

The chapter presents an account of Swaziland's national housing situation and draws heavily on the 2001 national housing policy document. Generally, Swaziland faces growing challenges in human settlements due to rapid urban population growth, rising rates of urbanization, increasing poverty, limited resources to manage rural and urban growth, and inability to deliver services. Even though Swaziland at 0.7 percent annual growth has a fairly low rate of population increase mostly due to a high crude death rate of 26 per thousand fuelled by AIDS, up to 40 percent of its population lack access to sanitation, safe water and health services infrastructure (African Development Bank, 2004). It is estimated that 34 percent of households are urban and another 12 percent fall in the peri-urban category (Government of Swaziland, 2001). It is these households that demand urban housing and attendant services and amenities. Key housing policy areas discussed include: the housing market in urban areas; normalising the housing market in relation to government-owned housing; rental and interest rate subsidies and government land holdings; developing urban informal housing areas for low-income households; improving access to housing and urban services; and ensuring that all households acquire access to the services required to ensure health and safety; changing the manner in which services are financed in order to reduce their cost; and ensuring that service providers are committed to providing all households with the necessary services. Matters relating to housing finance, standards and affordability are also discussed. The gendered nature of housing policy is also discussed and recommendations focusing on how to improve implementation strategies with respect to the objectives set in the housing policy are examined.