% under customary land. Generally, land held under customary tenure is meant for non-profit making but to improve accessibility to land for residents of the respective traditional areas. However, monetary values may be attached to state land, these values are determined by the respective local authorities through by-laws in order to facilitate the provision of services within the districts. Land prices may differ in each respective district in respect of the stipulated by-laws.

For futher information, please refer to Ministry of Lands.

1. **How many households have, during the last ten years been evicted because of their non-payment of housing costs? Please provide, if possible, more information on the socio-economic profile of the concerned households.**

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1. **How many individuals, households or groups have, during the last ten years, been rendered homeless because of inability to afford housing? Please provide a breakdown of the socio-economic characteristics of such individuals.**

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Refer to the Ministry of Community Development and Social Services for further information.

1. **Please describe how housing unaffordability impacts the capacity of individuals and families to enjoy their other human rights including rights to work, health, education, and access to personal security in all its dimensions.**

Reduced housing affordability inhibits one’s ability enjoy basic human rights, as this results in limited finances available to enable one to attend to work, access health, education and access personal security.

***Laws, policies, programmes and practices aiming to ensure that housing is affordable to all without discrimination***

1. **Please share an overview of the laws, policies, programmes and practices adopted in your country/region/city to ensure that housing is affordable for all without any discrimination, Please, provide links to relevant official texts.**

**(e.g. affordable housing, social and energy cost subsidies, preferential mortgage, building support schemes, provision of social and public housing, of serviced land for self-construction, rent containment and rent control measures, taxation, measures to reduce housing vacancy, multi-stakeholder initiatives by State, local Governments, construction industry, housing providers, tenant unions etc).**

Our country has adopted the following;

1. The Constitution of Zambia which recognizes citizens’ rights to adequate housing.
2. The National Housing Authority Act which recognizes the need for delivering decent and affordable housing
3. The 1995 National Land Policy which recognizes the need for ensuring improved access to land by all.
4. The Urban and Regional Planning No. 3 of 2015 which recognizes the need to have planned human settlements for improved service delivery.
5. the 2020 National Housing Policy to ensure increased delivery of social and public housing, housing affordability and provision of services in housing neighbourhoods.
6. The 2021 National Land Policy to ensure increased access to land for housing development.
7. **Please share an assessment of the success, limitations or potential failures of the above mentioned laws and policies in your country/region/city, including any studies or independent evaluation reports related to them. Who has benefited from them, who has not? What has worked well, what - less? What lessons can be learned? What could potentially be replicable in other countries/regions/cities?**

Successes of implementing such laws lie in the fact that;

1. Zambia has been able to improve the services in terms of planning toward housing development, as a result more than 50% of the country’s districts have been planned.
2. There has been improved collaboration among stakeholders in housing development and other developments necessary for ensuring our human settlements are livable.
3. There has been a steady recognition of the need to develop public housing as well as social housing.
4. There has been recognition by many sector players on the right to housing development.

Among others, challenges have been as follows;

1. Inadequate finance to adequately implement the Acts and Polices.
2. Inadequate technical capacity among various stakeholders.
3. Outdated Acts and Policies to ensure effective delivery of housing services.
4. Inadequate information flow among different sector players for effective decision-making.

**Submission instructions**

**Deadline:** **30 April 2023**

**Email:** Please return this questionnaire to: [hrc-sr-housing@un.org](mailto:hrc-sr-housing@un.org); [ohchr-registry@un.org](mailto:ohchr-registry@un.org)

**Email subject line:** Input for SR housing - report on housing affordability

**Accepted File formats:** Word (supporting documents may be submitted in PDF)

**Accepted languages:** English, French and Spanish

Please include references to reports, academic articles, policy documents, text of legislation and judgements, statistical information with hyperlinks or attach them to your submission (please respect total file size limit of 20 MB per email to ensure that it can be received)

**Publication:** Submissions of States and public authorities will be published. For other stakeholders, submissions will be published, except confidentiality is explicitly requested.

**Expected presentation** of the report of the Special Rapporteur to the General Assembly: October 2023.