

HOUSING AFFORDABILITY, A KEY DEVELOPMENT CHALLENGE, SAYS JCTR

The *Jesuit Centre for Theological Reflection (JCTR)* has expressed concern over the high cost of housing in medium density areas across Zambia, especially Lusaka. According to the *JCTR*, this situation is making decent housing unaffordable to the majority of Zambians, forcing the poor to reside in poorly constructed houses with inadequate space to decently accommodate all family members. "While it is irrefutable that housing is a basic need" says Miniva Chibuye, Coordinator of the Social Conditions Programme, "the adequacy of it is perceived to be a luxury and often ignored". The *JCTR* through its Satellite Homes Research, a qualitative survey of living conditions in high density areas of Lusaka, has over time revealed that this right is ignored.

In its quest to promote human dignity and social justice, the Church has always stressed the need to respect the rights of women and men such as the right to life and to means suitable for the proper development of life such as food, decent shelter, clothing and all necessary social services. This statement has been resonated by the UN Declaration on Human Rights. The right to adequate housing has specifically been enunciated under article 25(1) of the Universal Declaration of Human Rights and codified in other major international human rights treaties. Article 11(1) of the International Covenant of Economic, Social and Cultural Rights provides, in part, that "Parties to the present Covenant recognise the right of everyone to an adequate standard of living for himself and his family, including adequate housing, and to the continuous improvement of living conditions."

It is for this reason that the *JCTR's Basic Needs Basket (BNB)* reflects the cost of a three bed room house in a medium density area such as Chelston and Kabwata. This is because, a three bed room house is considered to be culturally decent and adequate for an average family size of six. The three bedroom house is the appropriate size to promote a decent standard of living for a family of six to allow one bedroom for the girl-children, one for the boy-children and one for the parents. According to the UN Global Shelter Strategy, to which Zambia is a signatory, "adequate housing" encompasses adequate security, adequate privacy, adequate space, adequate lighting and adequate location with regards to work and basic facilities. However, over half of Lusaka's population live in unplanned high density areas with little or no maintenance of existing infrastructure.

The cost of housing over the past year in the medium density areas has however increased. For example, a three bed room house now costs on average K1,500,000 in comparison to K1,100,000 in 2009. This unprecedented increase has led to the cost of living becoming very unaffordable. Additionally, the January *BNB* for Lusaka revealed that the nominal prices of food has increased by K20,300 from a total of K822,100 at the end of December to K842,400 at the end of January. Increases were recorded in mealie meal and protein rich foods such as beans, meat and eggs. Adding the cost of housing and other essential basic needs such as energy, water and sanitation, the cost of living as at end of January 2010 amounted to K2,696,030 up from K2,276,730 in December 2009.

It is important to bring to the fore the fact that there is a causal link among diverse basic needs and these reinforce one another. For example, decent housing plays a major role in curbing diseases. "Fundamentally", says Ms. Chibuye, "good housing and well-serviced neighbourhoods should not just be appreciated for its intrinsic value but also for the positive impacts on human capital and capabilities for participation". In most high density areas however, the lack of proper drainages has led to a situation of recurring floods and incidences of water borne diseases such as cholera, particularly during the rainy season. The urban poor suffer the most as they tend to live in very poorly serviced high density areas. As a consequence, the cost of decent housing exacerbates inequalities in accessing them. These excessive economic and social differences militate against the principles of social justice and equity.

Certainly, there is an urgent need to improve poor urban resident's housing needs. The state must take reasonable legislative action, within its available resources, to achieve the progressive realisation of this right in carrying out measures to develop national shelter strategies and settlement improvement programmes. For example, the state can endeavour to improve houses, roads and drainages in high density areas such as Kanyama. The upgrading of the informal settlements should be in such a way that there's access to piped water, sanitation, good roads and other social services. Successful implementation of such a programme requires a holistic strategy involving various Government ministries such as Finance and National Planning, Local Government and Housing, Health and Education. It is the *JCTR's* hope that the Sixth National Development Plan will show a clear road map for upgrading the high density areas.

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