



FINAL REPORT SUBMITTED TO THE POVERTY
ALLEVIATION STRATEGY COORDINATING
OFFICE

ON

***THE HOUSING SECTOR REVIEW
STUDY***

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ABBREVIATIONS AND ACRONYMS

AA	Action Aid
ARGO	Administration and Registrar General's Office
CARE	Cooperative American Relief Everywhere
CRS	Catholic Relief Services
FCC	Freetown City Council
GoSL	Government of Sierra Leone
IDP	Internally Displaced Person
INGO	International Non-Governmental Organization
MLHCPE	Ministry of Lands, Housing, Country Planning and the Environment
MLCP&E	Ministry of Lands, Country Planning and the Environment
MoDEP	Ministry of Development and Economic Planning
MRDLG	Ministry of Rural Development and Local Government
MOWHTM	Ministry of Works, Housing and Technical Maintenance
NaCSA	National Commission for Social Action
NGO	Non-Governmental Organization
RUF	Revolutionary United front
SALHOC	Sierra Leone Housing Corporation
SIDA	Swedish International Development Agency
WV	World Vision
UNHABITAT	United Nations Human Settlement Programme
UNDP	United Nations Development Programme

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CHAPTER 1

MAIN OBSTACLES TO DEVELOPMENT IN THE SECTOR

INTRODUCTION:

The chapter discusses the main obstacles to the development of housing in Sierra Leone. The discussion will cover the institutional, legislative and policy framework for housing development; the supply factors such as land, finance and building materials and the mismatch between demand and supply. The impact of the civil conflict and poverty will also be discussed.

The chapter first analyses the current housing situation and then proceeds to discuss the factors that have contributed to the situation. Data from the Integrated Household Survey conducted by Statistics Sierra Leone are used to analyze the current housing situation.

1.1 The Current Housing Poverty Situation

The Integrated Household Survey (2003) indicates that there is widespread housing poverty situation throughout the country, that is, the majority of the population lack safe, secure and healthy shelter with basic infrastructure such as piped water and adequate provision for sanitation and removal of household wastes.

Housing Quality

In terms of housing quality, the dwelling houses are constructed mainly of non durable materials, considering the climate of Sierra Leone, especially heavy down of rain during the dry season.

Wall materials

Table 1 shows that 66 percent of dwelling houses have their walls constructed of mud, a building material that disintegrates during the rainy season unless it is constantly maintained, and this is not always the case..

TABLE 1: Type of Wall Materials of Building

WALL MATERIAL	PERCENTAGE
Mud/Mud Blocks	66.12
Wood	6.58
Corrugated Iron	5.19
Stone/Burnt Brick	0.67
Cement/Sandcrete	14.86
Other	6.53
NA	0.05
TOTAL	100

Roof Materials:

Although 63 percent of the dwelling houses have zinc roofs, Thatch is increasingly being used as roof material as 22 percent of the dwelling houses have thatch roofs (Table 2). Thatch is a good insulating material but it deteriorates quickly under the impact of the climatic conditions. Thatch roof are therefore frequently replaced.

Table 2: Type of Roof Materials of Dwelling

ROOF MATERIAL	PERCENTAGE
Thatch	21.70
Wood	3.50
Corrugated Iron	63.24
Plastic Sheeting	5.19
Cement/Concrete	2.06
Roofing Tiles	0.51
Others	3.60
N.A	0.21
TOTAL	100

Floor Materials:

62 percent of the dwelling houses are constructed of earth/mud. However 35 percent of the dwelling houses have cement/concrete floors.(Table 3) The former situation occurs mainly in the rural areas and the latter in the urban centers.

Table 3: Type of Floor Materials of Dwelling.

FLOOR MATERIAL	PERCENTAGE
Earth/Mud	61.75
Wood	2.62
Stone/Brick	0.36
Cement/Concrete	34.76
Other	0.51
NA	-
TOTAL	100

Housing Services and Facilities

In terms of housing services and facilities, The IHS2003-2004 indicate that the majority of the population lack adequate safe drinking, proper sanitation systems, lack adequate sources of energy for cooking and lighting

Sources of Water Supply:

According to Table 4 77 percent of the population do not have access to safe drinking water, They obtain their drinking water from wells with /without pump, river/ lake / spring,

Table 4 Source of Water Supply

WATER SOURCE	PERCENTAGE
Indoor Plumbing	1.08
Inside Stand Pipe	5.35
Water Vendor	0.10
Water Tank	0.05
Neighbour	2.42
Private Stand Pipe	2.11
Public Stand Pipe	11.0
Well with Pump	19.07
Well without Pump	25.40
River Lake Spring	33.11
Rain Water	0.21
Others	0.10
TOTAL	100

The water supply situation, according to Figure 1, varies between the West (Freetown) and the other regions, that is, East, North and South where the water supply situations are similar.

FIGURE 1: Availability of Potable Water in Households in Sierra Leone, 2003

Sanitation:

The Sanitation situation is very unsatisfactory in Sierra Leone. At the national level only 6.5 of the population, according to Table, population use flush toilets as sanitation system and the remaining 74.5 percent use pit latrines the bush/ rivers and streams, as the means of human removal.. The pattern of use of toilet facilities did not vary by regions.

Table .5: Type of Toilet Facilities

TOILET FACILITIES	PERCENTAGE
Flush Toilet	6.5
Common Pit	30.5
Private Pit	14.5
Common Bucket	5.5
Private Bucket	0.1
VIP	1.5
Common Flush	0.3
Bush/ River	36.4
Others	0.1
TOTAL	100

In the West, that is, Freetown the sanitation situation is not much better. Freetown does not have a central sewerage system. A small sewerage system exists in the central business district. However, the raw sewerage is discharged directly into the mouth of the Sierra Leone River. Elsewhere, individual septic tanks serve some households. Accordingly to Figure 2 only 18.86 percent of the households use flush toilets while 786 percent of the households used pit latrines, /bush/ rivers/streams as toilets, which result in adverse environmental consequences.

A pit latrine is not a poor sanitation system per se, but it poses health problems in the intermediate urban centers in general and in Freetown in particular where densities of population and development are high and the system is shared by different households of different hygienic standards.

FIGURE 2 : Distribution of Forms of Excreta Disposal in Sierra Leone, 2003.

Sources of Fuel:

85 percent and 93 percent of the population use kerosene gas lamp and wood for cooking respectively. (Table 6 and 7).

Table 6: Source of Fuel for Lighting

SOURCE OF FUEL	PERCENTAGE
Electricity	10.64
Generator	0.77
Kerosene Gas Lamp	85.4
Candles Touch	0.15
Others	3.39
TOTAL	100

Table .7 Source of Fuel for Cooking

SOURCE OF FUEL	PERCENTAGE
Wood	92.79
Charcoal	4.48
Gas	0.31
Electricity	-
Kerosene	1.96
Others	0.46
TOTAL	100

SOURCE: Tables 1 – 7 are derived from :Statistics Sierra Leone: **Sierra Leone Integrated Household Survey**, March – April 2004

NOTE: The Tables are based on an incomplete data set and should not be construed as final figures

Housing Tenure

Owner, rental and employer-provided house tenure systems operate in the country. As Figure 2 shows, the three tenure systems do not operate uniformly throughout Sierra Leone.

In the East, North and Southern Provinces, 87.91 and 87.2 percent respectively of the households are owner-occupiers,

In the West including the Western Area and Freetown, 64 percent of households are rental occupiers. And only 29.5 are owner occupiers.

Only 2. percent of the households throughout the country were benefiting from Government provided dwelling houses at the national level, with no variation in the percentage at regional levels. The private sector employers were also not significantly supplying their employees with houses.

FIGURE 3: *Percentage Distribution of Residency in Sierra Leone: 2003*

Rent Levels.

Considering the income levels of most of the households interviewed, the rents paid for their accommodation is high. Further more, the rent levels are also high in relation to the quality of dwelling houses they occupy.

1.2. The Main Obstacles

1.2.1 INSTITUTIONAL, LEGISLATIVE AND POLICY FRAMEWORK:

Institutional Framework

Central Government

At the Central Government level, the Ministry of Works, Housing and Technical Maintenance has responsibility for housing. However there are many institutions which are directly and indirectly involved in the housing sector. These include: Ministry of Finance, Ministry of Labour, Social Security & Industrial Relations; Ministry of Lands, Country Planning and the Environment; Ministry of Development and Economic Planning; The Guma Valley Water Company; The Sierra Leone Water Company; The Water Supply Division; The Sierra Leone Roads Authority; The National Power Authority (NPA) and the Ministry of Health and Sanitation.

The problem is not so much that there are several institutions involved in housing, but the lack of a coordinating mechanism between the various institutions. The lack of co-ordination between the Country Planning Division in the Ministry of Lands, Country Planning and the Environment, and the Housing Division in MOWHTM has become more pronounced with the separation of the two Divisions in June 2000. This is impacting negatively on the built environment in Freetown in particular.

Parastatals

The only Parastatal involved in housing is the Sierra Leone Housing Corporation (SALHOC), which was established by an Act of Parliament in 1982 to assist in the provision of housing in an effort to improve the living standards of the people. Since its inception in 1982, however, the Corporation has not been able to mobilize enough working capital to carry out its responsibilities as stipulated in the empowering Act. This has been due to the unfavourable economic conditions that have prevailed during the last decade and the low priority accorded to housing in the allocation of development funds. Consequently except for the few inherited low cost houses and its own demonstration units, the Corporation has not embarked on any meaningful housing project. The sole function performed by the Corporation since its creation has been the management of housing estates vested to it by Government.

The institutional framework is grossly inadequate. Currently, the Housing Division in the MOWHTM, which has responsibility for the formulation of policy and the co-ordination of all the stakeholders for housing delivery, has only one staff member and lacks logistical support. If steps are not taken urgently to build a functioning Housing Department within the MOWHTM, the present desperate housing situation cannot be speedily addressed.

The Town Planning Division in the Ministry of Lands, Country Planning & Environment has responsibility for granting of Planning Permission and Building Permit. Based upon personal investigation, people are finding it difficult to obtain both the Planning Permission and the Building Permit. The Freetown Improvement Act and Rules (FIAR) provide that a Building Permit should be issued or refused within one month from the date of application. Because of lengthy bureaucratic procedures currently in place, applications are not now being granted within the stipulated period. The consequences have been illegal or unauthorized development by particularly the urban poor at sites unsuitable for housing development.

Legislative Framework

There is no unified Planning and Building Act. These are scattered among

- The Public Health Ordinances/Acts of 1960, 1970 and 1978;
- The Freetown Improvement Act and Rules of 1960, as amended;
- The Town and Country Planning Act, Cap 81, of 1946, as amended, which provides for town planning and control of urban development. The Act is out-of-date and it either needs substantial amendment or the enactment of a new Town and Country Planning Act ;
- The Building Fees Act of 1973 as amended in 1993 which provides for the payment of fees in respect of services rendered in connection with obtaining building permits in areas declared as Town Planning Areas.

The Freetown Improvement Act and Rules (FIAR) do not facilitate low-income housing development, especially sites and services. The FIAR prescribes building standards that are unaffordable by the urban poor. For instance, Rule 23 of the Freetown Improvement Act proscribes the use of any other building material other than cement blocks, cement concrete, etc. as wall material. These provisions thus undermine the ability of poor households to finance the type of shelter that meets such standards. The Public Health Act which is used to control building development in the Provincial towns and villages, is more concerned with health matters than with the structure of the building and therefore needs to be replaced by more appropriate building regulations.

Policy Framework

The National Housing Policy (NHP) drafted in 1994, was reviewed and passed by Cabinet in September 1999 thus putting in place an official framework for tackling the housing problem. The central goal of the National Housing Policy is to achieve a significant addition to the housing stock of the nation thereby making it possible for every Sierra Leonean to have access to safe, sanitary and decent housing.

Within this policy, rather than continue its previous role as direct provider of housing, Government will henceforth strengthen and emphasize its role as a "facilitator" or "enabler" whereby it will create a conducive development environment which facilitates mobilization of the full potentials and resources of all actors (particularly the private sector) in the shelter production and improvement process. This implies that

Government will concentrate on those activities towards housing delivery which the private sector and the communities cannot carry out.

However, one of the main weaknesses of the NHP is the lack of specific mechanisms and programmes to implement it. Moreover, because it was formulated before the intensification of the civil conflict, the policy is not adequately sensitive to the immediate concern to reconstruct shelter in rural communities nor to the present scale and nature of the shelter problem in urban areas.

1.2.2 SUPPLY FACTORS

Land

The legal framework governing land delivery is complex and there are no fewer than twenty- two statutes and regulations which have implications for land ownership and land use. Important statutes include the Public Lands Act, (Cap 116), the Unoccupied Lands Act, (Cap 117) and Provincial Lands Act (Cap 122). The last statute regulates matters relating to land in the Provinces with the central aim of protecting the welfare of local communities.

There are two major types of land tenure systems in Sierra Leone i.e. freehold and communal. Land within the Western Area can be conveyed freehold while land in the Provinces is communally owned and can only be leased. Other land tenure systems in the Western Area include the non-formalized de facto tenure, where land belonging to the State is occupied by people (mainly the poor) without the permission of Government and the leasehold tenure, where land is leased out by private owners or by government. The sale of lands to more than one person is common and results in numerous litigation and insecurity of tenure. The former results in a slowing down in the provision of new housing and the latter in the construction of mainly temporary shelter and slum development.

In the Provinces, where the is communal form of land tenure exists, land is allocated to private individuals by land owning families/clans through the Paramount Chief and Tribal Authorities. No formal survey/registration takes place but the need for security of tenure has compelled some people to register their Agreements with land owning families at the Administrator and Registrar General's Office (ARGO) in Freetown in addition to registration at the Native Administration and the Health Inspector's Offices.

Land delivery faces a number of challenges, many of which will take a long time to address. The first is that State land has historically not been well managed and many infractions of official allocation procedures have been recorded. Government has however established a State Lands Committee to review allocation procedures, to rectify past lapses and generally to make land management more transparent.

In Freetown, for the majority of households, land prices have been high relative to income. The average purchase price for a suitably located town lot, (measuring 50ft x 75 ft), ranges from Le1 – Le4 million in the suburban east to Le 2.5million – Le 6 million in the suburban west. In low income neighbourhoods the market price for a town lot ranges from Le800,000 to Le 1.5 million. The lower figure is more than double the annual income of low income households and in the absence of financing facilities for land, acquisition of a private residential plot in the open land market is all but impossible

for the migrants and the urban poor. Consequently these households have had to resort to the informal land market that operates at the foreshore, hillsides, slopes of stream valleys and other marginal lands. Most of such lands are now known to have been state lands and title to them is unregistrable thereby resulting in the construction of mainly houses of a temporary nature.

In both Freetown and the Provincial headquarter towns, due to the high demand for land brought about by urbanization, land is often leased to more than one person and with the absence of an adequate land registration system, there is lack of security of tenure resulting in land disputes, which lead to withholding of land from the market, thereby stunting housing development.

Housing Finance:

Prior to the establishment of the Home Finance Company Limited (HFCL) in November 2000, there was no long-term mortgage lending facility in Sierra Leone. This meant that there were no financial intermediaries to mobilize and channel savings into the housing sector. However there are financial institutions in the country including the central bank (Bank of Sierra Leone), commercial banks, national development bank, rural banks, a post office savings bank, a number of insurance companies, and a savings and loans scheme within SALHOC. There are also a number of provident and pension funds. These institutions play an important role in the general mobilization of savings but these savings are not channeled into the provision of housing.

The Commercial Banks offer loans but for short periods and at high interest rates and these are therefore not suitable for housing development. The Home Finance Company Limited is engaged in the provision of housing through mortgage arrangements but although their loans can be medium to long term, their interest rates (similar to the Commercial Banks at approximately 25% per annum) are much too high and definitely unaffordable by the poor nor even middle income families. The Alliance Housing Finance engages in the construction and outright sale of houses whose prices are unaffordable by even the middle income and most of the high income households.

The Home Savings and Loans Scheme of the Sierra Leone Housing Corporation (SALHOC) established in 1986 has not been able to mobilize enough capital to commence its lending operations.

The establishment of the National Social Security and Insurance Trust (NASSIT) does offer hope for a significant source of low cost funds, which would be suitable for long term mortgage lending for both middle and high-income earners. Such funds can also be utilized for addressing the housing needs of low-income earners through special programmes such as providing sites and services and micro-finance methods for the construction of houses through self-help.

Experiences in housing finance development around the world demonstrate that broad market based systems are the most effective vehicle through which to provide financial resources for shelter development. In Sierra Leone, however, the formal sector financial institutions, such as the Commercial Banks and the Home Finance Company seldom lend so as to serve the needs and requirements of low-income households. Low income families are denied credit altogether, because commercial lending institutions require borrowers to have stable source of income out of which the principle and interest on

loans can be paid according to the agreed terms, whereas the income of self-employed people is not usually stable regardless of its size. Lenders also look for collateral with a clear title that many low-income urban people do not have. In addition, financial institutions tend to think that low-income households are a bad risk, although there is no proven record of this. These institutions also tend to discriminate against women borrowers even where they are heads of household.

Informal housing finance is the predominant mode of finance. The majority of households finance their house construction either through borrowing from the informal market or from relatives or friends or using their own resources. Detailed information on the extent of each type is not available. However, such self-financing mechanisms and the loans acquired from the informal market are normally short term and in small amounts rendering the home construction process a lengthy one that may extend over several years. Most people simply cannot afford to construct a house without interruption.

The overall economic situation has adversely affected the ability of the public to invest in housing. Consequently public sector allocation of funds for housing in the development budgets have not been more than 0.05 per cent of the national annual development budget. In addition, budgetary provisions have been irregular and this has undercut the implementation of housing programmes. The low rentals and huge subsidies provided for civil servants and occupants of public housing estates undermine the ability of government to ensure reasonable recovery of cost and subsequent replicability of such housing projects.

Building Materials

Building materials in use in Sierra Leone are a combination of some local materials such as clay, thatch, bamboo, timber, mud and imported materials including cement, corrugated iron sheets and iron rods and glass sheets.

There is a high dependence on corrugated iron sheets and cement as basic building materials. These materials, in addition to plumbing and electrical materials have to be imported at high costs thus making housing construction very expensive for the majority of Sierra Leoneans.

The prices of the imported building materials are high particularly in relation to the incomes of the poor. The price of a bundle of Corrugated Iron Sheets, 28 gauge, (Le 270,000) and a bag of Cement (Le 18,000) in Freetown (and more in the provinces) are obviously beyond the reach of an urban poor who earns between Le50, 000 -Le70, 000 per month. To buy just one bundle of C.I. Sheets, the urban salaried poor has to save all his monthly earnings for 4 months. This he cannot do because, besides the monthly rent for the dwelling he occupies with his family, he has to meet the food, educational, health, transport and clothing needs of his family.

1.2.3. POVERTY

Poverty has impacted on housing in a variety of ways. In urban areas, low income means that the majority of households can only afford basic rental accommodation in

slum areas with limited access to safe water, sanitation and social facilities. Overcrowding is common and poor living conditions expose a large number of people to high health risks. In Freetown the urban poor households have built houses in precarious sites thus increasing their vulnerability to environmental hazards such as increased soil erosion, land slides, flooding.

1.2.4 LACK OF LAND USE PLANNING

Land use planning has been ineffective. No regional development plan has been prepared to delineate the planning regions, define the hierarchy of urban centres and provide the framework for investment in the physical, social and economic infrastructure within the regions.

At the urban level no urban development plan to guide the growth and development of the urban centres has been formulated. The preparation of the Freetown Structure Plan and Investment Programme, which commenced in 1996, was aborted in 1997 as a result of the unstable political situation that prevailed at the time. The Freetown Structure plan and Investment Programme remains incomplete.

At the local level, various plans have been prepared for various areas in Freetown. On the whole however, these plans have not been implemented. The city of Freetown and the provincial urban centres continue to grow without the benefit of town planning.

In essence, no regional plan exists to complement the economic planning efforts, hence the imbalance in economic development between and within the regions. The non-implementation of the local plans is evidenced today by the juxtaposition of conflicting land uses and the unplanned and chaotic pattern of development of especially the newly developing sub-urban areas in every urban settlement, including even the capital city, Freetown.

CHAPTER 2

APPROACHES TO SOLUTION OF THE PROBLEMS

This chapter examines the past and current responses by the Government, International Non- Governmental Organizations and the Communities themselves to the housing poverty situation described in the previous chapter.

2.1. GOVERNMENT HOUSING PROGRAMMES AND PROJECTS.

There is no National Housing Programme. However in its National Housing Policy, the central goal of the Government is to achieve a maximum addition to the housing stock of the nation thereby making it possible for every Sierra Leonean to have access to safe, sanitary and decent housing. Rather than continue its previous role as direct provider of housing, Government will henceforth strengthen and emphasize its role as a "facilitator" or "enabler" whereby it will create a conducive development environment which facilitates mobilization of the full potentials and resources of all actors (particularly the private sector) in the shelter production and improvement process. This implies that Government will concentrate on those activities which the private sector and the communities cannot do. It encourages the NGOs in particular to engage in shelter delivery for the rural communities country wide.

Government is currently engaged in implementing housing projects but in an un-coordinated manner. Through the Ministry of Development and Economic Planning, it is implementing the **Resource Based Materials Programme** in 17 production plant sites in the country. This Programme is funded by the Commonwealth Secretariat.

The National Commission for Social Action is undertaking a US \$ 2 Million housing project in the Koinadugu, Kailahun and Kono Districts through Catholic Relief Services and Adventist Development and Relief Agency. These projects are not been cleared with nor supervised by the Housing Division of the MWHTM.

2.2. NON GOVERNMENTAL ORGANIZATIONS

National and International Non-Governmental Organizations (N and IN -NGOs) are also involved in shelter provision in various parts of the country. The activities of the IN-NGOs actively involved in shelter provision are summarized below.

2. 2. 1. Catholic Relief Services-Sierra Leone Programme

CRS has been engaged in shelter provision since 1999. They facilitate the resettlement of displaced populations and promote economic recovery within Sierra Leone through shelter reconstruction.

The Project activities have included::

- Assistance to displaced households in Calaba Town to construct 1,000 housing units and resettled 19,000 IDPs between 1999 and 2,000.
- With funding from OFDA assisted 8 displaced communities in Koya, Maforkie and Buya Romende Chiefdoms to construct 1,150 houses;
- With funding from DFID assisted 19 Communities to construct 400 homes in Koya Chiefdom;
- With funds from UNDP/SIDA assisted 262 displaced families to construct 262 homes in Kambia district;
- Assistance to Returnees in the Kailahun district to construct 600 homes with USAID funds;
- Construction of 400 homes in Fadugu, Kondenbaia and Mongo Bendugu in the Koinadugu district with USAID funds and
- Support to Homeless IDPs to construct 100 homes at Grafton;

2.2.3. CARE Sierra Leone Housing Strategies

CARE has also been engaged in shelter (housing and ancillary services) programmes since 1999 mainly in parts of Tonkolili and Moyamba districts. The organization has facilitated the construction of 6,157 (5,157 of these were between 2001 and 2003) individual dwelling houses with associated toilets and communal/individual family water wells.

About 65% of the houses constructed were wattle, 30% mud bricks and 5% concrete blocks houses. Some of the houses did not conform with the recommended house plans because by the time CARE intervened in these communities, some house owners whose houses had been badly destroyed had already gone ahead to rebuild their houses. .

2.2.4. Action Aid (AA)

AA is engaged in shelter construction. So far, AA has constructed 100 and reconstructed 50 houses in the Kambia district. In Goderich near Freetown, AA has constructed 15 middle-income housing units for sale through mortgaging. During the 2004 period AA plans to construct 25 new houses in Sella Limba Chiefdom, Bombali district and 300 new houses in the Kono district using funds from Swedish International Development Agency and Human Security Trust Fund with the United Nations Development Programme as the Executing Agency.

AA utilizes the community, especially the Youths, Women and the Ex-combatants. The project uses the semi and unskilled labour, mostly carpenters and masons, within the communities while AA provides the skilled labour. As far as is possible community

members provide the local building materials. Building materials, tools and equipment, which the community members cannot provide, are supplied by AA.

2.2.4. World Vision Sierra Leone (WV)

WV is operating mainly in Kissi Kama, Kissi Teng and Kissi Tongi Chiefdoms in the Kailahun District, Eastern Province, where they are assisting communities to construct 330 housing units. The work is in progress since W V only started last December 2003.

2. 3. COMMUNITY INITIATIVES

The internally displaced population and the refugees are returning to their war torn communities. The communities are desirous of providing shelter for themselves. Almost everywhere there is the exceptionally high level of spontaneous house construction by households, that is, construction without external assistance. This scale of house rebuilding points to the sustainability of rural housing in stable localities, suggesting that external support should be carefully targeted, with a focus on (a) the more vulnerable people e.g. the aged and the disabled (b) the supply and transportation of essential building materials that are not readily accessible as well as building tools, and (c) improvements in the standards of design and construction. Surveys also show that while basic building skills exist in villages, primarily in carpentry and masonry, the skill level is not high. External assistance should therefore also focus on training and skill enhancement.

CHAPTER 3

PRIORITY PROGRAMMES, MEASURES AND ACTORS

INTRODUCTION:

Sierra Leone faces a huge housing backlog estimated at 350,000 housing units. Given its limited financial resources, Government alone cannot obviously meet this huge housing needs at the scale and time required. The pervasive housing poverty situation and the underlying causes cannot be addressed by Government alone but through partnership between Government, the Private Sector Housing Developers and even the Affected Communities themselves. The priority programmes to be implemented over the next three years, 2005 –2007 are presented below in order of priority.

1. Building the capacity of communities, for effective housing delivery, through skills training in local building materials production and housing construction, as well as facilitating access to local building materials production equipment ;
2. Facilitating access by the poor to affordable finance through micro finance institutions towards aided self help housing construction to ensure sustainability;
3. Facilitating the construction of Housing Estates for all income levels nation wide, which will provide considerable employment for the poor. This can be done by making suitably located land and finance available to Estate Developers and Home Finance Institutions;
4. Providing technical and support services to the communities and the NGOs assisting these communities in the rehabilitation and reconstruction of their homes destroyed as a result of the ten (10) year civil conflict through strengthened Government Institutions which are responsible for housing delivery and planning.
5. Environmental upgrading of slum and squatter settlements in Freetown through the provision of basic water, sanitation and infrastructure services.

The activities for the achievement of the programmes are contained in Annex 1.

JUSTIFICATION FOR SHELTER PROGRAMMES FOR THE POOR

Since the effective delivery of shelter to meet the housing needs of the population in general and for the urban poor and the rural communities in particular is constrained by a weak institutional framework, outdated but rigid legislation and a National Housing Policy (NHP) which has been difficult to implement, there is need therefore to set up an institution that has the power, authority and capacity to act as the focal point for national and international shelter issues, formulate, implement and coordinate the activities of all Agencies involved in shelter delivery and regulate, control and monitor the building activities of all developers, whether public or private. There is need also to review and revise the Legislative Framework and the NHP to reflect current realities and future possibilities.

A housing development programme offers pathways out of poverty by directly generating employment during construction and the extraction and manufacturing of building materials, and indirectly through the demand it creates for goods and services in related sectors. The construction of housing contributes to improved health. Moreover, shelter provides physical space for a range of income creating activities especially within slum areas. More generally, shelter acts as an effective catalyst for the mobilization of household savings thus encouraging the growth of the financial sector and the economy at large.

The communities which have been impoverished as a result of the ten-year civil conflict, are anxious to provide shelter for themselves as is demonstrated by their self help efforts to construct their dwelling houses even from local building materials such as mud and wattle as walling materials, and thatch or tarpaulin as roofing materials. In as much as the use of local building materials should be encouraged, some of these materials by and large can produce substandard housing. There is therefore a need to assist the poor in accessing improved local building materials and for them to be trained in the manufacture and use of such materials.

The establishment of Building Materials Production and Training Centres (BMPTC), in District Headquarter Towns in which Hydraulic Block Making Machines are used will facilitate the production of better quality local building materials. In addition, training in local building materials production and construction techniques will have multiplier effects. In particular, the participation of the communities in skills training and production and use of local building materials in housing construction, will create a pool of skilled artisans whose services will be used by the communities in the construction/repair of housing units and to provide water and sanitation facilities. Artisans will also be employed to adapt current technologies to local conditions and manufacture the machines, tools and equipment needed for the production of local building materials thus generating income and will alleviate poverty levels amongst members of the communities.

The use of local building materials in the construction of the houses will save the foreign exchange used to import expensive building materials while the use of the poor's labour will significantly lower construction costs, thereby contributing towards making the houses more affordable.

In order to facilitate the effective participation of the National and International Investors in the development of housing estates nation-wide, as well as to facilitate the construction of houses by the poor, Government should put in place mechanisms to make available adequate quantity of easily accessible and affordable serviced land for all income levels particularly in Freetown, Bo, Kenema, Makeni and Koidu New Sembehun. Access to land by the poor and women heads of households can also significantly increase the quantum of houses produced in rural communities

The delivery of shelter will have mainly positive impact on the environment since it will take proper planning and provision of services into consideration.

Housing development projects will cater for gender needs through the inclusion and involvement of women in the training programmes in local building materials production and building construction activities. The provision of safe and decent housing and water and sanitation facilities will enhance good health.

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ANNEX-1: PROGRAMME OF ACTIVITIES

PROGRAMME	ACTIVITIES	FY 2004	FY 2005	FY 2006
1. Building the capacity of Communities for effective housing delivery, through skills training in building materials production and building construction	<p>Carry out repairs to the existing Local Building Materials Production and Training Centre in Bo Town;</p> <p>Establish 11 Building Materials Production and Training Centres in each of the District Headquarter Towns;</p> <p>Procure necessary equipment and raw materials for each of the BMPTCs;</p> <p>Select suitable implementing Partners to set up the BMPTCs and provide training;</p> <p>Select 25 Trainees annually, from each District, to be trained in block and roofing tiles making, carpentry, masonry and construction skills;</p>	<p>X</p> <p>X</p> <p>X</p> <p>X</p> <p>X</p>	<p>X</p> <p>X</p> <p>X</p> <p>X</p> <p>X</p>	<p>X</p> <p>X</p> <p>X</p> <p>X</p> <p>X</p>

PROGRAMME	ACTIVITIES	FY 2004	FY 2005	FY 2006
2 Facilitating access by the poor to affordable finance through micro finance institutions towards housing construction to ensure sustainability.	Supporting NaCSA's micro financing activities and empowering NGOs with a view to offer loans to eligible poor to meet the cost of essential building materials for low income housing development.	X	X	X

PROGRAMME	ACTIVITIES	FY 2004	FY 2005	FY 2006
3 Facilitating the development of Housing Estates Nation Wide	Collaborate with NASSIT and Donor Agencies for funding;	X	X	X
	Acquire 100 acres of land each in Freetown Bo, Kenema, Makeni and Koidu New Sembehun;	X	X	X
	Hire the services of a Planner/Architect to prepare Survey and Subdivision layout plans for each of the acquired land;	X	X	X
	Collaborate with Utility Companies (Water, Electricity, Telephone) to provide Off-Site Services and Facilities at the acquired sites;	X	X	X
	Collaborate with the MLCP&E to lease/sell the serviced plots of land;	X	X	X

PROGRAMME	ACTIVITIES	FY 2004	FY 2005	FY 2006
<p>4 Providing technical and support services to the communities and the NGOs assisting these communities in the rehabilitation and reconstruction of their homes destroyed as a result of the ten (10) year civil conflict.</p>	<p>Purchase 100 (no) locally produced manually operated stabilized earth Machines for use through out the country</p> <p>Disseminate the production and use of the locally produced manually operated machine to the communities;</p> <p>Construct Demonstration Houses to be located through out the country using mainly improved local building materials produced from the local building production centres</p>	<p>X</p> <p>X</p> <p>X</p>	<p>-</p> <p>X</p> <p>X</p>	<p>-</p> <p>X</p> <p>X</p>

PROGRAMME	ACTIVITIES	FY 2004	FY 2005	FY 2006
5 Environmental upgrading of slums and informal settlements	<p>Hire the services of 4 National Consultants for 6 man weeks to carry out participatory rapid surveys of the informal settlements at (i) the foreshore; (ii) slopes of stream valleys and (iii) the hillsides and (iv) slum settlements in the inner city areas, with a view to identifying priority needs in these communities;</p> <p>Provide access to safe water, sanitation security of land tenure as well as relevant infrastructure services in the identified communities..</p>	<p>X</p> <p>X</p>	<p>-</p> <p>X</p>	<p>-</p> <p>X</p>