



REPUBLIC OF ZAMBIA

REPORT

OF THE

**COMMITTEE ON LOCAL GOVERNANCE, HOUSING AND CHIEFS'
AFFAIRS**

ON THE

REVIEW OF THE HOUSING SITUATION IN ZAMBIA

FOR THE

FIFTH SESSION OF THE THIRTEENTH NATIONAL ASSEMBLY

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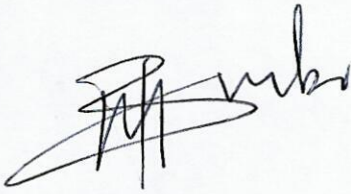
FOREWORD

Honourable Madam Speaker, the Committee on Local Governance, Housing and Chiefs' Affairs has the honour to present its report for the Fifth Session of the Thirteenth National Assembly. The functions of the Committee are set out under Standing Order 206 (i) and (207) of the National Assembly of Zambia Standing Orders, 2024.

In accordance with its Programme of Work for the Fifth Session of the Thirteenth National Assembly, the Committee undertook a detailed study on "*A Review of the Housing Situation in Zambia.*" The Committee held fourteen meetings during the Session. In order to fully interrogate the topical issue, the Committee requested detailed memoranda from various stakeholders. The stakeholders were also invited to appear before the Committee to clarify on issues contained in their memoranda. The list of stakeholders who provided memoranda and appeared before the Committee is at Appendix II.

The Committee's Report is organised in two parts. Part I presents the Committee's findings from its deliberations on the topical issue. It further presents the Committee's observations and recommendations on the topical issue. Part II contains the Committee's observations and recommendations on its consideration of the Action-Taken Report on the Report of the Committee for the Fourth Session of the Thirteenth National Assembly.

The Committee is grateful to all stakeholders who tendered both written and oral submissions. The Committee further wishes to thank you, Madam Speaker, for affording it an opportunity to carry out its work. The Committee also appreciates the services rendered by the Office of the Clerk of the National Assembly during its deliberations.



Mr Twaambo Mutinta, MP
CHAIRPERSON

April, 2026
LUSAKA

Table of Contents

1.0	Membership of the Committee.....	1
Part I		1
2.0	Consideration of the Topical Issue	1
2.1	A Review of the Housing Situation in Zambia.....	1
2.2	Adequacy of the Legal, Policy and Administrative Framework Governing Housing in Zambia	2
2.3	Current Strategies and Measures Addressing Housing in Zambia.....	7
2.4	Housing Finance and Mortgage Market Initiatives	8
2.4	The Role of Non-State Actors in Improving Housing	9
2.5	Opportunities and Challenges Associated with the Implementation of the National Housing Policy.....	10
2.6	Committees’ Observations and Recommendations	11
Part II.....		14
3.0	Consideration of the Action-Taken Report for the Fourth Session of the Thirteenth National Assembly	14
3.1	Review of the Implementation of Sector Devolution Plans	14
3.2	Review of the Implementation of the Constituency Development Fund	18
3.3	Audit Report on the Management of Urban and Regional Planning in Zambia with a focus on Land Usage 2017-2021	22
3.4	Implementation of the Integrated Development Plans	22
3.5	Maintenance of Township Roads in Zambia	23
3.6	The Role of Traditional Leaders in the Local Governance System	25
3.7	Management of Traditional Ceremonies in Zambia.....	26
3.8	Resolution of the House on a Private Members Motion to facilitate the Amendment of the Local Government Act, No. 2 of 2019	26
3.9	Action-Taken Report on the Report of the Committee on Local Governance, Housing and Chiefs’ Affairs on the Performance Audit Report of the Auditor General on the Construction, Rehabilitation and Maintenance of Urban and Peri-Urban Drainages, 2020 to 2023 for the Fourth Session of the Thirteenth National Assembly	27
3.10	Action Taken Report on the Report of the Committee on Local Governance, Housing and Chiefs’ Affairs on the Performance Audit Report of the Auditor General on the Utilisation of the Road Fund for Road Maintenance, 2020 to 2022 for the Fourth Session of the Thirteenth National Assembly	30
Conclusion.....		38
Appendix I-List of National Assembly Officials		39
Appendix II-List of witnesses.....		40

ACRONYMS

8NDP	Eighth National Development Plan
CDFMIS	Constituency Development Fund Management Information System
CRN	Core Road Network
EIA	Environmental Impact Assessments
IDP's	Integrated Development Plans
LAs	Local Authorities
MLGRD	Ministry of Local Government and Rural Development
MIHUD	Ministry of Infrastructure, Housing and Urban Development
NAPSA	National Pension Scheme Authority
NHA	National Housing Authority
NRFA	National Road Fund Agency
PPPS	Public-Private Partnerships
Road SIP III	Road Sector Investment Programme
SOPs	Standard Operating Procedures
ZMERIP	Zambia Mining and Environmental Remediation and Improvement Project
ZNBS	Zambia National Building Society
ZEMA	Zambia Environmental Management Authority

1.0 MEMBERSHIP OF THE COMMITTEE

Mr Twaambo Mutinta, MP; (Chairperson); Mr Anthony Kasandwe, MP (Vice Chairperson); Mr Newton Samakayi, MP; Ms Emeldah Munashabantu, MP; Mr Kenny Siachisumo, MP; Mr Christopher Chishimba Kang'ombe, MP; Mr Paul Chala, MP; Mr Kabaso Kampampi, MP; Mr George Kasabila Kandafula, MP; and Mr Henry Sikazwe, MP.

PART I

2.0 CONSIDERATION OF THE TOPICAL ISSUE

2.1 A REVIEW OF THE HOUSING SITUATION IN ZAMBIA

2.1.1 Background

Zambia, like many African countries, faces a severe housing shortage. The National Housing Policy 2020-2024 highlights that the national deficit of housing units stands at 1,539,000 of which 40 per cent is urban and 60 per cent is in rural areas. The policy further projects that the housing deficit is expected to reach 3,300,000 by 2030 and sets the target of 222,000 conventional housing units to be built annually until 2030 in order to bridge the existing gap.

With these figures, it has become increasingly difficult for families to find affordable, quality housing. This is compounded by the inability to access affordable housing finance, which restricts many Zambians from investing in property. The challenge is worsened by rapid population growth, urbanisation and urban migration. According to the Zambia Statistics Agency Census of Population and Housing 2022 findings, Zambia's population grew at an average annual rate of 3.4 per cent between 2010 and 2022, an increase from 2.8 per cent in the 2000-2010 intercensal period.

Arising from the above, the housing shortage in Zambia has far-reaching social and economic implications. Emerald Hill-Panorama Africa in its 2024 prospectus writes that overcrowded and substandard living conditions contribute to health problems, including the spread of infectious diseases. Further, children growing up in such environments often face educational disadvantages due to lack of a stable and conducive living space. On the economic front, the housing shortage hampers productivity and growth. Workers living in poor conditions may experience higher stress levels and lower productivity.

In order to address the housing situation, the Eighth National Development Plan 2022-2026 pillar on human and social development under strategy 4 aims at increasing access to decent and affordable housing for all. By this strategy, the Government is expected to facilitate the provision of affordable housing finance, provide incentives for private sector participation and promote investments in research on alternative building materials and technologies.

In view of the foregoing, the Committee undertook a study to appreciate the housing situation in Zambia.

The objectives of the study were to:

- i) appreciate the adequacy of the legal and policy framework governing housing in Zambia;
- ii) gain an insight into the strategies and measures put in place to address the state of housing in the country;
- iii) understand the role of non-State actors in addressing the housing situation in the country;
- iii) appreciate the opportunities and challenges associated with the implementation of the National Housing Policy; and
- iv) make recommendations on the way forward.

2.2 Adequacy of the Legal, Policy and Administrative Framework Governing Housing in Zambia

The Committee was informed that the legislation and policies governing housing in Zambia was to a greater extent adequate. However, there were systemic challenges regarding streamlined and coordinated implementation of these laws and policies that had resulted in the growing housing crisis.

2.2.1 Administrative Framework

The Committee was informed that the housing portfolio was traditionally under the Ministry of Local Government and Housing before being re-aligned to the now Ministry of Infrastructure, Housing and Urban Development (MIHUD). The National Housing Authority (NHA) now under MIHUD was charged with the mandate of delivering affordable housing in the country.

Some stakeholders submitted that owing to the housing crisis the country was facing and the country's perceived focus on infrastructure development such as roads and bridges, there was need to establish a stand-alone Ministry for Housing. Stakeholders submitted that having a specialised Ministry would enhance resource allocation and promote large scale housing project implementation.

However, other stakeholders submitted that the current arrangement was adequate but lacked adequate funding to the sector.

2.2.2 Legislation Governing Housing in Zambia

a) The Building Societies (Amendment) Act, No.6 of 2025

The Committee was informed that the *Building Societies Act, No.6 of 2025* governed the establishment, management and operations of building societies, including housing finance institutions such as the Zambia National Building Society. Stakeholders submitted that although recently amended to align the financial year of building societies with the Government's fiscal reporting cycle, the broader legislative framework still reflected a past era of housing finance offering limited provisions to address contemporary challenges such as capital mobilisation, diversified mortgage products, and enhanced corporate governance.

In this regard, stakeholders called for the enactment of a specific Mortgage Act in order to address critical challenges such as restrictive lending conditions, high cost of mortgages, and new and innovative housing finance products, among others. This was important to ensure the inclusion of the majority of low-income households in accessing affordable and long-term housing finance in Zambia.

b) The National Housing Authority Act, Chapter 195 of the Laws of Zambia

The *National Housing Authority Act, Chapter 195 of the Laws of Zambia* provides the statutory foundation for the development, coordination and control of housing in Zambia. The Act also establishes the National Housing Authority (NHA), which is mandated to spearhead housing development, regulate housing standards, manage government housing estates, and support the provision of affordable housing through advisory, developmental and managerial functions.

Stakeholders submitted that while the Act was intended to centralise and strengthen the institutional leadership required for national housing development, its effectiveness had been limited by chronic underfunding, constrained operational capacity, and institutional coordination issues. As a result, the NHA has struggled to play a catalytic role in large-scale housing delivery and/or fill critical gaps in estate development, settlement upgrading, and policy coordination, among others.

The Committee was, however, informed that the NHA was in the process to roll-out mass government housing across all the ten provinces of Zambia. The project involves construction of 4,500 housing units of various categories, that is, low, medium and high cost and related supporting infrastructure. This will be built over a period of four years at an estimated cost of ZMW 3, 537, 348, 765.00.

c) The Urban and Regional Planning Act, No. 3 of 2015

The *Urban and Regional Planning Act, No. 3 of 2015* is the primary legislation governing spatial planning and land development in Zambia. Under this Act, Local Authorities (LAs) are required to develop comprehensive ten-year Integrated Development Plans (IDPs) that are a principal planning instrument intended to guide and inform planning and development of cities and towns, providing a basis for land management, infrastructure development and service provision.

In addition, the Act gives power to LAs to declare informal settlements as ‘Improvement Areas’, which entails the upgrading of informal settlements. Therefore, after declaration of an ‘Improvement Area’, LAs are mandated to prepare local area plans, conduct surveys, provide infrastructure services and issue 30-year occupancy licenses that can be converted into 99-year leases.

The Committee was informed that as of 2025, all 116 LAs had their IDP’s approved by the Ministry of Local Government and Rural Development. However, the challenge has continued to persist due to underfunding and inability to raise own resource revenue primarily from property taxes, levies, fees, and charges. This has consequently undermined service delivery including the provision of housing units.

Stakeholders bemoaned that the Act's focus on procedural aspects of planning overshadowed substantive environmental concerns, and the absence of specific environmental targets or indicators made it challenging to measure progress or hold authorities accountable for environmental outcomes. Additionally, the enforcement capacity across local authorities remain slow, thereby affecting monitoring of waste management, air quality, and pollution control in new and existing housing settlements.

d) The Local Government Act, No. 2 of 2019

Stakeholders submitted that the *Local Government Act, No. 2 of 2019* empowered LAs to manage housing, including developing estates, subdividing land, and setting property rates, under the oversight of the Ministry of Local Government and Rural Development. LAs have the mandate to enforce development control measures to ensure housing development is in conformity with the approved building plans, as well as the local area plans. Furthermore, LAs are mandated to provide housing support services such as refuse collection, drainages, street lighting and recreational areas.

However, development control has remained a major challenge as seen by the construction of not only sub-standard housing but also mushrooming developments in sensitive areas such as wetlands, and wayleaves. This is coupled with inadequate basic service delivery, such as, drainages and refuse collection that results in avoidable flooding and consequent waterborne diseases.

In this regard, stakeholders called for enhanced enforcement of the Act to ensure controlled housing development.

e) The Lands Act, Chapter 184 of the Laws of Zambia

Stakeholders submitted that although the Act sets out Zambia's land-tenure and administration framework, its implementation was affected by numerous procedural and administrative bottlenecks. The Committee was informed that delays in surveying, numbering, and issuing lease offers remained common. This was notwithstanding that land was acquired directly from local authorities. These delays slowed down project planning, increased holding costs, and undermined project viability. This crisis was compounded by slow and ineffective remedies for encroachment, which leaves developers vulnerable to illegal occupation and related legal disputes.

Furthermore, stakeholders submitted that the Act failed to link land allocation with availability of basic infrastructure or to provide a clear PPP framework for the servicing of land with utility companies. As a result, developers frequently received unserviced land, which drove up costs and ultimately made completed housing units unaffordable. The Committee was informed that these realities have seen institutions like NAPSA decide to move away from constructing completed houses and instead focus on selling serviced plots to maintain affordability while meeting its investment return targets.

In addition, the Committee was informed that approximately 90 per cent of land in the country was officially designated as customary land. This was occupied by seventy-three tribes, headed by 240 chiefs, eight senior chiefs and four paramount chiefs. Stakeholders submitted that the management of customary land was based on unwritten customs. This had created challenges in the alienation of land held by traditional authorities.

In this regard, stakeholders called for the codification of customary land administration. The Committee was informed that Malawi had promulgated the *Customary Land Act, No.19 of 2016*, which formalises land rights through registration to improve tenure security and management. The Act further empowers local bodies, such as Traditional Authorities and Land Committees, to allocate land while introducing Customary Land Tribunals for dispute resolution.

f) The Rent Act, Chapter 206 of the Laws of Zambia

The Committee was informed that while crafted to protect tenants, the Act had not kept pace with the economic and market dynamics affecting the housing sector. Stakeholders submitted that statutory limits on rental increases along with the application of “permitted increases” did not reflect construction or financing costs as this made residential rental developments commercially unattractive. This challenge was compounded by the absence of a clear rent-indexation mechanism tied to inflation, leading to erosion of real returns during periods of high inflation.

In addition, stakeholders bemoaned the lengthy time frame it took to resolve rent disputes in the courts, leaving landlords without income but still responsible for property carrying costs. As a consequence, this had led to developers withdrawing from developing residential rental properties because the returns were too low and too uncertain to justify continued investment into this real estate segment.

Therefore, it was recommended that the *Rent Act, Chapter 206 of the Laws of Zambia* be reviewed to consider modernising the Act.

g) The Public Health Act, Chapter 295 of the Laws of Zambia

The Act empowers LAs to enforce health and sanitation standards in settlements, including control of nuisances, waste management and environmental health essential for housing habitability.

Stakeholders submitted that although the Act was well-intended, enforcement and compliance remained a challenge in enhancing housing habitability.

h) The Environmental Management Act, No. 12 of 2011

The Committee was informed that the *Environmental Management Act, No. 12 of 2011*, hereinafter referred to as “EMA” was the governing law for environmental aspects of housing development in Zambia. The EMA provides a foundation for integrating environmental considerations into housing projects, ensuring that development was balanced with environmental protection. The EMA is, therefore, a critical piece of legislation that can help ensure that Zambia's housing development is environmentally sustainable.

Stakeholders submitted however, that there was lack of clarity on which housing projects required Environmental Impact Assessments (EIAs). Specifically, the first schedule of *the Statutory Instrument No. 28 the Environmental Protection and Pollution Control (Environmental Impact Assessment) Regulations, 1997* lacked clear categorisation of housing projects and serviced plot developments. This has led to ambiguity and inconsistent interpretation among developers and local authorities, thereby, resulting in some housing projects undergoing environmental impact assessment while others were developed without or with inadequate environmental assessment and mitigation measures.

Stakeholders submitted that this lack of clarity undermined the effectiveness of the EMA in ensuring environmentally sustainable housing development in Zambia. Therefore, there is need to review the EMA so as to provide clarity on the environmental assessment on housing projects.

i) The Housing (Statutory and Improvement Areas) Act, Chapter 194 of the Laws of Zambia

The Committee was informed that the Act provided a legal framework for LAs to declare, manage, and upgrade statutory housing areas and improvement areas. The objective of the Act is to regularise informal settlements, providing tenure security, registration of titles, and, notably, a framework for low-income housing development.

2.2.3 Policies Governing Housing in Zambia

Stakeholders submitted that Zambia's housing policy framework identified the right goals of increasing housing supply, upgrading informal settlements and improving affordability. However, actual outcomes reveal significant shortcomings.

a) The National Housing Policy (2020-2024)

The Committee was informed that the anchor policy for housing in Zambia was the National Housing Policy (2020-2024). They stated that although the policy period (2020 – 2024) had now expired, it remained the most recent national housing policy framework guiding the housing sector. The overall objective of the policy was “to facilitate the provision of sustainable, decent and affordable housing for all socio-economic groups in Zambia” through measures such as upgrading informal settlements, expanding access to housing finance, promoting the use of local building materials, strengthening urban management, and fostering community participation.

Stakeholders submitted that due to inadequate funding from the national budget over the years, the targets for housing facilities continued to be underachieved. Notwithstanding its precursor, the National Housing Policy of 1996 providing a 15 per cent budgetary commitment from the Government for housing, the budget for housing has continued to remain less than 1 per cent in successive years far below the targeted commitment. This underfinancing to the sector, has limited the realisation of mass housing facilities, thereby, failing to mitigate the housing deficit and the target of 220,000 units not being met.

b) National Land Policy (2021)

The Committee was informed that the Policy provided a comprehensive framework on how land should be administered and managed in Zambia with a vision to have a “transparent land administration and management system for inclusive sustainable development by 2035.”

The committee was further informed that secure land acquisition and alienation was key for housing delivery and had the potential to attract investment opportunities through Public Private Partnerships. In that regard, one of the progressive policy measures was to ensure 50 per cent of available land for alienation was allocated to women, and 20 per cent to youth, and if implemented, it could go a long way in increasing homeownership in the country.

c) The National Decentralisation Policy (2023)

The Committee was informed that the Policy sought to improve the system of governance based on the effective distribution of responsibilities between the different spheres of Government from national, local to sub-national levels with a vision to have “Citizen-driven local governance within a unitary State for sustainable development”.

Further, the Committee was informed that the annex to Article 147 (2) of the *Constitution, Chapter One of the Laws of Zambia* provided housing as a concurrent national

and provincial function to be devolved to district level, alongside urban and rural development. This implies that local authorities will be given an increased mandate as a key player in housing development in the country.

d) Eighth National Development Plan (2022 – 2026)

The Committee was informed that in comparison to previous National Development Plans, the 8NDP pillar on human and social development under strategy 4 aimed at increasing access to decent and affordable housing with an aim to reduce the housing deficit by 161,000 by 2026.

However, Stakeholders submitted that this target risks being underachieved due to inadequate funding of the sector as alluded to in the MIHUD 2026 Output Based Budget housing targets.

2.3 Current Strategies and Measures Addressing Housing in Zambia

In order to mitigate the housing deficit, the Committee was informed that various strategies and initiatives by the Government, private sector, and civil society organisations were being implemented. These include but not limited to the underlisted.

2.3.1 Public-Private Partnerships for Housing

Stakeholders submitted that given fiscal constraints, the Government had increasingly looked to the Public-Private Partnerships (PPPs) model to accelerate housing delivery. The Ministry of Infrastructure, Housing and Urban Development has been engaging private developers and financiers to develop housing estates. Under the PPP model, Government provides land or off-take guarantees, while private partners finance and build the units. The aim of the PPP model is to leverage private capital and efficiency for the middle-income and affordable housing.

However, scale remains small so far with little progress made on the many announced PPP housing projects. Stakeholders attributed this to delays in land acquisition, bulk service infrastructure provision, or investor appetite. Stakeholders submitted that strengthening PPP frameworks through clear contracts and risk-sharing mechanisms was needed to make this approach more impactful. This could be achieved through market players like Valuers playing a role by advising on land values contributed by the Government. In addition, there is need to ensure that project feasibility assessments are realistic with independent valuations of project costs and expected sale prices to help all parties understand viability.

2.3.2 Housing Projects for Public Servants

Stakeholders submitted that there were a number of housing initiative schemes for civil servants being undertaken by the Government, through entities like the Zambia National Building Society (ZNBS) in partnership with the private sector. For example, the Zambia Union of Government and Allied Workers, in partnership with Collins Mutual, a private firm, planned to deliver 40,000 affordable housing units for civil servants on a Rent-To-Own basis over the next decade. The scheme, valued at ZMW23 billion, will allow civil servants to pay monthly “rent” towards eventual ownership. By so doing, this will address affordability as this model allows the investor to spread payments while guaranteeing a market through the Government payroll for housing finance.

The Committee was informed that this model has potential to not only provide housing to public workers but also stimulate the construction industry and job creation. Therefore, for this project to be effectively implemented, Stakeholders submitted that there was need to engage professional valuers through the Zambia Institute of Valuation Surveyors to help set fair rental purchase prices, ensure the construction costs were in line with market rates, and periodically revalued the properties so as to adjust pricing or collateral value as needed.

2.3.3 Upgrading Informal Settlements

The Committee was informed that another strategy to enhance housing was upgrading and regularising slums or unplanned settlements in order to improve existing housing conditions. Under this approach, some local councils have been regularising and demarcating plots in unplanned settlements by providing basic services, and issuing 30-year occupancy licenses. However, progress using this approach has generally been slow due to resource constraints.

The Committee was informed that there were some community-driven initiatives such as the Chadiza and Lumwana housing projects, which were using cost-effective technologies (stabilised soil blocks) to bring down average house costs to about ZMW154,000 (~US\$6,400) and demonstrated scalable techniques for rural and peri-urban housing. Furthermore, organisations such as the Habitat for Humanity and the Civic Forum on Housing, the Zambia Homeless and Poor People's Federation (ZHPPF), the People's Process on Housing and Poverty in Zambia (PPHPZ), among others have been active in mobilising communities and savings groups to undertake incremental housing improvements.

In this regard, Stakeholder were of the view that the Government should leverage civil society organisations in order to mitigate the housing deficit.

2.4 Housing Finance and Mortgage Market Initiatives

Stakeholders submitted that accessibility to housing finance remained limited due to high interest rates on mortgages, which ranged from between 16 to 27 per cent compounded by short tenures. It was reported that the Government and Bank of Zambia were promoting the National Financial Inclusion Strategy and established facilities like Zambia Home Loans, a private mortgage lender that also sourced external credit lines.

Further, the Committee was informed that ZNBS had in 2019 accessed a concession loan of \$25 million from the African Development Bank, which had helped improve its mortgage offerings. Therefore, ZNBS was offering 25-30-year loans at 16 to 21 per cent interest, thereby, increasing accessibility. Stakeholders submitted that notwithstanding these efforts, mortgage penetration was extremely low with only about 7,400 mortgages nationwide.

The Committee was informed that microfinance and housing micro-loan financing institutions were another alternative especially for those in informal employment. These institutions are providing home improvement loans, though typically at even higher interest.

Stakeholders therefore, submitted that there was need for enhanced re-capitalisation of ZNBS to enhance access to finance for housing and mortgage facilities to mitigate the housing deficit.

2.4.1 The Role of Non-State Actors in Improving Housing

Stakeholders submitted that while shelter was viewed as a basic socio-economic human need, it is not recognised as a right in Zambia. However, the Committee was informed that there was a large segment of society that could not afford to meet their housing needs. Government, therefore, has a moral obligation to provide social housing to needy low-income groups. It was observed that this was, in many instances, not possible as the Government has other competing needs.

In this regard, stakeholders submitted that a sustainable solution to Zambia's housing crisis required the concerted effort of non-state actors alongside the Government. This was because, non-state actors brought not only innovation and financing but also a grassroots reach to the housing sector in complementing government efforts. The non-state actors include private enterprises, financial institutions, professional bodies, NGOs, and community organisations.

2.4.2 Private Financial Institutions

Stakeholders reiterated that banks and micro-finance institutions provided the loans that enabled both developers and homebuyers to finance housing. The Committee was informed that to mitigate the housing deficit, there was need to enhance access to affordable mortgage products, construction finance, and innovative financing such as rent-to-own financing or housing micro-loans.

2.4.3 Real Estate Developers and Investors

The Committee was informed that developers such as private companies or cooperatives depend on market analysis to inform their construction decisions. In this regard, professional valuers often conducted feasibility studies, including valuation surveys, market rent studies, and highest-and-best-use analyses, which significantly influenced their investment decisions.

2.4.4 Professional Bodies

The Committee was informed that to bring sanity to the housing sector, there was need to recognise the important role played by professional bodies such as the Zambia Institute of Valuation Surveyors, the Zambia Institute of Architects and the Zambia Institute of Estate Agents, among others, as they are established by law, which created an environment of credibility and investor confidence in the housing market.

2.4.5 Civil Society and Non-Governmental Organisations

The Committee was informed that there was need for continued collaboration between the CSOs and the Government so as to leverage the experience of the CSOs in supporting low-income housing solutions. This was because CSOs were key in addressing homelessness, and lobbying Government for better living conditions for the rural and urban poor communities, and constructing incremental housing.

2.4.6 Academia and Urban Think Tanks

The Committee was informed that academic institutions such as the Copperbelt University School of Built Environment and University of Zambia School of

Engineering coupled with other think tanks such as the Zambia Institute for Policy Analysis and Research had an important role to play in influencing housing policy. This was through use of data and research, which could shape advocacy and policy revision.

2.4.7 International Development Partners

The Committee was informed that international development partners like the World Bank, African Development Bank, UN-Habitat, and others provided technical assistance and funding for housing and urban projects. Their programmes increasingly emphasised the need for robust local systems.

In the same vein, stakeholders submitted that Zambia had ratified the Agreement Establishing Shelter Afrique Development Bank (ShafDB) as a development bank in 2025. The bank has historically provided technical and financial support to the NHA as well as local partners like Zambia Home Loans, to develop affordable and low-cost housing. ShafDB is mandated to finance mass affordable housing and mobilise diverse financing for housing across the African continent.

Therefore, it was anticipated that as the institution transforms into a dedicated housing development bank, it would provide Zambia an opportunity to access long-term affordable financing for large-scale housing projects, technical assistance for planning, preparation, and execution of housing programmes, and opportunities to crowd-in private investment and de-risk projects.

2.5 Opportunities and Challenges Associated with the Implementation of the National Housing Policy

The Committee was informed that the housing sector in Zambia presented significant investment and development opportunities, driven by a housing deficit estimated at 1.5 to 2.5 million units, which was expected to rise to 3.3 million by 2030. This growing demand, coupled with a young population and urbanisation, had created a robust market for affordable housing, financial services, and sustainable development.

Therefore, there was need for the Government to galvanise this potential in order to create opportunities for investment in social housing, low and middle-income housing and estate development for those who can afford.

In order to achieve the foregoing, there was need to address some of the major challenges affecting the effective provision of decent and affordable housing in Zambia as outlined below.

i) Fragmented legal framework, Weak Institutional Coordination and Capacity Constraints in Local Authorities

The Committee was informed that fragmentation in the legal framework on housing, adversely affected the provision of decent housing and its attendant services. Stakeholders submitted that the *Urban and Regional Planning Act, No. 3 of 2015* and the *Local Government Act, No. 2 of 2019* and other land-related laws created operational ambiguities, particularly in peri-urban areas, due to conflicting mandates between the Ministry of Land and Natural Resources and the local authorities.

Further, it was observed that in some instances, the Ministry of Lands and Natural Resources allocated land under the *Lands Act, Chapter 184 of the Laws of Zambia* while the same parcel of land would be designated by a local authority responsible for zoning and development control under the *Urban and Regional Planning Act, No. 3 of 2015 as an agriculture zone* or the local authority would have no updated local plan. In other instances, parts of the same land were treated as statutory improvement areas, with LAs issuing occupancy licenses to existing residents. These overlaps resulted in delays, double allocations, protracted disputes, and investment uncertainty.

Notwithstanding the huge mandate given to oversee local planning and development, local authorities often lacked adequate technical, financial, and human resources to enforce planning standards, manage housing projects, or implement settlement upgrading programmes.

ii) Financing constraints

The Committee was informed that the lack of access to affordable financing remained the biggest challenge. With Zambia's constrained fiscal space, insufficient public financing undermined infrastructure provision, settlement upgrading, and overall housing development. Stakeholders submitted that in the 2026 Budget, 0.1 per cent had been allocated to the Ministry of Infrastructure, Housing and Urban Development to facilitate the construction of a paltry 332 houses and the upgrading of one informal settlement. This underfinancing of the sector inhibited the realisation of mass housing delivery in a bid to ameliorate the housing deficit.

Furthermore, it was submitted that institutions like the Zambia National Building Society and other housing finance entities remained undercapitalised, while commercial mortgage products remained unaffordable for the majority low-income and unemployed households.

iii) Rapid urbanisation and growth of informal settlements

Stakeholders submitted that high poverty levels, inadequate access to essential services and socio-economic opportunities in rural areas continued to fuel rural-urban migration. With 1.4 million people estimated to live in informal settlements by 2020 in Lusaka alone, the scale of demand would continue to outpace formal housing supply. In turn, informal settlements remain over-populated and underserved with basic public services like clean water and sanitation, and thereby, triggering other health challenges such as cholera pandemics.

iv) Lack of an updated policy

The Committee was informed that completion of the implementation period of the National Housing Policy (2020-2024) created uncertainty and weakened reform momentum. Without an updated policy, the implementation of long-term commitments and the realisation of Zambia's housing development goals by 2030 remains at risk.

2.6 COMMITTEES' OBSERVATIONS AND RECOMMENDATIONS

Having reviewed the submissions from various stakeholders, the Committee makes the observations and recommendations set out below.

2.6.1 Reduce Infrastructure Costs and Improve Serviced Land Delivery

The Committee observes, with concern the high cost of infrastructure and service delivery for housing.

In this regard, the Committee recommends the establishment of government-funded or subsidised bulk services to reduce developer costs in designated housing zones.

In addition, the Committee recommends the provision of fiscal incentives such as Value Added Tax waivers, tax credits, and accelerated depreciation for developers who provide serviced land or affordable units that support and align to the Government's objectives in the provision of affordable decent housing.

2.6.2 Strengthen Housing Finance Mechanisms

The Committee observes, with concern, that financing for housing remains the greatest challenge in addressing the housing deficit.

In this regard, the Committee recommends the creation of government-backed mortgage guarantee schemes and concessional credit lines for developers and homebuyers.

In addition, the Committee recommends the promotion of incremental housing finance, including micro-mortgages and building-stage loans.

The Committee, further urges the Government to create a conducive environment for housing business that will encourage private financial institutions to develop longer-term residential financing products.

2.6.3 Modernise Rental Housing Legislation

The Committee observes, with concern, that the *Rent Act, Chapter 206 of the Laws of Zambia* and related regulations require to be reviewed to create faster, predictable rent recovery and eviction processes, supported by specialised housing tribunals.

In this regard, the Committee recommends a repeal and review of the Rent Act, the introduction of standardised lease templates, digital rent-payment systems, and legal backing for reasonable security deposits.

In the same vein, the Committee urges the promotion of professional property management services to reduce disputes and improve compliance.

2.6.4 Support Incremental Housing and Starter Units

The Committee observes that to mitigate the housing deficit requires the participation of all stakeholders.

In this regard, the Committee recommends the formal integration of serviced plots, incomplete houses, and flexible payment options into national housing policy as legitimate affordability tools.

In the same, the Committee recommends the development of minimum safety and service standards for incomplete or progressive-build units and provision of planning support to developers of incremental housing schemes.

2.6.5 Digital Platforms for Transparency - Use Geographic Information System and Digital Registries to Speed up Land Allocation and Reduce Corruption.

The Committee observes, with concern, the lack of infusion of digital platforms in land management and administration.

The Committee, therefore recommends, capacity building to train local artisans and small contractors in digital platforms, low-cost construction techniques and leverage on the contributory role of non-State actors for donor funding and technical support for affordable housing innovations.

2.6.6 Establish a stand-alone Ministry for Housing

The Committee observes, with concern, that Zambia is in a housing crisis that needs urgent measures to mitigate the situation. However, it bemoans that lumping the function as a department under the Ministry of Infrastructure, Housing and Urban Development has resulted in housing being overshadowed.

In this regard, the Committee recommends the establishment of a stand-alone Ministry responsible for housing to address the housing challenge the country is facing.

2.6.7 Leverage Public-Private Partnerships for Social Housing

The Committee observes the tight fiscal space and inadequate Budget allocation for housing falling below the 15 per cent commitment espoused under the National Housing Policy of 1996, the precursor to the National Housing Policy, 2020-2024.

The Committee urges the Government to develop a new housing policy and to leverage PPPs to invest in social housing in order to mitigate the housing deficit.

2.6.8 Formulate a Mortgage Act

The Committee observes with concern that the restrictive lending conditions have been hindering investment in housing.

In this regard, the Committee recommends the enactment of a Mortgage Act in order to address critical challenges such as restrictive lending conditions, high cost of mortgages, and new and innovative housing finance products, among others. This is important to ensure the inclusion of the majority of low-income households in accessing affordable and long-term housing finance in Zambia.

2.6.9 Re-capitalise the National Housing Authority

The Committee observes, with concern, that while the National Housing Authority is mandated to spearhead housing development, regulate housing standards, manage Government housing estates, and support the provision of affordable housing through advisory, developmental and managerial functions, the authority is unable to engage in large-scale estate development.

The Committee, therefore, recommends the re-capitalisation of the National Housing Authority so as to ensure building of affordable housing for the citizens.

Furthermore, the Committee urges the National Housing Authority to access long-term affordable financing for large-scale housing projects from institutions like Shelter Afrique

Development Bank following Zambia's ratification of the Treaty Establishing Shelter Afrique Development Bank in 2025.

2.6.10 Codify Customary Land Administration

The Committee observes that significant land in the country is designated as customary land and that the management of customary land was based on unwritten customs and traditions.

In this regard, the Committee recommends the codification of customary land administration in order to formalise land rights through registration to improve tenure security and management, among others.

2.6.11 Review the National Housing Policy

The Committee observes, with concern, the lengthy period it has taken to formulate the National Housing Policy after its expiration in 2024.

In this regard, the Committee recommends that the proposed review of the National Housing Policy should be inclusive by identifying and involving key stakeholders to fully capture the Country's housing needs and chart the way forward.

PART II

3.0 CONSIDERATION OF THE ACTION-TAKEN REPORT ON THE REPORT OF THE COMMITTEE FOR THE FOURTH SESSION OF THE THIRTEENTH NATIONAL ASSEMBLY

3.1 REVIEW OF THE IMPLEMENTATION OF SECTOR DEVOLUTION PLANS

i. Harmonisation of the Legal and Policy Framework

The Committee in the previous Session had urged the Government to harmonise the various pieces of legislation to effectively implement the devolution process.

Executive's Response

The Executive submitted that it was in the process of harmonising policy and legislation in line with the Constitution. The Ministry of Local Government and Rural Development, in collaboration with, Cabinet Office, Ministry of Justice, Sector Ministries and all relevant Institutions was working to identify and review policies and pieces of legislation that affect the implementation of devolution to align them to the National Decentralisation Policy.

Committee's Observations and Recommendations

The Committee notes the submission and urges the Executive to expedite the process of harmonisation of the Legal and Policy Framework

ii. Strengthen Capacity Building

a) The Committee in the previous Session had urged the Government to extend the capacity building training to staff from devolving departments on operations, procedures

and the mandate of local government structures through Chalimbana Local Government Training Institute.

Executive's Response

In response, the Executive submitted that it had already initiated a Capacity Building programme aimed at orienting the staff from devolved departments on the operations, procedures and mandate of local government structures through Chalimbana Local Government Training Institute (CLGTI). In this regard, in 2024 the Ministry of Local Government and Rural Development through CLGTI undertook a Capacity Needs Assessment in all districts in order to determine the capacity building needs of devolved staff. Based on this assessment, CLGTI, in collaboration with key stakeholders, had developed a comprehensive Capacity Building Programme for devolved staff.

The training programme of the devolved staff was expected to be rolled-out in the final quarter of 2025. Currently, Government was engaging Cooperating Partners that had expressed interest in supporting the roll-out of the trainings. The support of the Cooperating Partners would complement government efforts and ensure a sustainable financing mechanism for the training programme.

To ensure a cost-effective and sustainable training method, CLGTI would use a "Training of Trainers (ToT) approach. Under this approach, identified staff at Provincial level would be trained by CLGTI to become Provincial Training Teams. The Provincial Training Teams would in turn, roll-out the trainings to all districts in their respective provinces. The Provincial Training Teams would be coordinated by the Provincial Local Government Officers (PLGOs) who were the supervisors of Local Authorities at Provincial level. For purposes of Quality Assurance, CLGTI would conduct regular backstopping missions.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the capacity building programmes for staff from devolved functions.

b) The Committee had further recommended that in-service training be made mandatory for all staff working in local authorities with Chalimbana Local Government Training Institute providing certification.

Executive's Response

The Executive submitted that on 19th February, 2024, the Government announced resumption of mandatory public service training and certification to be administered by the National Institute of Public Administration and Chalimbana Local Government Training Institute (CLGTI). To achieve this, the Public Service Management Division (PSMD), in collaboration with other stakeholders, had developed the Public Service Competence Development and Certification Strategy. The strategy, which was awaiting Cabinet Approval, had been developed to guide implementation of mandatory public service training for public service employees.

The Chalimbana Local Government Training Institute (CLGTI) had been mandated to administer mandatory in-service training for all local government service employees.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the capacity building programmes for staff from devolved functions.

iii. Leverage Technology

The Committee in the previous Session had recommended that local authorities adopt digital solutions to improve communication, financial management and service delivery to the people.

Executive's Response

The Executive responded that it had noted the concerns by the Committee regarding the state of technology infrastructure at most Local Authorities and its congruence with the demands of devolved functions.

The Ministry had undertaken several proactive engagements with various institutions to leverage technology for quality service provision. These initiatives included:

- a) facilitating the installation of internet connectivity in all Local Authorities to ensure basic digital access;
- b) promoting the utilization of Local Authority websites and other social media platforms for improved communication and public engagement;
- c) encouraging and supporting the adoption of e-payment solutions to streamline financial transactions and enhance revenue collection efficiency;
- d) piloting the use of the government portal for various services within Local Authorities, aimed at integrated and accessible public services; and
- e) exploring and developing an intervention to establish a standard, financial management system across all Local Authorities, which will significantly improve accountability and resource tracking.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on adoption of digital solutions to improve communication, financial management and service delivery to the people.

iv. Job Evaluation and Audit in Local Authorities

The Committee in the previous Session had recommended that Government undertakes staff audit in order to ensure that only required positions were retained at the local authority.

Executive's Response

The Executive submitted that it noted the recommendation. In addition, the Ministry of Local Government and rural Development was working in close collaboration with the Local Government Service Commission to operationalise the realigned organisational structures that fully incorporated the devolved functions. Furthermore, Town Clerks and Council Secretaries did submit staff returns to the Public Service Management Division (PSMD) according to Cabinet Office Circular No. 2 of 2023.

The Executive further informed the Committee that the Ministry was committed to expediting these processes to ensure that Local Authorities were appropriately structured and staffed to effectively deliver on their expanded mandates under devolution.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on whether or not operationalisation of the realigned organisational structures had fully incorporated the devolved functions.

v. Upgrade the Position of Town Clerk and Council Secretary

The Committee in the previous Session had recommended that job evaluation was undertaken in order to appropriately ameliorate the Town Clerk and Council Secretaries in line with their increased responsibilities.

Executive's Response

The Committee was informed that in the context of Local Authorities, Principal Officers including Town Clerks and Council Secretaries, already occupied the most senior positions within their respective hierarchies. It was therefore likely that a job evaluation exercise would simply affirm their current standing. For any adjustment to remuneration and conditions of service, it would be necessary to undertake a formal review through the establishment mechanisms of the Zambian Public Service, including engagement with the Emoluments Commission.

Committee's Observations and Recommendations

The Committee observes with concern the slow pace at which the review of the remuneration for Town Clerks/ Council Secretaries was being undertaken. The Committee urges the Executive to undertake the job evaluation in 2026, and resolves to await a progress report on the Executive undertaking a formal review through established mechanisms of the Public Service, including engagement with the Emoluments Commission.

vi. Infrastructure Development Plans

The Committee in the previous Session had observed that most local authorities did not have adequate office space to accommodate the officers that had been attached or storage of records as the case was with the Archives function. The Committee, therefore, had recommended that local authorities consider embarking on expanding existing infrastructure in the councils to accommodate the attached officers. In the long term, the Committee had urged the local authorities to consider coming up with Infrastructure Development Plans to build modern infrastructure.

Executive's Response

In response, the Executive submitted that the devolution of functions had been accompanied with matching resources which included human, finance and assets. The assets included buildings and office space. Local authorities were also encouraged to plan and budget for infrastructure projects.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the formulation of infrastructure development plans with spending lines in addressing the challenge of office space.

vii. Harmonisation and Centralised payment of Emoluments

The Committee in the previous Session had recommended the harmonising and paying of salaries for staff in local government with improved conditions. This was similar to other jurisdictions where salaries were standardised for employees under the central Government and local authorities and the central Government paid emoluments based on the education level, work experience, and job position.

Executive's Response

The Executive submitted that it had, through Cabinet Office engaged the Emoluments Commission to undertake a comprehensive job evaluation exercise for all jobs in the local authorities. Once undertaken, the process would inform the harmonisation process for salaries in the local authorities.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the comprehensive job evaluation exercise for all jobs in the local authorities to be undertaken by the Emoluments Commission in 2026.

viii. Recruitment of Staff

The Committee in the previous Session had recommended that the Government undertakes recruitment of staff to fill up positions for devolved functions such as Archivists, cultural and community sports officers that were non-existent at the district level.

Executive's Response

The Executive noted the recommendation by the Committee. In addition, the Committee was informed that the Ministry was engaging with the Local Government Service Commission (LGSC) to ensure that all necessary positions were filled, to enable Local Authorities to fully implement the devolved functions and deliver quality services to the communities.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the recruitment of staff to fill up positions for devolved functions such as Archivists, cultural and community sports officers that were non-existent at the district level.

3.2 REVIEW OF THE IMPLEMENTATION OF THE CONSTITUENCY DEVELOPMENT FUND

i. Lack of Electronic Beneficiary Tracking Mechanisms

The Committee in the previous Session had urged the Government to expedite the development of the Constituency Development Fund Management Information System (CDFMIS) aimed at enhancing the reporting and tracking the selection, and implementation of all CDF projects across the country. In the same vein, the Committee had recommended that the CDFMIS was extended to all the 116 local authorities starting with the twenty selected pilot local authorities. The Committee resolved to await a progress report on the matter.

Executive's Response

In its response, the Executive submitted that the e-government Division in collaboration with the Ministry of Local Government and Rural Development, was committed to ensuring that the CDFMIS was deployed to all the 116 Local Authorities, as soon as possible. Government had been undertaking consultations with Local Authorities and Cooperating Partners regarding the system to ensure that it adequately met requirements and needs. By 30th June, 2025, the development to the CDFMIS was completed and introduced to key users.

The deployment of the CDFMIS would be undertaken in a phased approach starting with nineteen districts namely: Lusaka, Rufunsa, Chongwe, Chilanga and Kafue, Chipata, Petauke, Katete, Sinda, Nyimba, Mazabuka, Chikankata, Livingstone, Kazungula, Zimba, Kalomo, Choma and Pemba.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the implementation of the CDFMIS.

ii. Poor Standard of Skills Training Centres

The Committee in the previous Session had urged the Government to undertake continuous capacity building for the TEVETA training institutions in order to ensure they complied with the set training standards.

Executive's Response

The Committee was informed that TEVETA was decentralising its services by establishing regional offices. Regional Offices for Northern, Lusaka and Southern were being established for grassroots quality assurance and quick spot checks on colleges with training challenges. The Authority was now servicing its clients from the Northern Region and the Head Office. The Northern Region serviced clients from the Copperbelt, Luapula, Northern, Muchinga and North-Western provinces while the Head Office serviced clients from Eastern, Lusaka, Southern, Western and Central provinces. The Southern Region Office was yet to be established to cater for clients from Southern and Western Provinces. The Authority's decentralisation goals were also aimed at improving efficiency, relevance, and responsiveness of the TEVET sector needs.

In addition, the Authority was developing regulations, which were enforceable to improve compliance to training standards by training institutions. The developing of regulations required legal drafting and development of the regulations into a Statutory Instrument (SI) to strengthen the provision of regulatory services. The review of current minimum training standards in consultation with industry and professional bodies was also a priority. This was vital in improving monitoring and evaluating the quality of teaching and learning in TEVETA institutions using enforceable standards.

Committee's Observations and Recommendations

The Committee awaits a progress report on when the Southern Region Office would be established to cater for clients from Southern and Western provinces.

iii. Training Needs Assessment

The Committee in the previous Session had noted the response that the Ministry of Local Government and Rural Development had instructed all local authorities through a

circular referenced MLGRD/101/22/159, and dated 14th March, 2024, to conduct skills needs assessments in the constituencies and to utilise the findings of the assessments. The Committee had urged the Government to ensure that all the 116 local authorities undertook training needs assessments.

Executive's Response

The Executive responded that the CDF Implementation Circular (2025) MLGRD/101/22/157 dated 2nd May, 2025; paragraph 4 – “Priority Skills under Skills Development Bursaries” gave guidance on the prioritisation of courses available under the prevailing CDF Guidelines.

In addition, the Committee was informed that consultations for enhancement of the skills development component with the relevant stakeholders were also underway. The consultations would feed into the Revised Constituency Development Fund Guidelines (2025) earmarked for conclusion in the fourth quarter.

Committee's Observations and Recommendations

The Committee awaits a progress report on the training needs assessment in lieu of the Revised Constituency Development Fund Guidelines (2025) earmarked for conclusion in the fourth quarter of 2025.

iv. Establishment of Incubation Centres for Graduates

The Committee in the previous Session had urged the Government to expedite the process of establishing incubation centres under all local authorities for the skills training graduates in order to help them establish small and medium enterprises. The Committee had resolved to await a progress report on the matter.

Executive's Response

The Executive submitted that the Ministry of Technology and Science had noted the recommendation of the Committee, and would engage the concerned line Ministries on how best to collaborate in implementing the incubation programme.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the establishment of incubation centres, and urges the Executive to enhance collaboration between Ministry of Technology and Science, Ministry of Local Government and Rural Development, and the Ministry of Small and Medium Enterprise for effective implementation of the recommendation.

v. Recruitment of Staff to Manage CDF

The Committee in the previous Session had recommended that the Local Government Service Commission conducts a staff restructuring and recruitment exercise for staff such as architects, quantity surveyors, and civil, electrical and water engineers and qualified Monitoring and Evaluation officers to improve the management and administration of projects being implemented by the local authorities.

The Committee had further urged the Executive to ensure that funds were provided for recruitment of staff.

Executive's Response

The Executive submitted that budget allocations were made and the first phase of recruitment was done. In this vein, sixty-two (62) architects, ninety-six (96) Civil Engineers, twelve (12) Quantity Surveyors and one hundred eighty-five (185) electrical engineers, eighty-five (85) systems analysts, ninety-one Council Advocates and hundred eighty-four (184) Senior Legal Assistants had been recruited. However, the number of Quantity Surveyors was too small to meet the needs of the Local Authorities. The Commission had advertised for all Local Authorities and unfortunately, only twelve applied. This had been attributed to low numbers of graduates as only the Copperbelt University produced Quantity Surveyors. Another reason was due to competition from the private sector that was offering better remuneration than the Local Government Service Commission. The Local Authorities had been requested to budget for the other officers in the 2026 Financial Year.

Committee's Observations and Recommendations

The Committee observes, with concern, the low numbers of graduates produced as Quantity Surveyors only by the Copperbelt University. The Committee urges the Executive to undertake a needs assessment so as to ascertain the training needs of the Built Environment sector.

vi. Equitable Distribution of CDF

The Committee had resolved to await a progress report on the delimitation of constituencies and the equitable distribution of the CDF based on the size of the constituency, population and other variables so that there was equity in distribution of the Fund.

Executive's Response

The Executive responded that it had taken note of the recommendation and observation to link CDF allocation to constituency size, population and other development variables, including a review of constituency boundaries (delimitation) was both timely and grounded in the principles of equity, efficiency, and developmental justice.

The Committee was informed that while the delimitation exercise was concluded by the Electoral Commission of Zambia, the delimitation report had not yet been made public to be used to inform the allocation and disbursement of CDF.

Furthermore, the Committee was informed that consultations with stakeholders in the development of an equitable allocation formula had continued. The consultations involved discussions on possible variables such as population, size of the constituency, infrastructure deprivation, rural/remote district, poverty, among others, that should be included in the formula. It was the Government's hope that work on the development of the formula would be concluded soon.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the matter.

3.3 AUDIT REPORT ON THE MANAGEMENT OF URBAN AND REGIONAL PLANNING IN ZAMBIA WITH A FOCUS ON LAND USAGE 2017-2021

3.3.1 Development and Approval of the National Urbanisation Policy

The Committee in the previous Session had noted the submission on the guidance to review the National Urbanisation Policy and urged the Executive to undertake the amendments within a reasonable timeframe. The Committee resolved to await a progress report on the matter.

Executive's Response

In response, the Ministry of Local Government and Rural Development submitted that it had assumed the lead in the finalisation of the National Urbanisation Policy. The Ministry had since engaged the Policy Analysis and Coordination Division at Cabinet Office for technical support. The Ministry was further waiting for guidance on the matter.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the finalisation of the National Urbanisation Policy.

3.3.2 Applications for Change of Land Use

The Committee in the previous Session had resolved to await a progress report on the status of the process to amend section 50 of the *Urban and Regional Planning Act, No. 3 of 2015*, which had centralised the approval of the change of land use to the Minister of Local Government and Rural Development.

Executive's Response

The Committee was informed that the review of the *Urban and Regional Planning Act, No. 3 of 2015* was on-going and was expected to be submitted to Parliament in 2026. The foregoing was due to the fact that Government wishes to undertake a comprehensive review of the entire Act as opposed to section 50 only.

Committee's Observation and Recommendation

The Committee awaits a progress report on the comprehensive review of the *Urban and Regional Planning Act, No. 3 of 2015*, and in particular, the centralised approval of the change of land use to the Minister of Local Government and Rural Development.

3.4 IMPLEMENTATION OF THE INTEGRATED DEVELOPMENT PLANS

i) Conflict of Laws Between the *Urban and Regional Planning Act, 3 of 2015* and *National Planning and Budgeting Act, No. 1 of 2020*

The Committee in the previous Session had urged the Executive to expedite the process of reviewing *The Urban and Regional Planning Act, No3 of 2015* and *the National Planning and Budgeting Act, No. 1 of 2020*. The Committee resolved to await a progress report on the matter.

Executive's Response

The Committee was informed that the review of legislation meant to streamline the Urban and Regional Planning Act No. 3 of 2015 and the National Planning and Budgeting Act No.1 of 2020 started with the review of the National Planning Policy. Once the policy was approved, it would provide guidance on streamlining the two pieces of legislation.

Committee's Observation and Recommendations

The Committee resolves to await a progress report.

3.5 MAINTENANCE OF TOWNSHIP ROADS IN ZAMBIA

3.5.1 Overlap of Laws in the Maintenance of Township Roads

The Committee in the previous Session had recommended that the *Public Roads Act, No. 12 of 2002*, and the *National Road Fund Agency Act, No. 13 of 2002* should be amended and harmonised to the *Constitution of Zambia (Amendment) Act, No. 2 of 2016* to exclusively mandate local authorities to be responsible for toll fee collections and to subsequently undertake the maintenance of township roads, avenues, lanes, sanitary lanes and foot walks within their jurisdictions.

Executive's Response

The Executive noted the Committee's recommendation and reiterated its agreement on the importance of aligning the *Public Roads Act, No. 12 of 2002*, and the *National Road Fund Agency Act, No. 13 of 2000* with the *Constitution of Zambia (Amendment) Act, No. 2 of 2016*, to ensure clarity of mandates and improve the efficiency of township road maintenance.

In addition, the Committee was informed that a review of the *Public Roads Act, No. 12 of 2002* was currently under consideration and that the review provided a timely opportunity to consider the Committees recommendations and ensure that any amendments supported a coordinated approach to toll revenue utilisation and road maintenance responsibilities.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the review of the *Public Roads Act, No. 12 of 2002*, and the *National Road Fund Agency Act, No. 13 of 2002* so as to align the pieces of legislation to the *Constitution of Zambia (Amendment) Act, No. 2 of 2016*.

3.5.2 Discretionary Release of Finances towards Township Roads Maintenance

The Committee in the previous Session had noted the response by the Executive and resolved to await a progress report on the revenue sharing modalities and how best the toll fees could be shared with local authorities in a predictable and consistent manner as provided for in the *Constitution of Zambia (Amendment) Act, No. 2 of 2016*.

Executive's Response

In response, the Executive submitted that toll revenue currently accounted for 100 per cent of the road fund, and this had been the case since 2018. Therefore, the Ministry was still consulting on the proposal to devolve the toll collection as such a move might require a corresponding devolution of the responsibility of construction, maintenance

and rehabilitation of roads (including Trunk, District and main roads) of which toll revenue was exclusively intended for.

Committee's Observations and Recommendation

The Committee resolves to await a progress report.

3.5.4 Recurrent Breakdowns of Earth Moving Machines for Local Authorities

The Committee in the previous Session had recommended for the establishment of provincial and gradually district workshops or centres to reduce on the cost of servicing and repairing equipment by partnering with suppliers of the equipment. The Committee resolved to await a progress report on the matter.

Executive's Response

The Executive submitted that submissions from the stakeholders' engagements had reached Cabinet level. The Ministry had however, consistently directed local authorities to make provisions for the repairs and maintenance of equipment in their budgets.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the establishment of provincial and gradually district workshops or centres to reduce on the cost of servicing and repairing equipment by partnering with suppliers of the equipment.

3.5.5 Town Specific Observations and Recommendations

3.5.6 Kabwe

The Committee in the previous Session had recommended that the Executive through the relevant ministries should find a lasting solution to the lead contamination in Kabwe in addition to paving the walk ways.

Executive's Response

The Executive submitted that it had taken a multi-sectoral approach in addressing the issue of lead contamination in Kabwe by putting the following measures in place:

- a) Ministry of Green Economy and Environment (MGEE) spearheaded the constitution of a multi-stakeholder Committee that comprised State and Non-State Actors whose mandate was to lead the process of comprehensive remediation and address the lead exposure and other environment issues in Kabwe District. The establishment of the Committee followed a directive from His Excellency, Mr. Hakainde Hichilema, President of the Republic of Zambia, who directed the Ministry of Mines and Minerals Development (MMMD), the Ministry of Local Government and Rural Development (MLGRD), MGEE and the Zambia Environmental Management Agency (ZEMA) to constitute a committee to lead the process of comprehensive remediation and address the Lead exposure.
- b) The Committee was established by the Secretary to the Cabinet and begun its works of spearheading the process of comprehensive remediation which included quantification of the problem of the lead exposure in Kabwe District with a view to guide resource mobilisation initiatives and subsequent development of

programmes, projects, strategies and plans to address the Lead exposure in Kabwe District.

- c) MGEE through ZEMA, in collaboration with the Zambia Mining and Environmental Remediation and Improvement Project (ZMERIP), has been undertaking mitigation activities which included dust suppression and paving of households in Makululu, Kasanda, and Chowa townships.
- d) MGEE as a focal institution to the Global Environment Facility (GEF) allocated some funds amounting to USD 13 million from the World Bank in October 2023 to develop a project focusing on addressing the lead exposure and other environmental issues in Kabwe District. In addition, MGEE engaged the World Bank and submitted a proposal towards a long-term solution of turning Kabwe city into a Green City.
- e) MGEE was collaborating with the Kabwe Municipal Council to ensure procurement of critical servicing machine that will enhance lead remediation using Constituency Development Funds (CDF).
- f) MGEE was engaging Kabwe Municipal Council to ensure procurement of Lead exposure testing machine and testing reagents through CDF following the closure of ZMERIP in June, 2024.
- g) The MGEE had been facilitating regular stakeholder engagement and providing updates on progress made and/or action taken towards remediation and addressing Lead exposure.
- h) MGEE through ZEMA had continued monitoring compliance to environmental protection including conducting test to ascertain the extent of Lead contamination in Kabwe District, particularly in the closed mining areas.

The Government was giving the lead contamination in Kabwe District the attention it deserves hence, the use of a multi-sectoral approach. This was from the premise that concerted efforts were critical in dealing with an issue which had become multifaceted. The multifaceted challenge stems from a long history of mining and smelting operations, impacting both the environment and human health.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on measures being put in place to address lead pollution in Kabwe.

3.6 THE ROLE OF TRADITIONAL LEADERS IN THE LOCAL GOVERNANCE SYSTEM

3.6.1 Need to Review, Update and Harmonise Subsidiary Laws Relating to the Participation of Traditional Leadership in Local Governance

The Committee in the previous Session had resolved to await a progress report on the process to promulgate the Bill to repeal the *Chiefs Act, Chapter 287 of the Laws of Zambia* and the *Registration and Development of Villages Act, Chapter 289 of the Laws of Zambia*.

Executive's Response

The Committee was informed that the Ministry was awaiting approval from Cabinet to commence stakeholder consultations.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the matter.

3.7 MANAGEMENT OF TRADITIONAL CEREMONIES IN ZAMBIA

3.7.1 Legal Framework Governing the Management of Traditional Ceremonies in Zambia

The Committee in the previous Session had noted the submission and resolved to await a progress report on the process to review the Chieftaincy and Traditional Leadership Bill.

Executive Response

The Committee was informed that the Ministry was awaiting approval from Cabinet to commence stakeholder consultations.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the process to review the Chieftaincy and Traditional Leadership Bill.

3.8 RESOLUTION OF THE HOUSE ON A PRIVATE MEMBERS MOTION TO FACILITATE THE AMENDMENT OF THE LOCAL GOVERNMENT ACT NO. 2 OF 2019

The Committee in the previous Session had resolved to await a progress report on the resolution of the House passed on Thursday, 27th March, 2025, on a Motion, moved by Mr C Kang'ombe, MP, for Kamfinsa Parliamentary Constituency entitled *Facilitate the Amendment of the Local Government Act, No. 2 of 2019* in order to provide for payment of allowances to members of the Ward Development Committees. The Ministry of Local Government and Rural Development had since received a response from Cabinet that amendments be deferred.

Executive's Response

The Committee was informed that clarity had been sought from Cabinet Office on the reasons for deferring the amendment of the *Local Government Act No. 2 of 2019*. In view of the clarification from Cabinet Office, the Ministry had since constituted a technical committee of stakeholders to undertake the process of amending the Act. It was anticipated that the amended Local Government Act would provide for payment of allowances to the members of the Ward Development Committees.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the matter.

3.9 ACTION TAKEN REPORT ON THE REPORT OF THE COMMITTEE ON LOCAL GOVERNANCE, HOUSING AND CHIEFS' AFFAIRS ON THE PERFORMANCE AUDIT REPORT OF THE AUDITOR GENERAL ON THE CONSTRUCTION, REHABILITATION AND MAINTENANCE OF URBAN AND PERI-URBAN DRAINAGES, 2020 TO 2023 FOR THE FOURTH SESSION OF THE THIRTEENTH NATIONAL ASSEMBLY

3.9.1 Construction of Drainage Structures in Urban and Peri-Urban areas

i) Storm Water Drainage Master Plans

The Committee in the previous Session recommended that the MLGRD spearheads the formulation of the National Drainage Policy to encompass integration of drainage infrastructure as a mandatory component of all roads and physical infrastructure projects for rural towns, peri-urban and urban areas and informal settlements.

Ministry's Response

In response, the Ministry submitted that it had already started to set an example to Local Authorities by ensuring that all road projects being implemented by the ministry had a drainage component and when necessary nearby storm water drainages were taken care of by the road project.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the formulation of the National Drainage Policy, which should encompass integration of drainage infrastructure as a mandatory component of all roads and physical infrastructure projects for rural towns, peri-urban and urban areas and informal settlements.

ii) Enhance Sensitisation with Traditional Leaders

The Committee in the previous Session had recommended that the MLGRD enhanced sensitisation with traditional leaders so as to include storm water management planning in customary land settlements.

Ministry's Response

The Committee was informed that the Ministry had taken note of the recommendation and would sensitise traditional leaders to include storm water management planning in customary areas beginning in the fourth quarter of 2025.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the inclusion of storm water management planning in customary land settlements.

3.9.2 Maintenance of Drainage Structures in the Urban and Peri-Urban Areas

i) Develop Drainage Maintenance Plans

The Committee in the previous Session had recommended that the MLGRD through the proposed Storm Water Drainages Unit, under the Engineering Department, should develop drainage maintenance plans which should be circulated to all Local Authorities for implementation.

Ministry's Response

The Ministry submitted that it had initiated the process of engaging Management Development Division at Cabinet Office regarding the matter.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on establishing of the Storm Water Drainages Unit.

ii) Budget for Periodic Maintenance

In addition, the Committee had recommended that local authorities should budget for periodic and routine maintenance of drainage structures in accordance with approved maintenance plans. Further, through Constituency Development Funds (CDF), allocation could be made to various drainage infrastructure interventions.

Ministry's Response

The Committee was informed that the Ministry had taken note of the recommendation and indicated that it would through the Provincial Offices also assist local authorities with designs and Bills of Quantities for drainage structures.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the subject matter.

3.9.3 Public Sensitisation of Drainage Structures in Urban and Peri Urban Areas

i) Review implementation of the Keep Zambia Clean and Green Campaign

The Committee had recommended that the MLGRD reviewed the strategies and measures put in place to sustain the Keep Zambia Clean and Green Campaign through a National Coordinating Committee with approved structures for effective implementation.

Ministry's Response

The Committee was informed that the Ministry was of the view that the current measures and strategies under the Keep Zambia Campaign were adequate. In the long term, the Ministry had recommended that the Keep Zambia Campaign should be mainstreamed in the education curriculum. The Ministry was awaiting the Ministry of Education to guide the implementation of the mainstreaming process after the engagement.

Committee's Observations and Recommendations

The Committee resolves to await a progress report.

ii) Waste Management and Fines

The Committee recommended that heavy fines and citizen's arrest be enforced on those found littering. The MLGRD should also consider imposing a total ban on plastic carrier bags and champion the use of paper, sisal and other bio-degradable materials unlike the current situation.

Ministry's Response

The Committee was informed that the Ministry intended to engage stakeholders in the first half of 2026 on the modalities of imposing heavier fines and a total ban on the use of plastic carrier bags.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on stakeholder engagement and imposition of fines for littering.

3.9.4 Funding for Drainages

i) The Committee had recommended that Government should provide funding for side and storm-drainages to address the perennial flooding experienced in most parts of the country.

Executive's Response

The Committee was informed that the Ministry of Finance and National Planning, being a key stakeholder in the advancement and sustainability of the development in the country, remained committed to supporting the National Road Fund Agency (NRFA), Ministry of Local Government and Rural Development (MLGRD) and the Road Development Agency (RDA) in the construction, rehabilitation and maintenance of urban and peri-urban drainages with the financing modalities as elaborated below.

The Committee was informed that the Budget lines for funding of urban and peri-urban drainages sat under the National Road Fund under Head 21 of the National budget. For the Period 2021 to 2024 the following amounts were budgeted and released by the Treasury.

YEAR	GRZ BUDGET	GRZ RELEASE	PERCENTAGE RELEASED
2021	6,214,145,268	5,048,518,223	81.2%
2022	6,369,468,555	6,311,543,741	99.0%
2023	5,583,917,706	5,556,626,513.5	99.5%
2024	8,337,221,909	5,137,543,951	61.6%

Furthermore, the Committee was informed that the Ministry of Finance and National Planning released these funds to the NRFA which further allocated an amount to the MLGRD that identified the priority roads and drainages in Local Authority jurisdictions in need of construction, rehabilitation or maintenance.

The Executive submitted that the devolution of motor vehicle licensing to local authorities in 2024 had resulted in local authorities were funded directly through a sector grant from resources collected from motor vehicle licenses. The local authorities were further permitted to utilise these funds for the maintenance of drainages and local roads in their respective constituencies. Government would continue to allocate more resources towards drainages.

Committee's Observations and Recommendations

The Committee resolves to await a progress report.

ii) Staff Retention

The Committee in the previous Session had noted the high turnover of engineers in local authorities, which had a negative impact on project implementation.

The Committee had urged the Government to consider engineers as part of the critical staff for purposes of retention.

Ministry's Response

The Committee was informed that the Ministry would engage the Management Development Division at Cabinet office in the first quarter of 2026 concerning the matter.

Committee's Observations and Recommendation

The Committee resolves to await a progress report on the matter.

3.10 ACTION TAKEN REPORT ON THEREPORT OF THE COMMITTEE ON LOCAL GOVERNANCE, HOUSING AND CHIEFS' AFFAIRS ON THE PERFORMANCE AUDIT REPORT OF THE AUDITOR GENERAL ON THE UTILISATION OF THE ROAD FUND FOR ROAD MAINTENANCE, 2020 TO 2022 FOR THE FOURTH SESSION OF THE THIRTEENTH NATIONAL ASSEMBLY

3.10.1 Sustainability of the Road Fund

3.10.1.1 Foreign versus Local Contractors

The Committee in the previous Session had bemoaned the low subcontracting thresholds for works on road contracts for citizen owned companies under both the *Public Procurement Act No. 8 of 2020* and its regulations and the *Public Private Partnerships Act No. 18 of 2023*.

In this regard, the Committee had recommended the promulgation of legislation to review the subcontracting thresholds to not less than 50 per cent of the total value of works. In addition, the Committee recommends the harmonisation of quotas in all legislation to prevent multiplicity of quotas to ensure consistency and fairness across projects, especially for construction works.

Executive's Response

The Executive submitted that both Acts lacked explicit provisions mandating minimum thresholds for local contractor participation in public procurement. For instance, Section 4 of the *National Council for Construction Act No. 10 of 2020* provides for the promotion of local contractor development but did not specify enforceable quotas or thresholds.

To address this legislative gap, the National Council for Construction had developed a draft Statutory Instrument under the 2020 Act which proposes a 30 per cent subcontracting requirement to small or medium scale local contractors.

Similarly, while Section 39(2)(e) of the *Public Procurement Act No. 8 of 2020* empowers procuring entities to promote citizen participation, it did not define measurable indicators or reserved margins to ensure consistent application across projects. A draft Statutory Instrument was also under development which proposes a 30 per cent subcontracting requirement for eligible contracts.

Therefore, the Agency would engage the Zambia Public Procurement Authority and the National Council for Construction as a key stakeholder to advocate for approval of the draft Statutory Instruments.

Further, the Committee was informed that the sector was in the meantime implementing procurement measures to operationalise the policy intentions through reservation schemes, notably as follows:

- i. routine maintenance contracts are currently reserved exclusively for local contractors, in line with capacity and classification under the NCC framework;
- ii. under large capital projects, subcontracting arrangements are being enforced, wherein foreign contractors are required to subcontract a minimum of 20 per cent of works to Zambian-registered firms, consistent with government directives; and
- iii. the “preferred bidder” evaluation factor is being applied to apportion preference margins to bids that demonstrate local participation, such as joint ventures with Zambian firms or inclusion of local labour and materials.

Committee's Observations and Recommendations

The Committee notes the submission and resolves to await a progress report on the promulgation of the two Statutory Instruments to provide for subcontracting thresholds to not less than 50 per cent of the total value of works.

3.10.1.2 Scoping and Pricing of Subcontracted Works

The Committee had recommended that where projects were subcontracted, solicitation documents should clearly identify and state the works intended for subcontracting and allow subcontractors to price them directly.

Executives' Response

The Committee was informed that the Government through the Road Development Agency had commenced discussions to pilot this approach on selected upcoming road construction projects.

Committee's Observations and Recommendations

The Committee resolves to await a progress report on the piloting of the recommendation that where projects are subcontracted, projects should have solicitation documents clearly stating the works intended for subcontracting, and allowing subcontractors to price them directly.

3.10.2 Debt Sustainability

3.10.2.1 High debt levels

The Committee in the previous Session had observed, with concern, the high levels of debt acquired by the NRFA and the disparity in contract commitments against available funds on ongoing contracts during the period under review.

Executive's Response

The Committee was informed that the NRFA would comply with provisions of the *Public Procurement Act No, 8 of 2020* and its regulations by ensuring that the Agency

commits to contracts only where they were backed by secured and confirmed disbursements. This would prevent the build-up of arrears that diverted critical funds away from carrying out maintenance works.

Committee's Observations and Recommendations

The Committee notes the submission and requests an update on the debt levels in the next Session to ascertain compliance with regulations.

3.10.2.2 Provide Adequate Multi-Year Cash Flows

The Committee recommended that given the multi-year nature of road contracts, there was need to provide adequate multi-year cash flows. These should be committed to on an annual basis, with the aim of covering the entire contract sum over the agreed contract duration.

Executive's Response

The Executive submitted that the NRFA's mandate was to manage the Road Fund for the construction, rehabilitation, and maintenance of roads. Contract procurement, however, was the responsibility of implementing agencies such as the Road Development Agency (RDA) and the Ministry of Local Government and Rural Development (MLGRD).

Previously, in line with the Government's fiscal oversight measures, the NRFA undertook the review of draft contracts and sought budget confirmations from the Secretary to the Treasury (ST) prior to the signing of contracts by implementing agencies. This approach was intended to safeguard the Road Fund by ensuring that all contractual commitments were aligned with available fiscal space.

However, this responsibility had been streamlined. Implementing agencies, were now required to obtain the necessary budgetary approvals through their respective line ministries, in accordance with Government policy. While this had enhanced the autonomy of implementing agencies, it had also reduced the NRFA's direct oversight at the contract review stage, which limits its ability to flag potential fiscal risks early.

Nevertheless, the NRFA continues to work closely with implementing agencies to ensure that contracts were procured strictly within approved budgets and in compliance with the *Public Procurement Act, No. 8 of 2022* and its regulations. Since 2022, there has been notable fiscal improvement, with contract commitments consistently aligned to available budgetary provisions, reflecting greater compliance across the sector.

The NRFA also recognised the multi-year nature of road infrastructure projects and had continued to advocate for multi-year cash flow planning. Therefore, from 2024, implementing agencies have been committing to annual budgetary allocations that progressively cover the full contract sum over the agreed contract period. These measures were designed to enhance financial predictability, prevent the accumulation of arrears, and support the timely and efficient delivery of road infrastructure projects.

Committee's Observations and Recommendations

The Committee notes the submission and urges the Government to ensure implementing Agencies are complying with the *Public Procurement Act, No. 8 of 2022* and its regulations.

3.10.3 Legal Framework for Resource Mobilisation and Utilisation

The Committee in the previous Session had recommended that the Government should undertake road sector legal reforms to align all the various pieces of legislation to the *Constitution of Zambia, Chapter One of the Laws of Zambia*.

Executive's Response

The Executive responded that the mandate of the Agency, as stipulated by the *National Road Fund Agency Act, No. 13 of 2002*, was to mobilise, administer, and manage all financial resources in the road sector.

While the Agency had been delegated the responsibility of serving as the lead tolls Agent under the *Tolls Act, No. 14 of 2011*, with oversight of the National Road Tolling Programme, it did not possess the legal authority to effect amendments to the Tolls Act. The designated Tolls Authority under the Act remains the Road Development Agency (RDA).

In this regard, the Agency proposed that the Ministry of Infrastructure Housing and Urban Development through RDA explores possible amendments or refinements to the Tolls Act necessary to strengthen compliance and enhance transparency. This collaborative approach would safeguard adherence to the law while advancing the shared objective of sustainable road infrastructure development.

Committee's Observations and Recommendations

The Committee notes the submission and urges the Office of the Vice President to refer the matter to the relevant Ministry for consideration.

3.10.4 Maintenance of the Core Road Network

3.10.4.1 Maintenance Allocation versus Toll Fees Collection

The Committee in the previous Session observed, with concern, that maintenance activities were underfunded and not prioritised in favor of new road construction and upgrading. The Committee recommended that a portion of the Road User Charges (RuCs) should be ring-fenced for maintenance in accordance with the Road Sector Annual Work Plans which was more cost-effective in the long term.

Executive's Response

The Committee was informed that the imbalance as earlier mentioned was largely due to the absence of a long-term financing strategy such as Road Sector Investment Programme (RoadSIP III) which was yet to be approved by Cabinet. The strategy proposes for 80 per cent of RuCs to be channeled towards maintenance of the road network. Therefore, having such a strategic document in place would streamline road investment by clearly highlighting road investment vis a vis road infrastructure activity to be implemented.

Committee's Observations and Recommendations

The Committee notes the submission and recommends for the expediting of the completion of the RoadSIP III strategy.

3.10.5 Frequency of Road Maintenance

The Committee in the previous Session recommended that a portion of the RUC should be ring-fenced for maintenance with clear, dedicated lines for both routine and periodic

maintenance activities within the Road Sector Annual Work Plan. This approach aligned with international best practice and was supported by global evidence which shows that every Kwacha invested in timely maintenance could save multiple Kwacha in future reconstruction costs, thereby maximising the value derived from the Road Fund and protecting national infrastructure assets.

Executive's Response

In response, the Committee was informed that non-prioritisation of periodic maintenance activities on the Core Road Network (CRN) was as a result of the execution of programmes and projects that focused on the upgrading and rehabilitation intervention such as the Link Zambia 8000 Programme. These programmes and projects sought to upgrade various roads to bituminous standard as well as rehabilitate selected roads with the view to attain connectivity and achieve access to social amenities.

Further, the rehabilitation and upgrading interventions required more resources as compared to the maintenance intervention. This subsequently, led to the allotment of more resources on the upgrading and rehabilitation intervention accounting for the non-prioritisation of maintenance activities on the public road network. The backdrop being the observed deteriorated condition of the CRN in the recent years.

Further, the Executive submitted that the Agency recognised the importance of having a long-term financing strategy such as the Road Sector Investment Programme (RoadSIP III) which was yet to be approved by Cabinet, that proposes for 80 per cent of RuCs to be channeled towards maintenance of the road network. Unfortunately, this had been lacking since the expiration of RoadSIP II in 2013 and hence, the observed non-prioritisation of maintenance activities.

In the interim, activities of maintenance nature were being prioritised on the public road network as observed from the various contracts being undertaken under periodic maintenance activities by RDA on the Mazabuka to Monze and Tateyoyo to Katunda to Lukulu roads.

Committee's Observations and Recommendations

The Committee notes the submission and recommends for the expeditious completion of the RoadSIP III strategy.

3.10.6 Coordination Between Implementation Agencies

The Committee in the previous Session recommended that the Government implements the Institutional Mandate Review, which was an assignment funded by the World Bank so as to help streamline institutional responsibilities, reduce overlap, and strengthen the effectiveness and sustainability of Road Sector governance.

Executive's Response

The Committee was informed that the Executive was aware of the critical gap and recognised the urgent need to clearly define and formalise the mandates of each implementing institution. Therefore, it was expected that the Ministry of Transport and Logistics, backed by the Implementing Agencies' parent ministries, takes the lead in obtaining Cabinet approval for the Institutional Mandate Report, paving the way for implementation of recommendations.

The Committee was further informed that the review of the *Public Roads Act, No. 11 of 2002* was ongoing. The process commenced in 2025 and was now at Bill drafting stage. Additionally, LRAs with the assistance from the Ministry of Local Government and Rural Development were already undertaking maintenance/rehabilitation works on selected primary feeder roads.

Committee's Observations and Recommendations

The Committee notes the submission and resolves to await a progress report on the implementation of the Institutional Mandate Review to streamline institutional responsibilities, reduce overlap, and strengthen the effectiveness and sustainability of Road Sector governance.

The Committee further resolves to await a progress report on the review of the *Public Roads Act, No. 11 of 2002*.

3.10.7 Implementation of Maintenance Strategies

3.10.7.1 Shift Heavy/ Bulk Cargo from Road to Rail

The Committee in the previous Session had observed, with concern, that Zambia had not fully implemented *Statutory Instrument No. 7-The Railways (Transportation of Heavy Goods) Regulations, 2018*.

In this regard, the Committee recommended that the Government should promote private sector participation in the rail sector through Public Private Partnerships (PPPs), and finalise the TAZARA Concession Agreement. Further, the Committee noted the need for the railway sub sector to establish last mile connectivity in the logistics and supply chain system to increase competitiveness and attract business, while also adopting best practices in cargo and equipment insurance to enhance security, customer confidence, and sector resilience.

Executive's Response

The Executive reported that the inadequate implementation of *Statutory Instrument No. 7 of 2018*, had been attributed to identified bottlenecks that inhibited the competitiveness of the railway sub-sector in relation to other modes of transport, particularly road transport. Further, it was submitted that the Government remained committed to revitalising the railway subsector and to this effect, on 29th September 2025, the Governments of the Republics of Zambia, the United Republic of Tanzania, and the People's Republic of China signed a 31 years Concession Agreement valued at US\$1.4 million for the revitalisation of TAZARA. The Agreement will facilitate the complete rehabilitation of the 1,860 km of TAZARA rail track between Dar es Salaam and Kapiri Mposhi and the acquisition of a modern fleet comprising 34 locomotives, 760 wagons, and 16 passenger coaches.

With regard to the revitalisation of Zambia Railways Limited, the Committee was informed that Government of the Republic of Zambia and the European Union (EU) signed a €50 million grant for the revitalisation of Zambia Railways Limited. The grant will finance the repair and rehabilitation of critical sections of the railway track and the upgrading of the signaling and telecommunication systems along the Chingola to Kapiri Mposhi Corridor.

Further, the Government through the Treasury released K100 million in 2025 for Zambia Railways Limited to start working on speed restricted areas. Furthermore, Government had provided K135 million in the 2026 Budget for the rehabilitation of ZRL.

The Committee was further informed that Government, through the Open Access regime, had facilitated increased private sector participation in the provision of rail services under TAZARA and Zambia Railways Limited. Currently, there were six (6) private sector open-access operators running services on these lines, namely Calabash Freight, C. Steinweg Bridge, Zambia Furnace Suppliers limited, Impala Terminals Zambia Limited, Bush Trucks Africa and Pure Trans Logistics Zambia Limited.

Therefore, in a bid to enhance last-mile connectivity within the logistics and supply chain system, the Government, with support from the private sector, initiated the construction of five (5) railway sidings, particularly in partnership with mining companies. To date, two (2) railway sidings had been completed, with the remaining three (3) still under construction. The completed sidings include a 400m railway siding between Kitwe and Chingola, constructed by Sunline International Logistics to facilitate the transshipment of coal from Hwange, Batoka Coal Mines, and Maamba, as well as a 500m siding in Ndola, constructed by Bwana Mkubwa Mining Ltd.

Additionally, to enhance security, bolster customer confidence, and strengthen sector resilience, the Government had initiated a review of the *Railways Act, Chapter 453 of the Laws of Zambia*, to provide for the mandatory insurance of Rolling Stock as well as to provide for the regulation of open access regime, among others.

Committee's Observations and Recommendations

The Committee notes the submission, however, expresses concern that the response has not adequately addressed the matter.

The Committee recommends the full implementation of *Statutory Instrument No. 7-The Railways (Transportation of Heavy Goods) Regulations, 2018*.

3.10.8 Lack of Updated Road Condition Data

The Committee in the previous Session had bemoaned the lengthy period since the last Road Condition Survey and the Road Maintenance Needs Assessment were undertaken. The Committee recommended that Government should allocate funding towards conducting annual Road Condition Surveys and the Road Maintenance Needs Assessment for each RDA provincial office and local authorities, as the case may be.

Executive's Response

The Committee was informed that the Road Development Agency had procured specialised equipment and vehicles for undertaking road condition surveys. Furthermore, funds had been allocated in the 2026 Road Sector Annual Work Plan Budget to conduct Road Condition Surveys and Road Maintenance Needs Assessments, including asset valuation, using resources from the AfDB (K64.7million) and the Road Fund(K500,000). These surveys would be conducted on the trunk main and district roads, primary feeder roads and urban roads, which encompasses RDA provincial offices and local authorities. This would help to optimise maintenance spending and ensure sustainability of the road network.

Additionally, the procurement of a firm to undertake a comprehensive survey of the entire road network had been concluded. The assignment was expected to commence within the first quarter of 2026.

Committee's Observations and Recommendations

The Committee notes the submission and resolves to await a progress report on the planned Road Condition Survey and the Road Maintenance Needs Assessment.

3.10.8.1 Road Maintenance Fund Grant to Local Authorities

The Committee in the previous Session had bemoaned that the disbursement of monthly grants to all the 116 local authorities for road maintenance was not achieving its intended goal. This had resulted in wastage of resources as most local authorities were only undertaking pothole patching and other smaller works from the grant.

In this regard, the Committee recommended that for the Road Fund Grant to have a greater impact, Government should review the funding mechanism by ensuring that the fund was utilised on annually selected planned for roads in selected districts in each province.

Executive's Response

The Committee was informed that a monitoring mechanism for the Road Fund Grant had been put in place by the Agency, in collaboration with the Ministry of Local Government and Rural Development and RDA, to provide periodic support to Local Authorities and ensure Value for Money. This is to ensure seamless coordination of works between Local Authorities and RDA across various districts, streamlining efforts and optimizing resource allocation. Local Authorities plan for works in accordance with the amounts projected in the annual budgets.

However, the rate at which funds are disbursed from the center in certain instances limits Local Authorities to just execute smaller works. Arising from the foregoing, the Ministry has been guiding Local Authorities on what additional maintenance works can be carried out with the available funding to ensure that there is a positive impact on the communities resulting from the works being carried out.

Committee's Observations and Recommendations

The Committee notes the submission and urges the Government to review the disbursement model of the road fund for maintenance to local authorities by considering the Committees' concerns.

3.10.9 Lengthy Procurement and Contract Award Process for Road Works

The Committee in the previous Session had recommended that the Government should review the procurement process with regard to road construction, maintenance and rehabilitation to address the lengthy procurement and contract award process for road works.

Executive's Response

The Committee was informed that such a review would require a review of the *Public Procurement Act, No. 5 of 2022* itself as some processes and minimum times lines, such as floatation periods, were fixed in the Act.

Committees' Observations and Recommendations

The Committee notes the submission and resolves to await a progress report addressing the lengthy procurement and contract award process for road works

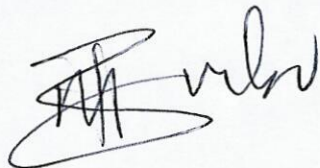
4.0 CONCLUSION

The Committee notes that Zambia faces a significant and growing housing deficit driven by rapid population growth, urbanisation, and limited access to affordable finance. This situation has been exacerbated by fragmented laws, financing constraints, and outdated policies, which hinder progress.

While the legal and policy framework is largely adequate, weak implementation, underfunding, and poor institutional coordination has continued to undermine effectiveness.

The Committee also notes that high construction costs, limited serviced land, and expensive mortgage financing continue to restrict housing supply and affordability. Therefore, the Committee is of the view that Government should upscale alternative efforts such as PPPs, informal settlement upgrading, and civil servant housing schemes in order to improve the housing situation.

Further, the Committee is of the view that the Government should bring on board the non-state actors as they play a critical complementary role, especially in financing, innovation, and coming up with community-based housing solutions. This is due to the fact that addressing the crisis requires stronger funding, legal reforms, improved coordination, and increased private sector participation. The Committee is, therefore, confident that the Executive will give due consideration to its recommendations in addressing the identified housing challenges in the Report.



Mr Twaambo Mutinta
CHAIRPERSON

April, 2026
LUSAKA

APPENDIX I-List of National Assembly Officials

Mr Charles Haambote, Director (Social Committees)
MrsChitalu K Mumba, Deputy Director (Social Committees)
Mr Darius Kunda, Senior Committee Clerk (SC-2)
Mr Timothy C Lumba, Committee Clerk
Mrs Charity K Muyunda, Administrative Assistant
Mr Danny Lupiya, Senior Committee Assistant
MrMuyembi Kantumoya, Committee Assistant
MsTaona Chabinga, Committee Assistant

Appendix II-List of Witnesses

Ministry of Local Government and Rural Development
Ministry of Finance and National Planning
Ministry of Lands and Natural Resources
Ministry of Infrastructure, Housing and Urban Development
National Housing Authority
Habitat for Humanity Zambia
Zambia Institute of Planners
National Council for Construction
Zambia National Building Society
National Pension Scheme Authority
Civic Forum on Housing and Habitat
Ministry of Home Affairs and Internal Security
Ministry of Education
Lusaka City Council
Nkwashi Housing
Kalumbila District Council
Chongwe Municipal Council
Zambia Institute for Policy Analysis and Research
Zambia Environmental Management Authority
Zambia Institute of Estate Agents
Zambia Institute of Valuation Surveyors
Emerald Hill-Panorama Africa

