



REPUBLIC OF ZAMBIA

REPORT

OF THE

COMMITTEE ON LOCAL GOVERNANCE, HOUSING, AND CHIEFS' AFFAIRS

ON THE

THE NATIONAL HOUSING AUTHORITY (AMENDMENT) BILL, N.A.B. NO. 33 OF 2026

FOR THE

FIFTH SESSION OF THE THIRTEENTH NATIONAL ASSEMBLY

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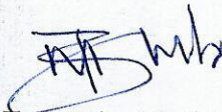
FOREWORD

Honourable Madam Speaker, the Committee on Local Governance, Housing and Chiefs' Affairs has the honour to present its Report on the National Housing Authority (Amendment) Bill, N.A.B. No. 33 of 2026, for the Fifth Session of the Thirteenth National Assembly. The functions of the Committee are set out under Standing Orders 206(i) and 207(j) of the National Assembly of Zambia Standing Orders, 2024.

The Committee held five meetings to consider the Bill. In order to gain insight into the ramifications of the Bill, the Committee sought both written and oral submissions from various stakeholders. The list of stakeholders is at Appendix II of the Report.

The Report is in three Parts. Part I contains the salient provisions of the Bill. Part II highlights concerns raised by stakeholders, while Part III contains the Committee's observations and recommendations.

The Committee wishes to pay tribute to all stakeholders who appeared before it and tendered both oral and written submissions. It further wishes to thank you, Madam Speaker, for affording it an opportunity to study the National Housing (Amendment) Bill, N.A.B. No. 33 of 2026. The Committee also appreciates the services rendered by the Office of the Clerk of the National Assembly during its deliberations.



Twaambo Mutinta,
CHAIRPERSON

April, 2026
LUSAKA

ACRONYMS

NHA- National Housing Authority

TABLE OF CONTENTS

Foreword	i
1.0 Membership of the Committee	1
2.0 Background	1
3.0 Objects of the Bill	1
4.0 Salient Provisions of the Bill	1
4.1 Concerns Raised by Stakeholders	2
6.0 Committee's Observations and Recommendations	3
7.0 Conclusion	5
Appendix I	6
Appendix II	7

1.0 MEMBERSHIP OF THE COMMITTEE

The Committee consisted of: Mr Twaambo Mutinta, MP (Chairperson); Mr Anthony Kasandwe, MP (Vice Chairperson); Mr Christopher Kang'onbe, MP; Mrs Emelda Munashabantu, MP; Mr Newton Samakayi, MP; Mr George K Kandafula, MP; Mr Kampampi Kabaso, MP; Mr Kenny Siachisumo, MP; Mr Paul Chala, MP; and Mr Henry Sikazwe, MP.

2.0 BACKGROUND

The National Housing Authority Act, Chapter 195 of the Laws of Zambia, was enacted to promote and regulate housing development in the Republic and to establish the National Housing Authority (NHA) as the principal institution responsible for housing delivery.

However, the housing sector in Zambia continues to face significant challenges, including a growing housing deficit, rapid urbanisation, expansion of informal settlements, and weak institutional coordination. Further, governance concerns relating to board composition, private sector participation and institutional accountability have necessitated reform.

The National Housing Authority (Amendment) Bill No 33 of 2026 seeks to respond to these challenges by revising the composition of the Authority and strengthening its governance framework in line with contemporary policy directives aimed at enhancing efficiency, accountability and inclusivity in public institutions

3.0 OBJECTS OF THE BILL

The objects of the Bill are to:

- i. revise the composition of the National Housing Authority Board; and
- ii. provide for matters connected with, or incidental to, the foregoing.

PART I

4.0 SALIENT PROVISIONS OF THE BILL

The salient provisions of the Bill are as set out hereunder.

Clause 1-Short Title and Commencement

This clause provides for the citation of the Act and its commencement upon expiry or termination of the tenure of existing Board members.

Clause 2-Amendment of Section 2 (Definitions)

The clause introduces additional definitions, including “emoluments” and “legally disqualified,” in order to enhance clarity and interpretation of the Act.

Clause 3-Repeal and Replacement of Section 4 (Composition of the Authority)

This clause reconstitutes the Board to include representatives from Government ministries, statutory institutions, private sector entities and civil society organisations. It further provides for the appointment of the Chairperson and Vice-Chairperson by the Minister and designates the Chairperson as a full-time office bearer.

Clause 4-Amendment of Section 8 (Quorum)

The clause reduces the quorum for meetings of the Authority to five members in order to enhance operational efficiency.

PART II

4.1 CONCERNS RAISED BY STAKEHOLDERS

Stakeholders generally supported the intention of the Bill but raised the concerns set out below.

5.1 Independence of the Chairperson

Stakeholders expressed concern that making the Chairperson a full-time position may compromise independence and blur the distinction between oversight and management functions. It was submitted that, in line with corporate governance principles, the Chairperson ought to be a non-executive member.

5.2 Composition and Inclusivity of the Board

Several stakeholders observed that the proposed composition omitted key stakeholders such as community representatives, professional bodies, traditional authorities and planning institutions. The absence of these stakeholders was viewed as limiting inclusivity and weakening wide representation.

Similarly, professional bodies emphasised the need for their inclusion to enhance technical expertise, transparency and market responsiveness in housing delivery.

Further stakeholders proposed the inclusion of key institutions such as the Engineering Association of Zambia (EIZ), the Zambia Institute of Architects and the National Council for Construction in order to strengthen technical oversight in the housing sector.

5.3 Exclusion of Local Government Representation

Stakeholders raised concern regarding the exclusion of local government representation, particularly the Local Government Association of Zambia, noting that local authorities play a central role in housing delivery and urban planning.

5.4 Centralisation of Appointment Powers

Stakeholders submitted that the NHA Bill confines appointment powers in the Minister, which may undermine institutional independence and expose the Authority to political interference. This could affect transparency and equitable allocation of housing resources.

5.5 Lack of Clear Appointment Criteria and Tenure Provisions

Stakeholders noted the absence of explicit qualification criteria, tenure limits, removal procedures and safeguards to ensure merit-based appointments. This omission may create legal ambiguity and weaken governance structures.

5.6 Quorum Requirements

Concerns were raised that reducing the quorum to five members may compromise representativeness, particularly in a multi-stakeholder Board. It was proposed that quorum requirements should reflect broader participation to ensure balanced decision-making.

5.7 Private Sector Participation and Board Structure

While stakeholders welcomed increased private sector participation, it was submitted that the Bill should further clarify representation thresholds, levels of seniority, and categories of organisations eligible for appointment. Additionally, proposals were made to increase private sector representation and include executive directors on the Board.

PART III

6. COMMITTEE'S OBSERVATIONS AND RECOMMENDATIONS

The Committee notes that stakeholders were generally supportive of the Bill's objective to strengthen governance within the housing sector. However, the Committee makes the observations and recommendations set out below.

i) Independence of the Chairperson

The Committee observes that designating the Chairperson as a full-time office bearer has the risk of undermining the independence of the Board and may blur the distinction between oversight and management.

In this regard, the Committee recommends that Clause 3 be amended to provide that the Chairperson shall be a non-executive member serving on a part-time basis in accordance with established corporate governance principles.

ii) Inclusive and Representative Board Composition

The Committee observes that the proposed composition of the Board excludes critical stakeholders whose expertise is essential for effective housing delivery, including local authorities, professional bodies and community representatives.

The Committee, therefore, recommends that Clause 3 be amended to include representation from:

- i. the Local Government Association of Zambia;
- ii. professional bodies such as the Engineering Association of Zambia, the Zambia Institute of Architects, the National Council for Construction; and
- iii. the Zambia Institute of Estate Agents.

iii) Strengthening Governance and Appointment Processes

The Committee observes that the Bill does not provide adequate safeguards to ensure merit-based appointments and institutional independence.

The Committee recommends that the Bill be amended to:

- i. prescribe clear qualification criteria for Board members;
- ii. provide for transparent and merit-based appointment procedures; and
- iii. introduce mechanisms for parliamentary oversight in the appointment process.

The Committee further observes that the absence of defined tenure and removal procedures may lead to uncertainty and weaken accountability.

The Committee recommends that the Bill be amended to:

- i. provide for fixed terms of office;
- ii. limit appointments to a maximum of two terms; and
- iii. establish clear and objective grounds for removal.

iv) Quorum Requirements

The Committee observes that reducing the quorum to five members may undermine representativeness in decision-making.

The Committee recommends that Clause 4 be amended to provide for a quorum based on a one-third majority of members to ensure adequate stakeholder representation.

v) Balancing Ministerial Powers

The Committee observes that the confinement of appointment powers in the Minister may compromise the autonomy of the Authority.

The Committee recommends that the Bill introduce checks and balances that allow for limitations on discretionary powers of the Minister.

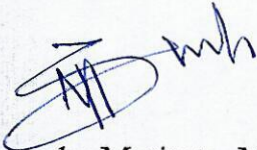
7.0 CONCLUSION

The Committee supports the National Housing Authority (Amendment) Bill, N.A.B. No. 33 of 2026, as it represents an important step towards reforming governance in the housing sector.

However, the Committee urges the Executive to take into account the concerns raised by stakeholders and the recommendations contained in this Report in order to enhance inclusivity, strengthen institutional independence and improve the effectiveness of the National Housing Authority in addressing Zambia's housing challenges.

The Committee is of the view that once refined, the Bill will significantly contribute to improved housing delivery, strengthened governance, and sustainable urban development in Zambia.

We have the honour to be, Madam Speaker, the Committee on Local Governance, Housing and Chiefs' Affairs.



Twaambo Mutitnta, MP
CHAIRPERSON

April, 2026
LUSAKA

APPENDIX I

LIST OF NATIONAL ASSEMBLY OFFICIALS

Mr Charles Haambote, Director of Committees (SC);
Mrs Chitalu, K Mumba, Deputy Director of Committees (SC);
Mr Darius Kunda, Senior Committee Clerk (SC1);
Mrs Emmanuel Bwalya, Committee Clerk;
Mrs Charity K Muyunda, Administrative Assistant II;
Mr Daniel Lupiya, Senior Committee Assistant;
Mr Muyembi Kantumoya, Committee Assistant;
Ms Taona Chabinga, Committee Assistant;
Ms Dorothy Kapanji, Intern

APPENDIX II

LIST OF WITNESSES

Ministry of Justice

Ministry of Infrastructure, Housing and Urban Development

National Housing Authority

Bankers Association of Zambia

Lusaka City Council

Zambia National Building Society

Habitat for Humanity

Zambia Institute of Real Estate Agents