GOVERNMENT OF ZAMBIA

STATUTORY INSTRUMENT No. 3 of 2016

The Estate Agents Act, 2000

(Act No. 21 of 2000)

The Estate Agents (General) Regulations, 2016

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In EXERCISE of the powers contained in sections *twelve* and *forty three* of the Estate Agents Act, 2000, the following Regulations are made:

PART I

PRELIMINARY PROVISIONS

Title

1. These Regulations may be cited as the Estate Agents (General) Regulations, 2016.

Interpretation

- 2. In these Regulations, unless the context otherwise requires—
 - "Council" has the meaning assigned to it in the Act;
 - " estate agency " means the process of selling, letting or managing real property, including negotiating the sale price or rental value of real property on behalf of a client;
 - "estate agent" has the meaning assigned to it in the Act;
 - "Fund" has the meaning assigned to it in the Act;
 - "Institute" has the meaning assigned to it in the Act; and
 - "Registrar" has the meaning assigned to it in the Act.

PART II

REGISTRATION OF ESTATE AGENTS

Application for registration

- 3. (1) A person who intends to practice or carry on business as an estate agent shall apply to the Registrar in Form I set out in the First Schedule.
- (2) The Registrar shall, within seven days of the receipt of an application under sub-regulation (1), refer the application to the Council.
- (3) The Council shall, within fourteen days of the receipt of an application under sub-regulation (2)—
 - (a) approve the application, if the applicant meets the requirements of the Act; or
 - (b) reject the application, if the applicant does not meet the requirements of the Act.
- (4) The Registrar may request for further information in respect of an application in Form II set out in the First Schedule.
- (5) The Registrar shall, where an application is rejected, inform the applicant of the rejection in Form III set out in the First Schedule.
- 4. A person qualifies for registration as an estate agent if that person—
 - (a) has attained the age of eighteen years;
 - (b) has passed a qualifying examination recognised or conducted by the Council; and
 - (c) has at least three years work experience under the supervision of a registered estate agent.

Qualification for registration

5. The Registrar shall, where an application is approved by the Council, issue the applicant with a certificate of registration in Form IV set out in the First Schedule.

Issue of certificate of registration

6. A registered estate agent may apply to the Registrar for renewal of the certificate of registration at least ninety days before the expiry of the current certificate in Form V set out in the First Schedule.

Renewal of certificate of registration

7. An estate agent shall, where a change occurs in the registered particulars of the estate agent, notify the Registrar of the change within fourteen days of the change in Form VI set out in the First Schedule.

Notice of change of particulars

8. A certificate of registration shall not be transferred to a third party.

Prohibition of transfer of certificate of registration Surrender of certificate

9. (1) A registered estate agent who decides to discontinue practising or carrying out business as an estate agent shall notify the Registrar in Form VII set out in the First Schedule.

(2) A person who ceases to practice or carry on business as an estate agent shall surrender the certificate of registration to the

Registrar for cancellation at least fifteen days before the cessation of business.

10. (1) The Registrar shall cancel or suspend the certificate of

Suspension and cancellation

- registration of an estate agent if the estate agent—
 (a) contravenes the conditions of the certificate of registration;
 - (b) contravenes the Act;
 - (c) obtained the certificate by fraud, misrepresentation or concealment of a material fact;
 - (d) is found guilty of professional misconduct; or
 - (e) is disqualified from practising or carrying on business as an estate agent.
- (2) The Registrar shall, before suspending or cancelling a certificate of registration inform the holder of the certificate of registration of the intention to suspend or cancel the certificate in Form VIII set out in the First Schedule.
- (3) A notification of the suspension or cancellation of the certificate of registration shall be in Form IX set out in the First Schedule.
- 11. (1) A person whose certificate of registration is destroyed or lost may apply to the Registrar for a duplicate certificate in Form X set out in the First Schedule.

Duplicate certificate

(2) The Registrar shall, within fourteen days of receipt of an application under sub regulation (1), issue a duplicate certificate of registration to the applicant.

Register

- 12. (1) The Registrar shall maintain a Register of Estate Agents which shall specify
 - (a) the names and addresses of registered estate agents;
 - (b) the applications rejected and reasons therefor;
 - (c) the notices issued under these Regulations; and
 - (d) any other information relevant for purposes of the Act.
- (2) The Registrar may cause alterations to be made to the Register in accordance with the purposes of the Act.
- (3) The Register referred to in sub-regulation (1) shall be open for inspection by the members of the public during normal business hours upon payment of the fee set out in the Second Schedule.

PART III

MEMBERSHIP OF INSTITUTE

Application for membership

13. A person who intends to be registered as an estate agent shall apply to the Registrar for membership of the Institute in Form XI set out in the First Schedule upon payment of the fee set out in the Second Schedule.

Classes of membership

- 14. The Institute shall consist of the following classes of membership:
 - (a) full membership;
 - (b) associate membership;
 - (c) student membership; and
 - (d) honorary membership.

Membership certificate

15. The Council shall issue a certificate to a person registered as a member of the Institute in Form XII set out in the Schedule.

Annual subscription

- 16. (1) A member shall pay to the Institute an annual subscription applicable to the class of membership to which the member belongs, on or before the 1st February of each year.
- (2) The Council shall not renew the membership of a member who fails to pay the annual subscription within the period specified under sub-regulation (1).

PART IV

Management and Administration of Compensation Fund

Prohibition of practice without compensation fund certificate 17. (1) A registered estate agent shall not practice or carry on business as an estate agent without a compensation fund certificate.

(2) A person who contravenes sub-regulation (1) commits an offence and is liable, upon conviction, to a fine not exceeding two thousand five hundred penalty units or imprisonment for a period not exceeding two years, or to both.

Compensation fund certificate

18. (1) A registered estate agent shall pay into the Compensation Fund such contribution as the Council

shall specify for purposes of the compensation Fund.

- (2) The Registrar shall issue a compensation fund certificate to an estate agent who has—
 - (a) contributed to the Compensation Fund in accordance with sub-regulation (1).
 - (b) a valid certificate of registration;
 - (c) a valid fidelity bond or fidelity insurance policy in such amount as the Council shall specify;
 - (d) complied with section twenty-eight of the Act; and
 - (e) not been found guilty of a default in respect of which compensation has been paid to a person under section thirty-three of the Act.
- (3) Notwithstanding paragraph (e) of sub-regulation (2), the Registrar shall issue a compensation fund certificate to an estate agent who undertakes, to the satisfaction of the Council, to pay into the Fund the amount paid out as compensation to a person in respect of the default of that estate agent.

Change of detail

- (4) A compensation fund certificate shall be in Form XIII set out in the First Schedule.
- 19. A compensation fund certificate shall, where a change occurs in the particulars relating to the certificate, notify the Registrar within fourteen days of the in Form XIV set out in the First Schedule.
- 20. A compensation fund certificate shall not be transferred to a third party.

Prohibition of transfer of compensation fund certificate Cancellation of compensation fund certificate

- 21. (1) The Council shall cancel a compensation fund certificate issued to an estate agent if—
 - (a) the estate agent is disqualified from holding a compensation fund certificate under regulation 18; or
 - (b) if the business of the estate agent is wound up.
 - (2) An estate agent whose compensation fund certificate is

cancelled under sub-regulation (1) shall surrender the compensation fund certificate to the Registrar.

Display of certificates

PART VI

GENERAL PROVISIONS

- 22. A registered estate agent shall display the following in a conspicuous place at the estate agent's business premises:
 - (a) the certificate of registration;

Appeals

- (b) the membership certificate; and
- (c) the compensation fund certificate.
- 23. (1) A person who is aggrieved with the decision of the Registrar may appeal to the Council within thirty days of the decision in Form XV set out in the First Schedule.
- (2) The Council shall, within thirty days of receiving an appeal under sub-regulation (1), confirm, set aside or vary the decision of the Registrar and inform the appellant in Form XVI set out in the First Schedule.
- (3) A person aggrieved by the decision of the Council may appeal to the Minister within thirty days of receipt of the decision.

Offences

- (4) A person aggrieved with the decision of the Minister may appeal to the High Court within thirty days of receipt of the decision.
 - 24. (1) A person who—
 - (a) makes or causes to be made, an unauthorised entry, alteration or erasure in the Register or on a certificate issued under these Regulations;
 - (b) procures registration or any certificate for oneself or for any other person, by means of fraud, misrepresentation or concealment of any material fact;
 - (c) employs an estate agent—
 - (i) who is suspended;
 - (ii) whose name has been removed from the Register;
 - (iii) who is disqualified under the Act;

Fees

commits an offence and is liable, upon conviction, to a fine not exceeding two thousand five hundred penalty units or to imprisonment for a period not exceeding two years, or to both.

25. The fees set out in the Second Schedule are payable in respect of the matter specified in that Schedule.

FIRST SCHEDULE (Regulation 3, 5, 7 and 10)

Form I (Regulation 3(1)) (To be completed in triplicate)



The Estate Agents Act, 2000 (Act No. 21 of 2000)

The Estate Agents (General) Regulations, 2015

APPLICATION FOR REGISTRATION AS ESTATE AGENT							
Ple	ase complete in block letters	Shaded fields		Appl	ication No.		
		for official use		D (1.77:		
		only		Date	and Time		
	Information Required	Informa	ation Pr	ovided			
		PAR	ΤI				
		PARTIC	ULARS	3			
1.	(a) Surname (block capitals)						
	(b) Other names						
2.	Sex (Tick ($\sqrt{}$) where applicable)	Male	Femal	.e			
3.	Date of birth (dd/mm/yyyy)			•		•	
4.	Place of birth	Town			Country		
5.	Nationality						
6.	(a) National Registration Card No						
	(b) Place of issue						
	(c) Date of issue (dd/mm/yyyy)						
7.	Address						
	(a) Physical address						
	(b) Postal address						
8.	Contact details						
	(a) Telephone No.						
	(b) Fax No.						
	(c) Mobile phone No.						
	(d) Email address						
	EDUCATIONA	LBACKG	ROUN	D			
9.	School, Technical College or						
	University attended (give dates)						
10.	Course of study						
11.	Professional examination passe	ed (give date	es)				
12.	Membership of professional						
	organisations (give grade						
	of membership)						

		PART II						
	E	MPLOYMENT RECORD						
13.	Present employment							
13.	(a) Name of Employer							
	(b) Position held							
	(c) Date of appointment							
	(d) Nature of work undertaker							
14.								
17.	Name of Employer		of work					
	Name of Employer	Employed undertaken	or work					
		Employed undertaken						
15.	Appendices							
10.	Certified copies of all certifi	rates are enclosed						
	Application fee enclosed	eares are encrosed						
DE	CLARATION		ı					
		hed by me in this application is true, correct and c	ompleteto					
	best of my knowledge.	and of the fit and application is also, contest and c	ompretete					
	, c							
		sleading or untrue information or the withhold	ing of any					
rele	vant information may affect m	y registration as an estate agent.						
	Name of applicant	Signature	Name of applicant Signature					
	J 11	Name of applicant Signature						
	Date							
FOR								
	Date OFFICIAL USE ONLY							
	Date OFFICIAL USE ONLY eived by:							
	Date OFFICIAL USE ONLY							
Rec	Date OFFICIAL USE ONLY eived by: Officer (Name and	d Signature) Date						
Rec	Date OFFICIAL USE ONLY eived by: Officer (Name and oblication Fee Received:							
Rec App Date	Date OFFICIAL USE ONLY eived by: Officer (Name and oblication Fee Received: e presented to the Registrar:	d Signature) Date Receipt No.:						
Rec App Date Dec	Date OFFICIAL USE ONLY eived by: Officer (Name and oblication Fee Received: e presented to the Registrar: ision:	d Signature) DateReceipt No.:						
App Date Dec	Date OFFICIAL USE ONLY eived by: Officer (Name and oblication Fee Received: e presented to the Registrar: cision: e applicant informed of decision	d Signature) Date Receipt No.:						
App Date Dec Date Fee	Date OFFICIAL USE ONLY eived by:	A Signature) Date Receipt No.:						
App Date Dec Date Fee Reg	Date OFFICIAL USE ONLY eived by:	d Signature) Date Receipt No.:						
App Date Dec Date Fee Reg	Date OFFICIAL USE ONLY eived by:	d Signature) Date Receipt No.:						
App Date Dec Date Fee Reg	Date OFFICIAL USE ONLY eived by:	d Signature) Date Receipt No.:						
App Date Dec Date Fee Reg	Date OFFICIAL USE ONLY eived by:	n: Date						
App Date Dec Date Fee Reg	Date OFFICIAL USE ONLY eived by:	d Signature) Date Receipt No.:						



The Estate Agents (General) Regulations, 2015

REQUEST FOR INFORMATION

full names	10.(1)
	Address:
	Reference No.:
or registration a	d to furnish the following information or documents in respect of your application is an estate agent:
c) d)	
	days of this notice, if you fail to furnish the requested application will be treated as invalid and shall be rejected.
Da	ted this, 20
	Registrar
	Zambia Institute of Estate Agents



The Estate Agents (General) Regulations, 2015

NOTICE OF REJECTION OF APPLICATION

(1) Here insert the	<i>To</i> : (1)
full names and	
address of	DEFEDENCE NO. (2)
applicant (2) Here insert the	REFERENCE NO. (2)
reference No.	
of the	
application	
(3) Here insert the	You are notified that your application for (3) registration/renewal of
type of application	registration as an estate agent has been rejected on the following grounds:
application	(a)
	(b)
	(c)
	(d)
	Dated this, 20, 20
	Registrar
	Zambia Institute of Estate Agents



The Estate Agents Act, 2000 (Act No. 21 of 2000) The Estate Agents (General) Regulations, 2015

REGISTRATION NO.:

CERTIFICATE OF REGISTRATION OF ESTATE AGENT				
Surname:				
First Name(s)				
Name of firm/business:				
Address				
Given on the day of	20			
Date of expiry:				
This is to certify that the person named on this section 12 of the Estates Agents Act, 2000.	Certificate has complied with the provisions of			
Chairperson Zambia Institute of Estate Agents	Registrar Zambia Institute of Estate Agents			
Date:	Date:			

This Certificate is only valid if it bears the seal of the Zambia Institute of Estate Agents.

Note:

Form V (Regulation 6) (To be completed in triplicate)



The Estate Agents Act, 2000 (Act No. 21 of 2000)

The Estate Agents (General) Regulations, 2015

	APPLICATION FOR RENEWAL OF REGISTRATION AS AN ESTATE AGENT					
Please complete in block letters		Shaded fields for	Application No.			
		official use only	Date and Time			
	Information Deaujued	Informa	tion Duovided			
1.	Information Required (a) Surname	Injorma	tion Provided	v		
1.	, ,					
_	(b) Other names					
	Registration No.					
3.	Address					
	(a) Physical address					
	(b) Postal address					
4.	Contact details					
	(a) Telephone No.					
	(b) Fax No.					
	(c) Mobile phone No.					
	(d) Email address					
5.	Have you since your registration as an estate agent been convicted of an offence under					
	any law within or outside Zambia? If yes, specify details:					
	Nature of offence:					
	Date of conviction:					
	Sentence:					
6.	State any particulars which hav	e changed since you	r last registration			
	CLARATION					
	clare that the information furnis	hed by me in this ap	plication is true, correct ai	nd complete		
to t	he best of my knowledge.					
I uı	derstand that any incorrect, mis-	leading or untrue inf	ormation or the withholding	ng of any		
	evant information may affect the					
	·	-	-			
	Name of applicant		Signature			

Date FOR OFFICIAL USE ONLY	
Received by:	
Officer (Name and Signature)	Date
Application Fee Received: Receipt No Date presented to the Registrar.: Decision:	
Registration No.:	
File No.:	OFFICIAL
Remarks:	STAMP

(Regulation 7)



The Estate Agents Act, 2000 (Act No. 21 of 2000)

The Estate Agents (General) Regulations, 2015

NOTICE OF CHANGE OF PARTICULARS

Here insert the registration No. Here insert the full names of the holder Here insert	of (3)	day of,
physical and postal address of	Previous Details	Current Details
the applicant	Flevious Details	Current Detains
4) Here specify the		
detail which has		
changed		
	Date:, 20	OFFICIAL STAMP
	ENDORSEMENT OF REGISTE	RATION
	This notice has, this day	y of, 20,
	been entered in the Register.	
	Registi	var
	Zambia Institute of E	



The Estate Agents (General) Regulations, 2015

NOTICE OF INTENTION TO SURRENDER CERTIFICATE OF REGISTRATION

	To: THE REGISTRAR	
(1) Here insert the	REFERENCE NO. (1)	
registration No.	I (2)	
(2) Here insert the	of (3)	
full names of	notify your office that on the d	
the holder	20, I intend to surrender my certif	icate of registration
(3) Here insert	because of the following reasons: (4)	
physical and	(a)	
postal address of	(b)	
the applicant	(c)	
(4) Here give		
reasons for	Dated this day of	, 20
surrendering of		
certificate		
	Cionatura of Haldon	
	Signature of Holder	
	FOR OFFICIAL USE ONLY	
	1 011 011101111 002 01/21	
	Received by:	
	Name of officer	Signature
	Date:, 20	OFFICIAL
		STAMP
	ENDODGENGENT OF DECIGED ATION	
		20
		, 20,
	been entered in the Register.	
	Zambia Institute of Estate Agent	S
	ENDORSEMENT OF REGISTRATION This Notice has, this	STAMP, 20,



The Estate Agents (General) Regulations, 2015

NOTICE OF INTENTION TO SUSPEND OR CANCEL THE CERTIFICATE OF REGISTRATION

(2) Here insert the full names of the holder(3) Here insert physical and	notify your office that on the	registration
the applicant	(b)(c)	
(4) Here give reasons for surrendering of	Dated this day of	
certificate	Signature of Holder	
	FOR OFFICIALUSE ONLY	
	Received by:	
	Date:, 20	OFFICIAL STAMP
	ENDORSEMENT OF REGISTRATION This Notice has, this	, 20,
	Registrar	

Zambia Institute of Estate Agents



The Estate Agents (General) Regulations, 2015

NOTICE OF SUSPENSION OR CANCELLATION

(1) Here insert the full names and address of	To (1)
holder	IN THE MATTER OF (2)
	you are notified that your registration as an Estate Agent has been suspended/cancelled on the following grounds: (a) (b) (c) (d)
	Dated this day of, 20
	OFFICIAL STAMP
	Registrar Zambia Institute of Estate Agents
	ENDORSEMENT OF REGISTRATION This Notice, has this
	Chairperson
	Zambia Institute of Estate Agents



The Estate Agents (General) Regulations, 2015

APPLICATION FOR DUPLICATE CERTIFICATE OF REGISTRATION					
Please complete in block letters	Shaded fields for	Application No.			
	official use only	Date and Time			
Information Required	Information Provi	ded	√		
1. (a) Surname					
(b) Other names					
2. Registration No.					
3. Address					
(a) Physical address					
(b) Postal address					
4. Contact details					
(a) Telephone No.					
(b) Fax No.					
(c) Mobile phone No.					
(d) Email address					
5. Appendix					
Affidavit of loss, destruction or					
otherwise of original registration					
Name of applicant (individual	or authorised represe	entative):	•		
Signature:		Date:			
FOR OFFICIAL USE ONLY					
Received by:					
Officer (Name and	Signature)	Date			
Amount Received:					
Receipt No.:					
File No.:			FFICIAL		
Remarks:			STAMP		

Form XI (Regulation 13) (To be completed in triplicate)



The Estate Agents Act, 2000 (Act No. 21 of 2000)

The Estate Agents (General) Regulations, 2015

APPLICATION FOR MEMBERSHIP								
Ple	ase complete in block letters	Shaded fields only		lication No.				
		for official use	Date	e and Time				
	Information Required	Information Provide	ed					
		PART I PARTICULARS						
		PARTICULARS						
1.	(a) Surname (block capitals)							
	(b) Other names							
2.	Sex (Tick ($$) where applicable	Male		Female				
3.	Date of birth (dd/mm/yyyy)							
4.	Place of birth	Town		Country				
5.	Nationality							
6.	(a) National Registration Card No							
	(b) Place of issue				_			
_	(c) Date of issue (dd/mm/yyyy)							
7.	Address							
	(a) Physical address							
0	(b) Postal address							
8.	Contact details							
	(a) Telephone No. (b) Fax No.							
	(c) Mobile phone No.							
	(d) Email address							
9.	Type of membership	Full Membership		Associate Membership				
	(Tick ($$) where applicable)	Student Membershi	р	Honorary Membership				
	EDUCATIONAL BACKGROUND							
10.	School, Technical College or							
	University attended (give dates)						
11.	Course of study							
12.	Professional examination passed	l						
	(give dates)							
13.	Membership of professional							
	organisations (give grade of							
	membership)							

				PART II				
	EMPLOYMENT RECORD							
14.	1 7							
	(a) Name of Employe	er						
	(b)Position held							
	(c)Date of appointm							
	(d) Nature of work u							
15.	Previous employmen							
	Name of Employer	Date/Per Employ		Positions hel	ld	Nature of w undertake		
		Employ	<u>cu</u>			undertake		
	(if more space is need	ded, please	contin	ue on a separate	sheet)			
16.	Appendices							
	Certified copies of al Application fee encl		es are e	enclosed				
DE	CLARATION							
	clare that the informati		ed by n	ne in this applica	tion is	true, correct and o	complete	
to tl	he best of my knowled	ge.						
	derstand that any incor vant information may ε						of any	
	Name of applicant Signature							
Date								
FOI	R OFFICIAL USE ONI	Y						
Rece	eived by:							
	Officer (N	ame and Sig	gnature)		Date		
App	lication Fee Received:			Receipt	No.:			
	e presented to the Registrar							
Decision: Data applicant informed of decision:								
	Date applicant informed of decision: Fee for registration received:							
Registration number:								
Remarks:								
Rem								
Rem								
Rem							······································	
Rem								

REGISTRATION NO.:



The Estate Agents Act, 2000 (Act No. 21 of 2000)

The Estate Agents (General) Regulations, 2015

CERTIFICATE OF MEMBERSHIP					
Surname:					
First Name(s)					
Name of firm/business:					
Address					
Given on theday of	20				
Date of expiry:					
This is to certify that the person named on this section 12 of the Estates Agents Act, 2000.	Certificate has complied with the provisions of				
Chairperson Zambia Institute of Estate Agents	Registrar Zambia Institute of Estate Agents				
Date:	Date:				
Note:					

This Certificate is only valid if it bears the seal of the Zambia Institute of Estate Agents.



The Estate Agents (General) Regulations, 2015

NOTICE OF CHANGE OF PARTICULARS OF COMPENSATION FUND CERTIFICATE

		To:	THE REGISTRAR		
1)	Here insert the	REI	FERENCE NO. (1)		
ĺ	registration No.		(a)		
2)	Here insert the	of (3)		
	full names of the	hen	eby notify your office that on the	e	day of
	holder		, 20, m	y (4)	
3)	Hereinsert			changed as follows:	
	physical and				
	postal address of	г	December of December 1	Comment Data la	
45	the applicant Here specify the	-	Previous Details	Current Details	
7)	detail which has	ŀ			
	changed	-			
	8				
		Dat	ed this day of	, 20	
			Signature	of Holder	
		FO	R OFFICIAL USE ONLY		
		Rec	eived by:		
			Name of officer	Signature	
		_			
		Date	::, 20		
				STAMP	
		ENT	DODGEMENT OF DECIGED	TION	
			DORSEMENT OF REGISTRA		
			s notice has, this day	01, 20	,
		bee	n entered in the Register.		
				• • •	
				gistrar	
			Zambia Institute o	f Estate Agent s	



The Estate Agents (General) Regulations, 2015

NOTICE OF APPEAL

	To: THE COUNCIL/MINISTER	
(1) Here insert the	IN THE MATTER OF (1)	
Registration No)	
	ull I(2)	
names of the hold	ler	
(3) Here insert		
	ss of appeal against the following decision	
the holder	made on the day of	
(4) Here insert the	(4)	
decision made		
		2.0
	(a)	
	(b)	
	(c)	
	(d)	•••••
	Dated at this da	y of, 20
	Signature oj	f Appellant
	*Delete whichever is not applicable	
	FOR OFFICIAL USE ONLY	
	This appeal has, this day of been lodged with the Council/Minister of Housing.	
	Name of receiving officer	Signature
	Position	

SECOND SCHEDULE

(Regulation 27)

Prescribed Fees

	Item	Fee Units
1.	Individual membership	556
2.	Individual membership per year	2,778
3.	Sole trader per year	5,556
4.	Business name application	556
5.	Partnership application	1,112
6.	Partnership companies full membership	11,112
7.	Local corporate company processing	1,389
8.	Local corporate company membership	13,889
9.	Francise International company processing	8,334
10.	Francise international company membership	83,334
11.	Foreign international company processing	166,667
12.	Foreign international company membership	16,667
13.	Student application fees	2,778

S. Kampyongo, Minister of Local Government and Housing

LUSAKA 11th January, 2015 [MLGH/4/15/12]