

NATIONAL HOUSING SYMPOSIUM 2024



Outline

Executive Summary

Introduction

- **Background and context**
- **Objectives and scope of the symposium**
 - Participation
 - Date and location
 - Symposium proceedings

I. Key Observations

Executive Summary

The National Housing Symposium 2024 was a landmark event inaugurated by His Excellency Dr. Lazarus McCarthy Chakwera, President of the Republic of Malawi. This symposium brought together government officials, traditional leaders, housing experts, international organizations, and various stakeholders to address the critical housing crisis in Malawi. The focus was on creating affordable and disaster-resilient housing solutions to improve the living conditions of Malawians.

His Excellency the state president Dr. Lazarus McCarthy Chakwera officially launched the symposium and inspected prototype houses and pavilions, which showcased innovative and resilient housing designs aimed at providing safe and affordable housing for all Malawians. Before the launch, the state president also performed a groundbreaking ceremony for the new Malawi Housing Corporation Headquarters. This symposium symbolized a significant step towards enhancing housing infrastructure.

During the launch, Surveyor Devie B. Chilonga, Secretary for Lands, made a presentation on the new Malawi House Designs and Safer House Construction Guidelines. The new Malawi designs are intended to offer low-cost, affordable housing solutions and have been distributed to District Councils to ensure accessibility and widespread adoption. The introduction of these designs underscores the government's commitment to addressing the housing needs of its citizens through practical and sustainable solutions in accordance with the physical planning act of 2017.

In his speech, Minister of Lands, Hon. Deus Gumba, MP highlighted the growing housing inequalities exacerbated by natural disasters. He emphasized the importance of the symposium as a platform for discussing collaborative efforts to improve housing conditions. His remarks called attention to the urgent need for equitable housing solutions to address the disparities faced by vulnerable populations.

In his presidential address, His Excellency Dr. Lazarus McCarthy Chakwera acknowledged the severity of the housing crisis and appreciated development of new Malawi House designs, which should be circulated to all Malawians in need of resilient housing. The president also commissioned the review of the National housing policy which is a key document to guide housing development in the country. The President also took advantage of the symposium and outlined the government's ambitious Project 250, which aims to construct 250,000 houses over a ten-year period by Malawi Housing Cooperation (MHC).

The President stressed the importance of collective efforts and commended Ministry of Lands and partners for organizing the inaugural symposium. A comprehensive evaluation of the National Housing Policy after five years of implementation was presented during the symposium. This evaluation focused on legal frameworks, land access, housing finance, and the effectiveness of current housing programmes. The

findings highlighted the progress made and identified areas that require further improvement. Based on this evaluation, key recommendations were provided to enhance the policy's effectiveness and ensure it meets the evolving needs of the population.

The symposium also featured several technical presentations from various partners and stakeholders. Habitat for Humanity Malawi presented on their ongoing projects and initiatives to provide affordable housing in Malawi, emphasizing innovative construction techniques and community engagement strategies. Catholic Relief Services shared insights on their disaster response efforts, which are crucial for developing resilient housing solutions in disaster-prone areas.

Further, presentations delved into sustainable building materials, showcasing how local resources can be utilized to construct affordable housing. Experts discussed innovative financing models tailored for low-income households, addressing the limitations of traditional mortgage systems. These models aim to make housing finance more accessible to a broader segment of the population.

The technical sessions included interactive presentations and workshops, allowing participants to engage in in-depth discussions and share best practices. These sessions provided a platform for exploring new technologies, fostering collaborations between government entities, NGOs, and the private sector. The collective knowledge and experiences shared during these sessions emphasized the need for a multifaceted approach to effectively address the housing crisis.

Key insights from the symposium included the necessity of integrating climate resilience into housing policies to mitigate the impact of natural disasters. Discussions also focused on the importance of community participation in housing projects, highlighting the role of local communities in the planning and implementation processes.

Top Recommendations:

- I. **Integration with Local Authorities:** Establish a plan for integrating Malawi Housing Corporation (MHC) with local authorities to ensure the provision of affordable housing.
 - II. **Enhance Focus on Rural Housing:** Prioritize rural housing needs through planned structures and consider establishing a dedicated agency for rural housing issues.
 - III. **Innovative Financial Solutions:** Explore more accessible financial solutions for housing, considering the limitations of current mainstream models and mortgages.
 - IV. **Strengthen Informal Settlements and Climate Resilience:** Develop viable strategies for intermediary cities to prevent informal settlements and build community resilience against climate shocks.
 - V. **Community Participation and Engagement:** Enhance community engagement strategies and provide training and support for community leaders to foster collaboration and participation.
- ✓ **In conclusion, the National Housing Symposium 2024 served as a crucial platform for addressing Malawi's housing challenges and discussion possible modalities and direction towards sustainable solutions to the identified challenges. The event brought together diverse stakeholders, providing a comprehensive approach to developing sustainable and resilient housing solutions and policy framework. The recommendations and insights generated from the symposium are expected to guide future policies and initiatives, contributing to the overall improvement of housing conditions in Malawi.**

Introduction

The National Housing Symposium was held on July 29–30, 2024, at the Bingu International Conference Centre in Lilongwe, aimed to convene public and private housing sector partners to share knowledge, best practices, and innovations in affordable housing. The symposium also facilitated discussions on progress made toward achieving affordable and decent housing for all, in alignment with key frameworks like the Malawi Agenda 2063, Malawi Implementation Plan 1 (MIP1), the New Urban Agenda, SDG 2020, and the Malawi Urban Agenda.

Under the theme "Sustainable and Affordable Housing in Pursuit of Malawi 2063," the symposium's expected outcomes included:

- I. Commissioning review of the National Housing Policy: Ensuring the policy reflects and addresses the current housing needs and challenges.
- II. Dissemination of Malawi Housing Designs: Promoting sustainable and affordable housing designs.
- III. Enhanced Shelter Cluster Coordination: Improving coordination in emergencies.
- IV. Showcasing Housing Innovations: Highlighting and promoting innovative housing solutions.
- V. Promotion of Low-Cost Housing: Advocating for sustainable, low-cost housing models.
- VI. Identified Financing Solutions: Exploring innovative financing mechanisms for housing projects.

The symposium provided a platform for collaboration among all stakeholders, including government ministries, agencies, traditional leaders, academics, and key housing sector actors, to address the housing challenges in Malawi and validate the reviewed National Housing Policy.

Background

Malawi, a sub-Saharan African country, has a population of 19,647,681, with 72% of its citizens living below the poverty line, defined as \$2.15 per day. Between 2008 and 2018, the population grew by 35%, at an annual growth rate of 2.9%, suggesting an additional 3 million people will be added within the next decade (NSO, 2018). This rapid growth, coupled with a high urbanization rate of 5.3% per annum (UN-Habitat, 2010), is putting significant pressure on infrastructure, services, and housing in both urban and rural areas. Currently, 8.7% of the population, or 1.7 million people, reside in informal settlements.

The country has a total of 4,805,431 houses, of which 1,974,613 (41.1%) are permanent, 1,107,447 (23%) are semi-permanent, and 1,723,371 (35.9%) are

classified as traditional (NSO, 2018). This indicates that a large portion of Malawians have limited access to structurally stable, durable, and affordable housing.

Disasters such as strong winds, cyclones, storms, and mudslides frequently damage housing across the country. Tropical Cyclone Freddy in 2023 alone affected 882,989 houses, while the combined impacts of Tropical Storm Ana and Cyclone Gombe in 2022 displaced 22,364 and 11,008 households, respectively. In 2019, Cyclone Idai damaged 288,371 houses in several districts. Despite these challenges, coordinated efforts to address housing delivery issues in Malawi remain limited.

The National Housing Policy (NHP), originally developed in 1991, has not been updated in over two decades. A review conducted in 2019 revealed that the policy failed to adequately address emerging issues from national frameworks, such as the National Land Policy (2002), the Local Government Act (1998), the National Urban Policy (2019), and the Disaster Risk Management Act (2023), as well as international protocols including the Habitat Agenda (1996), the Sustainable Development Goals (SDGs), and the New Urban Agenda (2017).

In light of these challenges, the National Housing symposium was convened to; Explore Affordable Housing Solutions, Tackle Urbanization Challenges, Promoting Community-Driven Approaches and emphasize community involvement in housing development and evaluate National Housing Policy.

Launch Ceremony: *GROUNDBREAKING CEREMONY*



The first ever National Housing Symposium was officially launched by **His Excellency Dr. Lazarus McCarthy Chakwera**, the President of the Republic of Malawi. The event began with a Groundbreaking Ceremony at the construction site of the Malawi Housing Corporation Headquarters in Area 20, Lilongwe. His Excellency the President, accompanied by the **First Lady, Madame Monica Chakwera**, and Secretary to the President and Cabinet (SPC), Madam Coleen Zamba, and various dignitaries, including the Minister of Lands, Hon. Deus Gumba M.P, inspected the site and received a project briefing. Subsequently, the President conducted the symbolic Groundbreaking Ceremony and unveiled the plaque. After the ceremony, the President and his delegation departed for the Bingu International Convention Centre (BICC) for the official opening of the symposium.

INSPECTION OF PAVILIONS

Upon arriving at the BICC, His Excellency, President Dr. Lazarus Chakwera, was briefed by the Minister of Lands before examining prototype houses and selected pavilions. The President inspected prototype houses built by Catholic Relief Services, Habitat for Humanity, IOM, Small Farm Cities and Malawi Housing Corporation, and visited pavilions hosted by Malawi Red Cross, LUANAR and National Construction Industry Council of Malawi. This activity provided an opportunity for the President to observe the new Malawi House Design and various disaster-resilient houses being built to enhance community resilience against floods and other disasters. Following the pavilion inspection, the President proceeded to the Auditorium to deliver the official opening address and inaugurate the Housing Symposium.

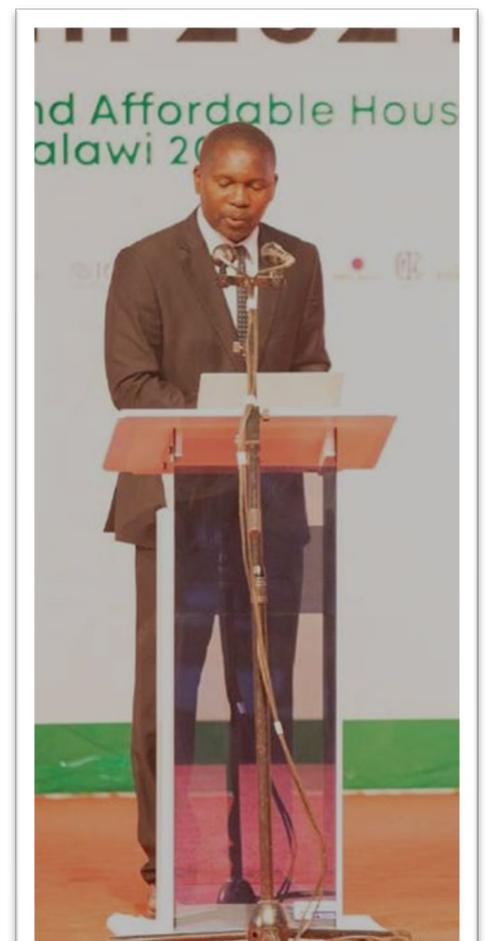




PRESENTATION ON MALAWI HOUSING DESIGNS—Presenter: Surveyor Devie B. Chilonga

The Secretary for Lands, Surveyor Devie B. Chilonga took to the podium to present on the Malawi House Designs. He welcomed the guest of Honour, His Excellency the President, Dr. Lazarus Chakwera, all dignitaries and delegates to the symposium. In his presentation, he showcased the new Malawi House Designs and announced the Safer Housing Guidelines which the Ministry developed in collaboration with partners and academia and revealed that the Ministry has developed 60 Village Land use plans which it intends to roll out across the country.

Mr. Chilonga gave background information into the process that led to the Malawi House Designs. Available in designs ranging from 1 to 5 bedroomed houses, the rationale for these standardised designs was to bridge the cost gap and ensure that Malawians can access free designs for low cost and affordable housing. Mr. Chilonga emphasised that the Ministry is working to ensure that the designs are easily accessible to all Malawians for free and as such will be distributed to various District Councils. He concluded his presentation by acknowledging the partners who collaborated with the Ministry in the development of these designs.



INTERACTIVE PRESENTATIONS

Mbuka CCAP Primary School students delivered an inspiring presentation inspired by Malawi Vision 2063, urging leaders to protect the country's future by caring for the land. The presentation concluded with the well-known tagline representing Malawi's aspirations, "Ndizotheka," meaning "It is possible." Following the students, the comedy duo Chindime and Phungwako took the stage, entertaining the audience with their satirical social commentary.

A short documentary on Affordable Housing, a collaboration between the Ministry of Lands and partners, was then screened. The documentary highlighted successful stories of affordable and disaster-resistant housing programs, with beneficiaries sharing firsthand testimonials of the programs' impact.

STATEMENT BY HON. DEUS GUMBA, M.P. MINISTER OF LANDS

The Minister began his speech by thanking His Excellency the President for participating in the National Housing Symposium. He highlighted the growing housing inequalities in the nation, which have been exacerbated by natural disasters and extreme weather events such as cyclones and floods that have ravaged various regions in recent times.

These calamities are often linked to climate change, global warming, and human actions, leading to the displacement of thousands and substantial property destruction.

The Minister stressed the significance of the National Housing Symposium as a platform for housing sector stakeholders to collaborate and address the housing crisis, especially focusing on enhancing access to affordable and resilient housing. This is crucial as housing plays a vital role in achieving the SDGs and Vision 2063 by stimulating economic growth through job creation and infrastructure development like roads, electricity, and hospitals. Additionally, quality housing supports tourism, climate resilience, sustainable development, and inclusive growth, thus aiding in reducing poverty and inequality.

Furthermore, the Minister highlighted Malawi's commitment to SDG 11, which prioritizes Safe and Affordable Housing, ensuring secure, cost-effective, and disaster-resistant housing for all Malawians. Various government-led projects in partnership with partners aim to bridge the housing gap, including building Disaster-Resilient Housing Projects in vulnerable regions like Chikwawa and Nsanje, where over 4,300 houses have been constructed to mitigate disaster impacts.

Moreover, initiatives like the Public Service Home Ownership scheme have been revamped to empower civil servants to own and build decent and affordable homes.



The Ministry's efforts also encompass revising and endorsing the Malawi House Designs and the Safer Housing Development Handbook, training and deploying 319 Land Clerks nationwide to manage land issues and providing them with the necessary skills to implement prototype designs developed by the Ministry and its partners.

In conclusion, the Minister urged the Constituency Development Funds (CDF) to leverage these designs to facilitate the provision of safe and affordable housing at the constituency level. Subsequently, the Minister of Lands invited **His Excellency the President of Malawi, Dr. Lazarus McCarthy Chakwera**, to officially launch the Malawi House Designs and the inaugural National Housing Symposium.

“It is my expectation that the Constituency Development Fund will use nothing but these designs so that we can have planned houses at constituency level. The Ministry of Lands is already finalizing the Bills of Quantity for each of the designs, and these will be shared with Housing Officers across all districts.”

Hon. Deus Gumba M.P. - Min. of Lands

PRESIDENTIAL ADDRESS

In His address, **His Excellency, Dr. Lazarus McCarthy Chakwera, the President of the Republic of Malawi** addressed the ongoing housing problem in the country, acknowledging that previous promises to tackle this issue have not been fulfilled. He emphasized the widespread impact of the housing crisis on all Malawians and expressed his administration's commitment to addressing the problem, citing the construction of houses for armed forces as one such example.

His Excellency the President also highlighted Project 250, an ambitious government project which seeks to address the housing gap in Malawi by constructing 250,000 houses over the next 10 years – 25,000 houses each year. He alluded to the fact that 500 of these houses are already under construction.



His Excellency the President underscored the significance of the National Housing Symposium, noting that it is the first of its kind and crucial for the review of the National Housing Policy and developing collective strategies to address the housing crisis. He stressed that solving this issue requires a collaborative effort beyond just government actions. He also expressed his anticipation of the report and actionable outcomes from the symposium, emphasizing that the insights gained should be implemented to avoid any loss of valuable contributions.

“Inu anduna, ndikhala ndikuyembekezera mfundo za nsonkhano umenewu ndi zochitikazo (Action Plan) masiku akubwerawa chifukwa paja National Housing Policy inakhazikitsidwa kale mu 2019 ndipo kwatsala kuikonza ndi mfundo zomwe zituluke mu msokhano umenewu) “. (Honorable minister, I will be waiting for the deliverables of this meeting in days to come because National Housing Policy was already launched, and it awaits to be updated with the recommendations from this symposium).”

His Excellency the President commended several partners, including Habitat for Humanity, MUBAS, CRS, Gift of the Givers, IOM, Red Cross, and Malawi Housing Corporation, for their efforts in tackling the housing problem. He acknowledged their significant contributions and the positive impact of their work. Additionally, he also took a moment to thank their Excellencies, Dr. Bakili Muluzi and Dr. Joyce Banda, Former Presidents of the Republic of Malawi, for their roles as goodwill ambassadors during Cyclone Freddy and other disasters. He praised their dedication to prioritizing development over politics and playing a key role in building houses for those in need.

In conclusion, His Excellency the President called on all Malawians to focus on national development instead of engaging in meaningless political battles. He emphasized his preference for letting his actions speak louder than political rhetoric, urging citizens to commit to the country's development.

PRESENTATION OF COPIES OF MALAWI HOUSE DESIGNS

His Excellency the President proceeded to present copies of the Malawi House Designs to the following Traditional Leaders and District Commissioners representing their fellow traditional leaders and district commissioners respectively:



Mr. Stallichi Mwambiwa,
District Commissioner for
Dowa

Inkosi ya Makhosi Gomani V

Paramount Chief Themba la
Mathemba Chikumulayembe

Senior Traditional Authority
Kalumbu



Symposium Proceedings

The afternoon session featured an interactive session with presentation and panel discussions. The session was opened with remarks from the Director of Housing, QS Martin Chimangeni. The Director highlighted the symposium objective and expected outcomes of the symposium. He highlighted that the symposium's primary focus was on launching the review of the National Housing Policy, along with addressing affordable housing solutions and strengthening the Housing and Shelter Cluster coordination. He closed his remarks by expressing gratitude to all the partners who contributed to the success of the symposium.

A. PRESENTATION ON HOUSING SITUATION IN MALAWI

Presenters: Surveyor Nkosi and Surveyor Mawanya

Two experienced individuals in the Malawian housing sector, Surveyor Nkosi and Surveyor Mawanya, initiated the discussions at the symposium by providing an overview and context of the housing landscape in Malawi. Leveraging their extensive industry expertise, they outlined the evolution of housing conditions from the pre-democracy era to the present day.

Insights from Surveyor Nkosi on Malawi's Housing Practices (1980s):

Surveyor Nkosi began his address with a poignant observation that "Efforts to alleviate housing shortages have shown minimal progress." Malawi continues to grapple with a severe housing deficit, compounded by recurrent disasters and floods. The inception of the Malawi Housing Corporation (MHC) in 1964 aimed to offer adequate and affordable housing, foster housing development, and promote homeownership. While MHC constructed houses for rent and sale, collaborative projects with entities like the World Bank's Core and Shell Housing Projects were also undertaken. Despite these initiatives, the housing shortfall persisted due to rapid population growth outpacing the government and partners' capacity to meet housing demands.

Nkosi highlighted the dilemma of Affordability versus Quality as a barrier to providing secure and reasonably priced housing. Previous housing initiatives prioritized affordability, catering mainly to low-income households, neglecting quality standards and resulting in substandard and hazardous dwellings. He referenced the Site and Service Scheme by MHC as a prevalent housing model in the 1980s, where basic amenities like roads, water, and electricity were provided, and residents were required to adhere to specific criteria. Regrettably, many beneficiaries later sold their properties to affluent buyers for further development, indicating that the intended recipients did not fully benefit from these programs.

Furthermore, Mr. Nkosi expressed concern that the transition to multiparty democracy in Malawi, while beneficial for national democracy, introduced challenges such as corruption in land and housing allocation. Politically influential individuals and civil servants exploited their positions for personal gain, contrary to the previous transparent allocation processes that managed waiting lists and allocation committees diligently.

Surveyor Mawanya



Surveyor Mawanya emphasized Surveyor Nkosi's view that there was a lack of foresight in planning for the population growth. In 1964, the population was 4 million, and today it is nearly five times larger. The current demand for housing is 250,000 units, with the Government aiming to build 25,000 houses annually for a decade to address this need. However, once this goal is achieved, the demand is projected to increase by about four times.

Key Recommendation: *Empower local authorities to provide housing for their communities. Local authorities and traditional leaders are best suited to understand the housing needs of their communities. Granting them the authority and resources to offer land and housing will expedite progress and ensure that housing requirements are met in a manner that is contextually and culturally appropriate.*

Q&A: Feedback from the Floor and Key Recommendations

Integrate with Local Authorities for Affordable Housing Provision: Establish a plan for integrating MHC with local authorities to ensure the provision of affordable housing.

Address Post-Democratic Governance and Management Challenges faced by MHC and other Housing and Land bodies by improving processes and procedures and ensuring effective land use control.

Utilize Demographic Data for Planning: Effectively utilize demographic data when making planning decisions to address the issue of population growth and the housing waiting list.

Collaborate with Local Councils for Housing Provision: Work collaboratively with local councils to provide a variety of housing options for different income earners, supplementing the efforts of MHC.

Enhance Focus on Rural Housing: Prioritize rural housing needs through planned structures and consider establishing a dedicated agency for rural housing issues - a Malawi Rural Housing Agency.

Develop Strategy for Informal Settlements and Climate Resilience: Develop viable strategies for intermediary cities that are informed by evidence and community driven to prevent informal settlements and build community resilience against climate shocks beyond housing and shelter.

Explore More Accessible Financial Solutions for Housing to address the challenge of financing for housing, considering the limitations of current mainstream models and mortgages.

A. EVALUATING THE NATIONAL HOUSING POLICY AFTER 5 YEARS OF IMPLEMENTATION

Presenter: Mr. Lungu, Ministry of Lands

Mr. Lungu from the Ministry of Lands delivered an evaluation of the Malawi's National Housing Policy after more than five years of implementation.

The policy's goal is to establish secure, affordable, and accessible housing for all citizens by concentrating on crucial aspects such as institutional frameworks, land access, housing finance, basic infrastructure, informal settlements, the construction industry, rural and urban housing, community involvement, and property management. Mr.

Lungu emphasized the policy's objectives to enhance legal and regulatory frameworks, increase land availability, diversify financing options, and improve infrastructure. The presentation also touched on overarching issues like disaster risk reduction, gender, and climate change. Accomplishments and obstacles in each focus area were deliberated, and comprehensive recommendations were provided for further enhancements to ensure the policy's ongoing success and sustainability. Additionally, Mr. Lungu pointed out several key challenges in policy implementation, including limited execution of policy measures, inadequate infrastructure development, and insufficient access to affordable housing finance.

Key Recommendations:

- **Legal, Institutional, and Regulatory Frameworks:** Simplify housing development legal procedures; Improve capacity and coordination among institutions; and introduce a housing act for real estate management.
- **Land for Housing:** Utilize land banking and land readjustment strategies and Advocate for fair land distribution and transparent allocation processes.



- **Housing Finance:** Expand microfinance and community savings schemes; Create innovative financing models like public-private partnerships; and Advocate for affordable building materials.
- **Basic Infrastructure and Services:** Prioritize infrastructure in new and existing housing areas and Strengthen partnerships with utility providers and local governments.
- **Informal Settlements:** Enhance informal settlement upgrading programs; Support community-led initiatives and participatory planning; and encourage public-private partnerships in informal settlements.
- **Construction Industry:** Improve vocational training and capacity building and Enforce construction standards and quality assurance.
- **Rural and Urban Housing and Settlement Patterns:** Develop specific strategies for rural housing and promote sustainable urbanization and regional balance.
- **Community Participation:** Enhance community engagement strategies; Provide training and support for community leaders; and cultivate a culture of collaboration and participation.
- **Property Development and Management:** Enhance training for property managers; Implement strong maintenance and management systems; and encourage public-private partnerships for development and management.
- **Cross-Cutting Housing Issues:** Explore varied funding sources, including public-private partnerships and community savings; Create financial products for low-income households to access housing finance; Integrate disaster risk reduction into housing planning and construction; and Advocate for resilient homes that can withstand natural disasters.

B. PARTNER PRESENTATION: HABITAT FOR HUMANITY

Presenter: Mr. Victor C. Mhango, National Director

Mr. Victor Chambayika Mhango, National Director for habitat for Humanity presented on the impactful work of Habitat for Humanity Malawi (HFH Malawi) over the past decade. Mhango highlighted the organization's accomplishments, such as building 1,737 houses and assisting over



“At HFH Malawi, we build affordable, disaster resilient housing through our various programs. By co-hosting this symposium, we are hopeful that both public and private stakeholders and partners will join us in the urgent drive to review the National Housing Policy and share the newly launched Malawi Housing Designs to ensure all Malawians can access affordable and disaster-resilient housing. “

75,000 individuals with various services. The presentation covered key program areas like Vulnerable Group Housing (VGH), Disaster Risk Reduction Response (DRRR), Water, Sanitation, and Hygiene (WASH), vocational skill training, and advocacy. It underscored the organization's dedication to enhancing informal settlements, promoting inclusive and sustainable housing solutions, and advocating for effective housing policies and funding methods. HFH Malawi views housing as a crucial catalyst for sustainable development and economic progress, aligning with Malawi's Vision 2063.

C. PARTNER PRESENTATION: CATHOLIC RELIEF SERVICES

Presenter: Frank Chunga



Frank Chunga delivered a presentation titled "Promoting Affordable Resilience Building Approach to Enhance Self-Recovery," on behalf of Catholic Relief Services (CRS), that highlighted CRS's efforts in addressing shelter needs in Malawi. Over the past decade, the southern region of Malawi has experienced severe natural disasters, including Tropical Cyclone

Ana in January 2022, which impacted over 994,967 individuals. These climatic events have highlighted the vulnerability of local communities and the urgent need for resilient shelter solutions.

CRS has been proactive in implementing strategic shelter initiatives such as the ER4 Shelter and Recovery and Thriving Homes and Communities projects. These projects focused on enhancing the quality of construction through the use of Stabilized Soil Blocks (SSBs) and Compressed Earth Blocks (CEBs), which are cost-effective and environmentally sustainable. Through these efforts, CRS built transitional shelters for 770 vulnerable households in the Chikwawa and Nsanje districts. In addition, CRS's broader shelter programs since 2015 have assisted thousands of households, including 898 households affected by Cyclone Chedza in 2015 and 1075 households affected by Cyclone Idai in 2019. The organization also provided extensive training to over 600 local artisans and over 200 Micro and Small Enterprises (MSEs), improving their technical and business skills. CRS developed government-approved guidelines for climate-resilient house construction and increased the availability of improved construction materials.

D. PRESENTATION ON DISASTER RESILIENT HOUSING SOLUTIONS

Presenter: Mr. Dickens Mahwayo



Mr. Dickens Mahwayo presented on the challenges and prospects of disaster-resilient housing solutions in Malawi, especially in the context of climate change. He highlighted the severe impacts of climate change on housing, particularly in informal urban settlements and areas affected by rising water levels from Lake Malawi. The presentation discussed the slow uptake of disaster-resilient and green building technologies, despite their potential to significantly improve housing resilience. Mr. Mahwayo also emphasized the need for enhanced capacity building and knowledge transfer among low and middle-income communities to adopt these sustainable housing solutions.

The presentation underscored the lack of coordinated efforts and investment in integrating climate adaptation and disaster-resilient practices into urban planning and housing development. Mr. Mahwayo pointed out that while reactive disaster management attracts significant attention and resources, proactive measures for disaster risk reduction and preparedness are severely underfunded. He called for stronger enforcement mechanisms, increased financial support, and better stakeholder collaboration to advance disaster-resilient housing and ensure sustainable urbanization in Malawi.

Key Challenges identified:

- ✚ **Slow Uptake of Disaster-Resilient Technologies:** Low adoption rates of disaster-resilient and green building technologies among low and middle-income communities.
- ✚ **Limited Knowledge and Capacity:** Inadequate knowledge and capacity among informal urban settlers regarding disaster-resilient housing.
- ✚ **Lack of Coordinated Efforts:** Weak linkages and limited commitment from authorities in addressing the interconnected issues of urbanization, industrialization, agriculture, and climate change.
- ✚ **Insufficient Financing:** Chronic shortages of financial resources to support environmentally friendly and sustainable urban housing.
- ✚ **Reactive Disaster Management:** Predominantly reactive approaches to disaster management rather than proactive disaster risk reduction and preparedness efforts.
- ✚ **Poor Knowledge Transfer:** Inadequate efforts by stakeholders in promoting and transferring knowledge on climate-compatible urban housing technologies.

Key Action Points and Recommendations:

- ✚ **Enhance Public-Private Investment:** Increase investment from public and private sectors in affordable and disaster-resilient housing.

- ✚ **Capacity Building and Knowledge Transfer:** Strengthen efforts to build capacities and transfer knowledge on disaster-resilient building technologies among communities and professionals.
- ✚ **Improve Coordination and Enforcement:** Foster better coordination among stakeholders and enforce regulations supporting sustainable urban housing development. Promote Green Building Technologies: Encourage the adoption of green building practices and technologies to enhance housing resilience.
- ✚ **Increase Financial Support:** Secure more funding for proactive disaster risk reduction and climate adaptation measures in housing development.
- ✚ **Integrate Climate Change Adaptation:** Incorporate climate change adaptation strategies into urban planning and housing policies to ensure long-term sustainability.

Q & A ON AFFORDABLE HOUSING



Feedback and Questions from Participants

Affordability of Housing: Participants emphasized the need for a common definition of "affordable housing." This definition should consider both demand and supply aspects to ensure clarity on what constitutes an affordable house and to whom it is affordable.

High Cost of Construction Materials: The rising price of construction materials, particularly cement, was a major concern. Participants discussed the need for solutions to make cement more affordable and widely available.

Use of Local Materials: While advocating for the use of locally made and indigenous products is commendable, participants noted the lack of a supportive environment to facilitate their widespread use. For instance, city bylaws often do not permit the use of many indigenous materials in construction.

Drainage for Disaster-Resilient Houses (DRH): Participants highlighted the importance of including efficient drainage systems in the construction of disaster-

resilient houses in flood-prone areas. They referenced the "Living with Floods Project" conducted over a decade ago, stressing the need to ensure that water is effectively directed away from homes to prevent erosion.

Urban Governance: There was a noted gap in the enforcement of town and structural plans by local authorities. Participants called for stronger enforcement to ensure urban areas are well-planned and managed.

Investment in DRH Projects: The need for increased investment in DRH projects in flood and disaster-prone areas was emphasized. Participants noted that scaling up these projects is essential to meet the growing demand.

National Housing Policy and Rural Housing: Participants advocated for the National Housing Policy to include a strong component focused on rural housing. This is crucial to ensure that the majority of Malawians, who reside in rural areas, are not neglected.

Holistic Approach to Resilience: There was a call for a more holistic approach to resilience. Participants suggested that strategies should extend beyond disaster and climate resilience to also incorporate urban resilience.

Land Allocation: The growth of informal settlements was attributed to the lack of land allocation for low-income earners. Participants noted that urban land is predominantly allocated to low to medium density areas, benefiting only a few. They called for intentional planning and allocation of small parcels of land to cater to the needs of low-income earners.

E. PARTNER PRESENTATION: MALAWI HOUSING CORPORATION

Presenter: Dr. John Chipatala, CEO

Dr. Chipatala's presentation highlighted "Project 250," a bold initiative by the Malawi Housing Corporation to build 250,000 housing units in line with the MW2063 vision.

The project aims to tackle Malawi's housing shortage resulting from rapid population growth and urbanization. It will feature a mix of residential and commercial properties, with 60% for rent and 40% for sale. Spanning all districts in Malawi, the project will be executed in phases, constructing 25,000 houses annually for the next decade. Currently, 500 houses are already in progress. Key drivers include Malawi's strategic development goals, housing deficits, and a 5.3% annual urbanization rate.

Project 250's socio-economic impact is significant, promising enhanced access to affordable housing, job opportunities, and economic growth in construction and related sectors. The development will incorporate vital infrastructure like schools and hospitals, optimize land utilization, and boost the tax base through property sales. Moreover, the initiative aims to establish secondary cities and revitalize urban slums. The financing strategy involves self-funding, loans, Public-Private Partnerships (PPPs)/equity, and grants, necessitating an estimated USD 18 billion. Crucial

prerequisites for success encompass land procurement, environmental and social impact evaluations, investment in human resources and machinery, efficient construction technologies, and supportive legal and regulatory frameworks.

F. PARTNER PRESENTATION: HABITAT FOR HUMANITY KENYA

Presenter: **Anthony Okoth, National Director**

Mr. Okoth reminded participants that housing is a human rights issue, and this is reflected in the fact that housing addresses 11 of the 17 SDGs. He shared key actions that Kenya has taken to make housing more accessible and affordable such as providing financing for incremental growth, especially in the rural areas. Kenya derisked this facility by lowering mortgage rates from 17% to 9%, thereby giving low-income earners the opportunity to own homes and improve their houses incrementally. He asked a critical question to the Ministry of Lands and MHC on any future plans to make such financing available in Malawi.

In his responses, the Director of Housing alluded to the fact that there are plans in place for National Economic Empowerment Fund (NEEF) to provide housing loans, using similar models to Kenya, Morocco and Tanzania. Dr. Chipatala added that MHC will be unbundled into two entities, one focusing on construction and the other on property management in the future which will make the corporation more efficient and able to construct more houses.

Key commitments made by HFH Kenya

- HFH will support the Ministry in the review process of the National Housing Symposium.
- HFH will bring the 2025 Regional Housing Symposium to Malawi that will bring together various countries in East and Southern Africa that have hosted National Housing Symposiums.



G. GENERATING EVIDENCE FOR HOUSING SECTOR REFORM IN MALAWI:

Presenter: John Chome, Urban Planner and Housing Sector Expert



John Chome's presentation at the National Housing Symposium focused on the critical importance of housing policies and the utilization of housing profiles to reform the housing sector in Malawi. He highlighted that housing investments constitute a significant portion of GDP, averaging 6% in low-income economies and 9% in upper-middle-income economies. Housing is fundamental to the economy, driving job creation and preventing slum formation. Moreover, housing policies influence the ecological and economic sustainability of cities. Chome emphasized that resilient housing is crucial for disaster recovery, as shelter incurs the greatest loss during disasters. Housing is interconnected with various sectors, such as finance, construction, and social welfare, necessitating comprehensive and well-informed policies.

“If Blantyre wishes to break the chain of informality, which characterized new growth over the past two decades, it will need to provide 105,036 new housing opportunities between 2024 and 2039.”

Chome presented the housing profile tool, which offers a thorough analysis of housing delivery systems at both city and national levels, pinpointing obstacles and issues. Malawi has taken the lead in implementing this diagnostic tool, shaping housing policies and programs. The Blantyre City Council utilized this tool to guide the Blantyre Urban Structure Plan 2024 - 2039. Statistics indicate a need for 105,000 housing opportunities in the city over the next 15 years, requiring 28 new dwellings daily or 7,002 annually to match growth rates. This raises concerns about capacity, capability, and collaboration among the city and key service providers like the Blantyre Water Board and Escom.

The Housing Profile study on land affordability unveiled significant discrepancies in residents' ability to afford land, highlighting a critical urban housing issue. Data revealed that 7% of the population cannot afford any land due to severe poverty levels.

Additionally, 46% can only afford land without services, and 19% can purchase plots with basic services. Furthermore, 11% can manage planned and registered plots with some services, while only 17% can afford fully serviced plots with amenities like electricity and engineered roads. This data emphasizes that a large portion of Blantyre's residents encounter obstacles in accessing well-serviced land, mainly driven by poverty.

The results emphasize the necessity for targeted policies to enhance land affordability and ensure fair access to housing infrastructure. Chome stressed the importance of effective collaboration among stakeholders and service providers to meet infrastructure needs and promote sustainable urban development.

Key insights and Recommendations:

- I. **Align Housing Policies with Broader Economic Planning:** Acknowledge housing as an interconnected sector linked to finance, construction, and social welfare to formulate comprehensive policies.
- II. **Leverage Housing Profiles for Informed Policymaking:** Employ analytical tools to pinpoint gaps and shape policies that cater to local and national requirements.
- III. **Improve Affordability and Accessibility to Housing:** Develop strategies to enhance land and housing affordability, addressing poverty as a fundamental issue.
- IV. **Foster Stakeholder Cooperation:** Encourage collaboration among government bodies, private sector, and service providers to streamline infrastructure development.
- V. **Invest in Sustainable and Resilient Housing:** Prioritize the construction of resilient housing to mitigate the impact of disasters and support sustainable urban expansion.
- VI. **Enhance Public Engagement and Awareness:** Involve the public and raise awareness about the significance of housing policies and the advantages of the housing profile tool.

H. PARTNER PRESENTATION: MALAWI REDCROSS SOCIETY

Presenter: Mr. Patrick Phiri

Patrick Phiri's presentation provided an in-depth look at the extensive work and history of the Malawi Red Cross Society. Founded in 1966, the organization has its origins as the Nyasaland branch of the British Red Cross established in 1932. As a member of both the International Federation of Red Cross and Red Crescent Societies (IFRC) and the International Committee of the Red Cross (ICRC), the Malawi Red Cross engages in diverse activities including Disaster Risk Management, Water, Sanitation & Hygiene (WASH), Health, and Youth Empowerment. The organization operates nationally with a presence in every Traditional Authority (TA) and runs donor-funded projects in 15 districts.

The Malawi Red Cross has established offices in 21 districts and mobilizes an impressive force of 85,000 volunteers and 201 staff members. In the area of shelter, the organization has constructed 562 multi-hazard houses and supported 7,750 households in improving their shelters. Additionally, 2,437 households have been supported in various capacities. The broad reach and diverse programs of the Malawi Red Cross underscore its vital role in enhancing community resilience and well-being across the country.

I. PARTNER PRESENTATION: HOME EQUALS CAMPAIGN

Presenter: Grace Ananda – HFH Africa



Grace Ananda discussed the Habitat for Humanity's Home Equals Campaign, focusing on the issue of climate migration and its impact on residents in informal settlements. The campaign aims to provide fair housing access to these vulnerable communities worldwide within a five-year coordinated effort. Ananda stressed the necessity for systemic policy adjustments and involving affected communities in policy creation.

Ananda pointed out environmental factors fueling climate migration, including rising sea levels, prolonged droughts, and extreme weather events causing displacement and pressure on urban slums. The Home Equals Campaign targets these problems with four primary policy solutions: encouraging public involvement in policy decisions, ensuring essential services, building climate resilience, and securing land rights for informal settlers. Ananda underscored the importance of inclusive policies, international collaboration, and support for resilient housing and sustainable land use.

Recommendations:

- ✚ Invest in affordable, climate-resilient housing and back community-driven housing projects to promote sturdy housing solutions.
- ✚ Implement sustainable land use practices and water management systems to adapt to climate changes.
- ✚ Strengthen global frameworks for climate migration, increase funding for climate adaptation and disaster risk reduction, and foster cross-border cooperation to manage migration.
- ✚ Establish inclusive policies safeguarding climate migrants' rights and involving informal settlement residents in policy formulation.

J. UNDERSTANDING PLACE AS PROCESS IN THE HABITATION OF MARGINAL AND DISASTER- PRONE URBAN LAND: TWO SELF-MADE SETTLEMENTS IN BLANTYRE CITY, MALAWI

Presenter: [Grace Tamanda Gareta Khumalo, PhD](#)

Dr. Grace Tamanda Gareta Khumalo, PhD, presented a detailed study on self-made settlements in Blantyre City, Malawi. The research, supervised by Professor Aly Karam and Professor Marie Huchzermeyer, aimed to understand the concept of place as a process, focusing on the habitation of marginal and disaster-prone urban land. The study highlighted the high rate of urbanization driven by urban-rural migration, natural population growth, and an influx of foreigners. The youths' relocation to urban centers was also attributed to generational poverty, failed agricultural policies, and climate change impacts.

Dr. Khumalo employed a qualitative ethnographic study to gather primary data through participant observation and interviews. Secondary data sources included books, journal articles, government policies, and newspapers. The research identified key factors contributing to the negative perception of self-built settlements by planning officials. These factors included outdated colonial planning laws, limited engagement with the dwellers, and a lack of understanding of self-made settlements. The study also pointed out the consequences of upholding negative stereotypes, such as delayed formulation of responsive policies and missed opportunities to improve urban dwellers' well-being.

The findings emphasized the importance of place-making, a process where inhabitants and other actors actively participate in transforming their living spaces. Reasons for owning land and housing included freedom from rent, lifetime investments, and income generation through rental housing. The study also revealed the challenges faced by residents in constructing homes on steep slopes, such as high costs and emotional strain. Khumalo recommended the need for dialogues, localization of planning systems, and the recognition of self-built settlements as

valuable urban spaces. The presentation concluded with a call to transcend placelessness and develop environments where places matter for the people.

Key Takeaways and Recommendations:

- 1) **Dialogues and Engagement:** Promote continuous engagement and dialogues between planning officials and residents of self-made settlements to foster understanding and cooperation.
- 2) **Responsive Policies:** Formulate planning laws and policies that are contextually responsive to the realities of urbanization in Malawi, focusing on inclusivity and place-based planning.
- 3) **Resource Allocation:** Prioritize housing and human settlements in government development agendas to address resource constraints and improve urban living conditions.
- 4) **Recognition of Self-Built Settlements:** Acknowledge self-built settlements as integral parts of the urban fabric and support their development through technical assistance and essential services.

PLENARY SESSION ON THE NATIONAL HOUSING POLICY

Moderator: QS Martin Chimangeni, Director of Housing



Opening the Panel Discussion, the Director of Housing, QS Chimangeni emphasised that one of the key outcomes of this symposium is to commission the review of the NHP. He highlighted that the Policy would stand on 3 fundamental pillars which are: Accessibility; Affordability and Availability of housing. He then invited the panelists to introduce themselves and give their remarks.

Mr. Lungu: Ministry of Lands

Mr. Lungu emphasized that current housing policies are not aligned with the present-day challenges, particularly those exacerbated by disasters. He pointed out the significant gaps in defining affordability and developing strategies to make housing affordable. The government is working to enhance accessibility, making it easier to find plots and constructing houses for security institutions and vulnerable groups. Additionally, partnerships with key stakeholders are crucial in providing housing solutions.



Mr. Chome: Housing Expert



John Chome highlighted that despite Malawi having strong housing policies, there is a significant gap in their implementation on the ground. He stressed the need to address the lack of will to implement these policies, referring to it as the "elephant in the room." Chome called for a shift from policies centered on housing for civil servants to a broader focus on housing for the entire nation. He questioned the collaboration and synchronization of the National Housing Policy (NHP) with other policies.

Lucy Mwase: Habitat for Humanity Malawi



Lucy Mwase discussed HFH's support in reviewing the NHP and creating a clear action plan for its implementation. She identified key gaps, such as lack of community participation and unrealistic targets, and emphasized the need for a strong Monitoring, Evaluation, Accountability, and Learning (MEAL) plan with realistic goals. Mwase highlighted the importance of clear strategies to reduce housing costs, address climate change, and promote community participation.

George Ntachi: Land Economy Board

George Ntachi raised concerns about the number of houses being built annually and who is responsible for their construction, advocating for better data integration. He discussed the critical role of a Housing Fund in addressing affordability issues and emphasized the need for standardization in building materials, particularly for low-income housing. Mr. Ntachi suggested promoting the use of local materials to reduce costs and highlighted the challenges low-income earners face in obtaining mortgages.



Dr. Grace Khumalo: MUBAS

Dr. Khumalo framed housing as a basic human need and called for a change in language from "informal settlements" to "self-developed communities." She criticized the use of terms like "eradication" and "prevention" as non-progressive. Dr. Khumalo argued that the constitution (Section 30) is unclear on housing and shelter, unlike other constitutions that enshrine housing as a right. She stressed that constitutional guidance is essential for policy development and must be informed by situational analyses.



Ellen Nyasulu: NICO Group

Ellen Nyasulu discussed the role of the private sector in housing, emphasizing the need for government to create an enabling environment and frameworks for private sector participation. She highlighted the importance of clear definitions of what constitutes a house, standards that reflect cultural and contextual specifics, and specifications for construction materials to reduce reliance on imports. Nyasulu called for capacity building in technical skills using indigenous materials and criticized the silo-based implementation approach.



Q&A - Submissions from the Floor

Senior Chief Mulolo emphasized the importance of disseminating the National Housing Policy (NHP) to chiefs and traditional leaders. She advocated for translating the policy into local languages and building the capacity of traditional leaders on housing issues to enhance their participation and contribution to housing initiatives.

Mr. Namaona highlighted the absence of a housing act to anchor regulatory issues and address constitutional gaps, such as homeowner rights and housing as a right. He mentioned that the policy's progression would lead to the creation of this act. Additionally, he noted that the draft Tenant and Landlord Bill is being finalized to control rental practices.

Gilbert Chilinde discussed the use of indigenous materials in construction. He questioned whether locally produced cement should be condemned and highlighted bamboo as a potential material, though not necessarily suitable for the local market. Chilinde emphasized the sector's role in promoting industrialization through value addition and supporting locally produced materials.

The Department of Urban Development outlined the focus of the National Urban Policy on providing adequate shelter, housing, infrastructure, and related services. The department is enhancing technical capacity and collaboration among housing stakeholders to upgrade and revitalize informal settlements and provide adequate housing for all Malawians. The policy also aims to deliver serviced land for all income groups, not just low-income groups.

Other submissions:

- 1) There is a need to evaluate progress towards the 2030 SDG targets, particularly in land management, ensuring land availability for the poor rather than just elites and middle-income earners.
- 2) Policy documents should be made accessible to the population.
- 3) The concept of affordability should be inclusive, covering urban, peri-urban, and rural areas, with the NHP providing guidelines for different categories.

K. PARTNER PRESENTATION: INTERNATIONAL ORGANISATION FOR MIGRATION

Presenter: Happy Moffat

The International Organization for Migration (IOM) provided a comprehensive presentation on the relocation efforts and shelter construction in response to Tropical Cyclone Freddy, which affected over 2.2 million individuals and displaced more than 659,000 people across 16 districts in Malawi. The presentation highlighted the immediate impact of the cyclone, including the establishment of over 757 camps and the creation of relocation and resettlement sites. The focus was on the Mpingasa relocation site, where 80 households were targeted for shelter construction using a holistic approach that included community engagement, artisan training, and the distribution of materials and cash.

The presentation emphasized the critical coordination efforts at national, district, and community levels, involving various stakeholders to ensure effective implementation and sustainability. Key activities included plot demarcation, quality assurance in foundation construction, and the use of environmentally sustainable practices. Gender considerations, human rights-based approaches, and inclusivity were integral to the project, aiming to support the most vulnerable groups without harming host communities. The IOM stressed the importance of continuous support and funding for shelter needs, advocating for long-term solutions for internally displaced persons (IDPs). The presentation concluded with a call to action, urging partners to remain committed to supporting displaced communities in rebuilding their lives.

L. PARTNER PRESENTATION: NICO GROUP

Presenter: Ellen Nyasulu, CEO, ERIS Properties

Ellen Nyasulu from NICO Group provided a detailed presentation on the interlinkages between the various subsidiaries of NICO Group and their collective role in the housing sector. NICO Group's subsidiaries, including NICO Life, NICO Pensions, NICO General, and NICO Asset Managers, collaborate to offer comprehensive financial and insurance services. These subsidiaries synergize to provide holistic solutions, ensuring financial security, investment management, and risk mitigation for individuals and businesses. This interconnectedness allows NICO Group to leverage its diversified portfolio to support large-scale housing initiatives, promoting economic stability and growth.

NICO Group plays a pivotal role in the housing sector by providing financial products and services that facilitate home ownership and development projects. Through Eris Properties, the company plays a crucial role in commercial property development and management and through NICO Life and NICO Pensions, the group offers long-term savings and pension plans that help individuals save for home purchases. NICO

General provides insurance products that protect homeowners from risks such as property damage and theft. Additionally, NICO Asset Managers supports investment in real estate projects, contributing to the development of housing infrastructure. The presentation underscored NICO Group's commitment to supporting sustainable housing solutions and improving the living standards of communities across Malawi. Nyasulu concluded with a call for continued collaboration with stakeholders to address the ongoing housing challenges and to ensure that more individuals have access to safe and affordable housing.

M. SPATIAL TEMPORAL ANALYSIS OF URBAN HEAT ISLANDS IN MZUZU, LILONGWE, ZOMBA AND BLANTYRE CITIES: EXAMINING THE ROLE OF URBAN GREEN SPACES

Presenter: Japhet Khendlo, Mzuzu University

In his presentation, Japhet Khendlo discussed the critical issue of Urban Heat Islands (UHIs) in the cities of Lilongwe, Zomba, Blantyre, and Mzuzu. Khendlo highlighted that urbanization led to UHIs, which were characterized by higher temperatures in urban areas compared to rural ones due to heat absorption and retention by built surfaces. The presentation identified several factors influencing UHIs, such as weather conditions, energy use, geographical location, vegetative cover, city size, and the time of day and season. Using spatial-temporal analysis and satellite imagery from 2000, 2010, and 2023, Khendlo demonstrated a significant increase in land surface temperatures (LST) corresponding with the reduction of urban green spaces and the expansion of built-up areas, confirming the presence of UHIs.

Khendlo's analysis showed a strong correlation between land cover types and LST, where increases in bare land and built-up areas resulted in higher LST, while decreases in vegetation exacerbated the UHI effect. The study emphasized the profound implications of UHIs on urban planning, public health, and climate resilience. The regression models used in the study validated these findings by predicting LST based on land cover data with high accuracy.

Key Recommendations and Takeaways:

- a) **Urban Planning:** Promote sustainable practices by increasing green spaces and reducing impervious surfaces to mitigate the UHI effect.
- b) **Future Research:** Expand the dataset to include more frequent time intervals and additional climatic variables and explore mitigation strategies like green roofs and urban forestry.
- c) **Call to Action:** Encourage urban planners, policymakers, and stakeholders to prioritize UHI mitigation by implementing green infrastructure, promoting sustainable land use, and enhancing urban green spaces.

Q&A - Feedback from the audience:

- 1) **Green Spaces in Urban Centers:** Participants stressed the importance of integrating parks, gardens, and urban forests into cities to mitigate the Urban Heat Island (UHI) effect. These areas cool urban environments by providing shade and facilitating evapotranspiration, counteracting the heat retention of built surfaces.
- 2) **Increasing Vegetative Cover in City Planning:** There was consensus on the need to increase vegetative cover in city planning to reduce UHI impacts. Incorporating green roofs, vertical gardens, and preserving existing green areas can mitigate UHI effects and enhance urban aesthetics and environmental quality.
- 3) **Impact of Rising Temperatures on Agriculture:** Concerns were raised about the effects of rising urban temperatures on agricultural production, such as increased water stress and reduced crop yields. Maintaining and increasing urban green spaces can help mitigate these negative impacts and ensure food security.
- 4) **Diverse Strategies for Reducing Urban Heat:** Participants discussed various strategies beyond tree planting to reduce urban heat, including reflective roofing materials, green roofs and walls, increasing urban albedo, and creating water features for cooling through evaporation. Sustainable urban design principles, such as reducing high-rise building density and creating open spaces, were also highlighted.

N. DISASTER AS AN OPPORTUNITY: SUSTAINABLE URBAN DRAINAGE SYSTEMS FOR URBAN FLOODS MANAGEMENT IN AREA 49, LILONGWE CITY

Presenters: Edda Mkombezi & Gilbert Chilinde (MUBAS)

Edda Mkombezi and Gilbert Chilinde discussed the rise of urban floods caused by climate change and rapid urbanization. In a touching moment, Gilbert Chilinde, Edda's former mentor, supported her during her first conference presentation.

Edda highlighted the increased urban floods in Lilongwe City in Area 49, due to the climate crisis and rapid urbanization. The urban expansion resulted in more impermeable surfaces, worsening the impact of heavy rainfall and uncontrolled runoff. Despite existing spatial planning with provisions for Sustainable Urban Drainage Systems (SUDS), a gap between policy and implementation persisted. The rising population strained the ecosystem and drainage systems, which were inadequate to handle the load. The lack of effective disaster management emphasized the urgent need for SUDS implementation to mitigate flooding. The presentation stressed the importance of integrating SUDS into urban planning for improved flood resilience.

The presentation's key findings indicated that population growth and urbanization had worsened flooding in Area 49. While residents improvised drainage solutions, there was a lack of awareness and utilization of traditional flood management practices.

Poor implementation of spatial planning frameworks, inadequate coordination, and a lack of recognition of urban flooding as a governance concern were noted. Residents' proactive measures, like using sandbags and raising house foundations, highlighted the necessity for structured flood management approaches.



Key Recommendations:

- a) **Align Sustainable Transitions:** Integrate sustainable transitions discourse into all key spatial planning frameworks.
- b) **Community Engagement:** Promote meaningful participatory community engagement in disaster management efforts.
- c) **Flood Governance:** Improve flood disaster governance in spatial planning practices. Stakeholder Involvement: Utilize stakeholders and alternative financing sources to implement SUDS.
- d) **Opportunity in Recovery:** Treat disasters as opportunities to implement SUDS and mitigate urban floods amidst climate-induced crassest approaches.

IMPACTS OF DISASTERS ON THE HOUSING SECTOR

Presenter: Rev. Moses Chimphepo, Department of Disaster Management Affairs



The presentation provided a comprehensive overview of disaster risk management (DRM) in Malawi, focusing on the impacts of disasters on the housing sector. Malawi faces a variety of hazards, including floods, heavy storms, droughts, landslides, pest infestations, and disease epidemics, all exacerbated by climate change, population growth, and urbanization. The presentation highlighted the socio-economic

consequences of these disasters, emphasizing their detrimental effects on poverty and food security. Disasters, particularly in urban areas, were attributed to poor urban planning and enforcement failures. The increased frequency and magnitude of these events have led to significant economic losses, with the country losing an average of 0.5% of its GDP annually due to floods and 1% due to droughts and dry spells. From 2015 to 2023, the cumulative impact of disasters on Malawi's economy was estimated at \$1.19 billion, with recovery costs exceeding \$1.70 billion.

Rev Chimphepo detailed the severe impacts on the housing sector, noting that over 1.5 million houses were destroyed or badly damaged between 2015 and 2023, with 88% of the affected units being traditional housing. Additionally, more than 800,000 school classrooms and 70 health facilities were damaged or destroyed, resulting in a total loss of approximately 510.3 billion MWK. Key factors contributing to these damages included the use of unskilled artisans, substandard building materials, lack of financial support, and inadequate supervision during construction. Current efforts to mitigate these impacts include the development of the Safer Housing Construction Guide and the implementation of the DRM Act of 2023, which provides regulations for building in high-risk areas.

Key Recommendations:

- 1) **Promote resilient construction practices** through demonstration houses and technical assistance.
- 2) **Enforce existing building regulations and guidelines**, particularly in high-risk areas.
- 3) **Increase financial support** for the purchase of standard building materials.
- 4) **Provide training and sensitization** on resilient construction techniques, such as the "Building Back Better" concept.
- 5) **Strengthen supervision** during the construction phases of both public and private infrastructure.
- 6) **Develop and implement bylaws** to enforce safer house construction guidelines.
- 7) **Continue collaboration** with other sectors and stakeholders to enhance disaster preparedness and recovery initiatives.
- 8) **Develop low-cost housing solutions** to make resilient construction more accessible.
- 9) **Support local artisans and self-builders** through training and awareness campaigns on building standards and designs.

POTENTIALS OF LOCALLY SOURCED SOILS AND AGRICULTURAL WASTE MATERIALS IN MALAWI FOR USE AS UNBURNT EARTH BRICKS IN LOW-COST HOUSING

Presenter: Webster Sambo



Webster Sambo presented his research on “Potentials of Locally Sourced Soils and Agricultural Waste Materials in Malawi for Use as Unburnt Earth Bricks in Low-Cost Housing” that he conducted with Amr Meawad, and Takafumi Noguchi from the University of Tokyo's Graduate School of Engineering, Department of Architecture, Building Materials Engineering Laboratory. The research explored the feasibility of using locally sourced soils and agricultural waste materials in Malawi for the production of unburnt earth bricks aimed at low-cost housing. The study addressed the urgent need for affordable housing in Malawi, where a significant percentage of the population lives in substandard conditions. The research aimed to utilize local resources to reduce construction costs and promote sustainable building practices.

The researchers conducted extensive tests on soils from three regions in Malawi—Chitipa, Mchinji, and Thyolo—analyzing their particle size distribution, mineral and chemical composition, and other physical properties. Agricultural waste materials, specifically sugarcane bagasse fibers (SBF) and cassava peels (CP), were evaluated for their potential as stabilizers in brick production. The study found that incorporating these waste materials improved the mechanical properties of the bricks, enhancing their flexural and compressive strength while reducing bulk density, volume shrinkage, and mass loss. The findings indicated that two of the three soils tested were suitable for brick production when combined with agricultural waste materials.

Specifically, the study found that the bricks produced demonstrated improved mechanical properties, with flexural strengths reaching up to 1.58 MPa and compressive strengths up to 4.78 MPa, surpassing the target strengths of 0.24 MPa and 2 MPa respectively. The addition of SBF and CP also enhanced ductility, reduced bulk density to 1.84 g/cm³, minimized volume shrinkage to 4.13%, and decreased mass loss to 14.96%. These findings underscore the feasibility of using locally sourced materials to produce durable and cost-effective bricks for low-cost housing in Malawi.



The key takeaways from the presentation included the potential for these techniques to be adopted for low-cost housing construction in Malawi and the need for further investigation into other local agricultural waste materials.

The researchers recommended consolidating empirical data on soil properties and promoting the regional and local adoption of such sustainable construction solutions to address the housing crisis effectively.

PLENARY SESSION ON HOUSING FINANCE WITH A FOCUS ON PUBLIC PRIVATE PARTNERSHIPS

Moderators: Esther Kasalika and Sophie Mthawanji (MUBAS)



The panel was opened by the Moderators Esther Kasalika and Sophie Mthawanji giving an overview of Public-Private Partnerships (PPPs) and how they can be used to solve the housing crisis. They highlighted the rise of informal settlements in areas like Bangwe and Ndirande due to inadequate housing infrastructure and the government's insufficient efforts to meet the demand for low-income housing. Highlighting success stories such as Greater TAF City in Nigeria with 1,200 houses and Sierra Leone with over 5,000 houses, as well as the Kibera Slum Upgrade,

which saw more than 1,000 upgrades, they posed questions to the panelists on the potential and viability of PPPs to bridge the housing gap in Malawi.

Mark Mikwamba: [Managing Director of Old Mutual](#)

His comments revolved around the structure and feasibility of Public-Private Partnerships (PPPs) in Malawi. Mikwamba highlighted the strength of Malawi's PPP framework, attributing it to robust government and stakeholder support. He noted that government budgets often fall short in covering housing project expenses, leading to the adoption of various PPP models like Build, Operate & Transfer (BOT). Under this model, projects are transferred to the government at zero cost, with their value determined by operational earnings. Nevertheless, the no-cost transfer approach has not consistently succeeded as it does not fully address investors' profit requirements.

Gilbert Chilinde: [President of the Malawi Institute of Physical Planners](#)

Gilbert highlighted a successful strategy for funding redevelopment, drawing on an example from Japan. This strategy involved land readjustment where the public sector negotiated with landowners in informal settlements and brought in investors to develop mixed-use properties. Upon completion, the investors provided landowners with shops and residential units, while the remaining properties were sold. This innovative model demonstrated the potential for unlocking development possibilities and creating value for all stakeholders involved and could be replicated in Malawi. He also referenced previous PPP deals that have failed in the country due to challenges such as banking regulations and restrictions on foreign investors accessing local financing, underscoring the need for thorough due diligence before entering into PPP arrangements.

Terrence Namaona: Malawi Institute of Architects

Terrence Namaona discussed the readiness of the government to provide essential services for PPP projects, particularly for Project 250. He assured that the MIA has the capacity to support such projects with consulting services and advocacy for key legislation, including sectional ownership.

Quantity Surveyor Gondwe: Surveyors Institute of Malawi

Surveyor Gondwe stressed that while developers need to make a profit, there is also a need to provide housing for low-income households. He noted that PPPs can bridge this gap by balancing cost and service delivery, but flexible funding solutions are crucial as most projects require equity rather than debt.

Key Recommendations and Takeaways:

- **Government Role:** Strengthen the legal framework and ensure the provision of essential services for PPP projects.
- **Innovative Models:** Explore innovative funding models like land readjustment to unlock development possibilities.
- **Community Engagement:** Regularize informal settlements to enhance land security and enable community-led development.
- **Flexible Solutions:** Adopt flexible funding solutions tailored to each project's needs, with a focus on equity over debt.
- **Incentives:** Provide incentives for private sector participation in social housing to stimulate investment.
- **Local Resources:** Mobilize local resources through a National Housing Fund to support social housing programs.
- **Comprehensive Due Diligence:** Conduct thorough due diligence to address banking regulations and restrictions that hinder foreign investment.

PARTNER PRESENTATION: OLD MUTUAL INVESTMENT GROUP

Presenter: Mark Mikwamba, Managing Director

The presentation by Old Mutual was delivered by Mr. Mark Mikwamba, Managing Director of the Old Mutual Investment Group (OMIG) Malawi. It focused on OMIG's commitment to growing client wealth responsibly through diverse investment solutions. OMIG manages over K2.0 trillion (USD 1.15 billion) in assets, reflecting strong client trust. The group offers a broad range of investments, including segregated pension funds, project funds, money market funds, and alternative investments like infrastructure and agriculture. The emphasis was on leveraging both traditional and non-traditional asset classes, with specialized teams managing each investment area to deliver consistent, market-beating returns.

OMIG is the leading fund manager in Malawi, holding a 48% market share and managing a significant portion of the domestic equity market. They operate the first Unit Trust Company in the country and are the single largest property owner. Specific investment projects highlighted include student housing in Lilongwe, macadamia farms, and telecommunications infrastructure, all contributing to economic growth and societal impact. The presentation underscored OMIG's role in providing exposure to real assets, offering diversified portfolios, and ensuring dollar returns through a responsible investment approach.

Key Observations:

- There is slow uptake of disaster-resilient and green building technologies, despite their potential to significantly improve housing resilience.
- There is lack of coordinated efforts and investment in integrating climate adaptation and disaster-resilient practices into urban planning and housing development
- Housing is interconnected with various sectors, such as finance, construction, and social welfare, necessitating comprehensive and well-informed policies.
- Increased urbanization is contributing to increased urban heat island therefore call for physical planners to promote sustainable practices e.g. increase of green spaces in urban areas
- government budgets often fall short in covering housing project expenses, leading to the adoption of various PPP models like Build, Operate & Transfer (BOT)
- There is low financial investment in housing development to promote access to housing for all income groups.

Recommendations:

- There is need for enhanced capacity building and knowledge transfer among low and middle-income communities to adopt sustainable housing solutions.
- There is need for stronger enforcement mechanisms, increased financial support, and better stakeholder collaboration to advance disaster-resilient housing and ensure sustainable urbanization in Malawi.
- There is need for proper definition of affordable housing among stakeholders which should put demand and supply in consideration (This should be included when development of policy)
- There is need to find ways to make construction materials e.g. cement to be affordable as possible
- National housing policy to integrate issues of rural housing.
- There is need enforcement of laws of Physical planning and Construction materials to promote resilient housing.
- There is need for intentional planning and allocation of small parcels of land to cater to the needs of low-income earners to deal with informal settlements.

- There is need for dialogues, localization of planning systems, and the recognition of self-built settlements as valuable urban spaces.
- The policy should take a holistic approach and leave no one behind every Malawian should not only focus on civil servants.
- There is need to enforcement of implementation will for the policy and enhance community participation in the development of the policy and also monitoring of the policy to assess its effectiveness.
- Constitutional guidance is essential for policy development and must be informed by situational analyses.
- Transition of the policies to local chiefs to promote community participation.
- Incorporation of drainage management systems to promote disaster resilience.
- Mobilize local resources through a National Housing Fund to support social housing programs.

Opportunities:

- Availability of partners in the housing sector to promote resilient housing e.g. CRS, Habitat for Humanity Malawi.
- Availability of companies like NICO, OLD Mutual which provide financial products that facilitate home ownership.
- Availability of researchers to do research in sustainable housing solutions e.g research by Webster Sumbo titled (potentials of Locally Sourced Soils and Agricultural Waste Materials in Malawi for Use as Unburnt Earth Bricks in Low-Cost Housing).

Commitments:

- **Project 250,"** a project by Malawi Housing Corporation to build 250,000 housing units in line MW2063 to meet housing demand.
- There are plans in place for National Economic Empowerment Fund (NEEF) to provide housing loans, using similar models to Kenya, Morocco and Tanzania.
- HFH will support the Ministry in the review process of the National Housing Symposium.
- HFH will bring the 2025 Regional Housing Symposium to Malawi that will bring together various countries in East and Southern Africa that have hosted National Housing Symposium.

CLOSING REMARKS

Speaker: **QS Chimangeni, Director of Housing**



The Director of Housing, QS Chimangeni expressed appreciation on behalf of the Ministry of Lands and on his own behalf to all participants, speakers and partners who contributed towards the success of the symposium. He made special mention to Habitat for Humanity who contributed about 50% of the symposium's budget and called on other partners to consider supporting the 2025 edition of the symposium. Lastly, he thanked his

organizing team for the sterling job they did in putting this symposium together. The meeting was thus officially closed.

Links

- ✚ **Presentation Slides**
 - 1) [Day 1 Presentations](#)
 - 2) [Day 2 presentations](#)
- ✚ **Symposium Photos**
 - 3) [Day 1 Pictures](#)
 - 4) [Day 2 Pictures](#)
- ✚ **Symposium Livestream**
 - 5) [Official Launch:](#)

PARTICIPATION

The symposium had participants drawn from different sectors. Here is a breakdown of each sector's representation at the Symposium:

2000+
participants in official launch

400+
Registered delegates