



Country profile

Zambia

The housing need in Zambia

Zambia is one of the most urbanized countries in Sub-Saharan Africa, with an urbanization rate of 4.35%, higher than the population growth rate that currently stands at 2.93%. About 44% of Zambia's population lives in cities or urban areas, while 56% lives in rural areas.

The national housing deficit stands at more than 1.5 million units and is projected to double by 2030, according to UN-Habitat. Due to the lack of affordable housing, about 70% of urban dwellers live in unplanned settlements with poor housing and inadequate access to safe and clean water, sanitation, hygiene and extension facilities.

HABITAT FACTS:

- Habitat started in Zambia in 1984.
- **Individuals served in FY2025 – 1,635**
 - Through new construction – 35
 - Through incremental construction – 462
 - Through professional services – 723
- **Volunteers engaged in FY2025 – 415**



COUNTRY FACTS:

- Capital city – Lusaka**
- Population – Over 20 million**
- Life expectancy – 61 years**
- Unemployment rate – 13%**
- Below poverty line* – 61.4%**

* International poverty line of US\$2.15
(World Bank)

How Habitat addresses the need

Water, sanitation and hygiene

Habitat for Humanity Zambia partners with communities, donors, local companies, and utility providers to deliver essential water and sanitation infrastructure including solar-powered boreholes, communal water kiosks, and sanitation facilities. So far, we have constructed over 95 water points and more than 4,100 sanitation units, significantly improving access to safe water and improved sanitation. This work has positively impacted 105,298 vulnerable individuals across Chilanga, Lusaka, Chongwe, Kabwe, and Ndola.

Housing Finance and Community Empowerment

We tackle key barriers to housing access, primarily affordability and access to housing finance. Through entrepreneurship training and financial literacy, particularly savings groups, low-income households can invest in decent housing, make incremental improvements, and enhance their well being. To date, more than 1,700 savings groups have been established, reaching more than 34,000 members. Through our Creating Access to Safe Housing Project, we also partnered with financial service providers including the Zambia National Building Society to develop tailored financial products that expand access to affordable and decent housing for low-income households.

Savings and financial literacy

Tenure security is a fundamental element to the right to adequate housing that guarantees legal protection against forced evictions, harassment, and other threats. Recognizing a continuum of land rights allows for gradual improvements in housing stability housing conditions for low-income households. To date, more than 2000 individuals have successfully obtained security of tenure documents with support from Habitat for Humanity Zambia.

Housing and Informal Settlement Upgrading

To date, we've partnered with vulnerable families across Zambia to construct approximately 4,000 homes, directly benefiting over 23,848 families. Our slum upgrading approach includes developing new housing on municipal land or improving existing informal settlements. Our standard housing units consist of two-room structures, approximately 37 square meters (or 400 square feet), which families can gradually upgrade.

What you can do

DONATE

Please visit [habitat.org/donate](https://www.habitat.org/donate) and select "Designate your donation" to donate to Habitat Zambia.

VOLUNTEER

The Global Village program is resuming region by region until a safe and quality experience can be provided at scale worldwide. Please visit [habitat.org/gv](https://www.habitat.org/gv) for more information and updates. Habitat Zambia continues to work with community volunteers in the implementation of its work.

TITHE

Habitat affiliates in the U.S. support the international work through an annual tithe. For additional information, email tithe@habitat.org or contact your local Habitat organization.

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