

LIBERIA

HOUSING PROFILE



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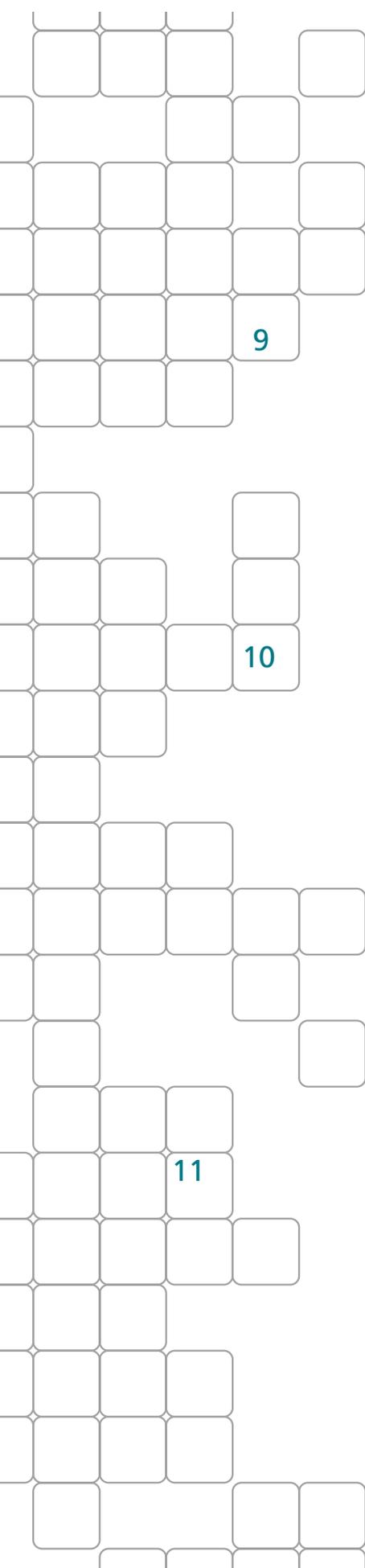
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ACRONYMS

AASHTO	AMERICAN ASSOCIATION OF STATE HIGHWAY AND TRANSPORTATION OFFICIALS
ABL	ACCESS BANK LIBERIA
ACS	AMERICAN COLONIZATION SOCIETY
AFDB/ AFDB	AFRICAN DEVELOPMENT BANK
AFELL	ASSOCIATION OF FEMALE LAWYERS IN LIBERIA
AFL	ARMED FORCES OF LIBERIA
AFT	AGENDA FOR TRANSFORMATION
AIDS	ACQUIRED IMMUNODEFICIENCY SYNDROME
AITB	AGRICULTURAL AND INDUSTRIAL TRAINING BUREAU
ALC	ASSOCIATION OF LIBERIA CONSTRUCTION
ASTM	AMERICAN SOCIETY FOR TESTING AND MATERIALS
BRAC	(FORMERLY) BANGLADESH RURAL ADVANCEMENT COMMITTEE
BRE	BUCHANAN RENEWABLE ENERGY
BWI	BOOKER WASHINGTON AGRICULTURAL AND INDUSTRIAL INSTITUTE
CAB	CHRISTIAN ASSOCIATION OF THE BLIND
CBD	CENTRAL BUSINESS DISTRICT
CBL	CENTRAL BANK OF LIBERIA
CBO	COMMUNITY-BASED ORGANISATION
CCCS	CONTRACTORS CLASSIFICATION AND CERTIFICATION SYSTEM
CEMENCO	CEMENT COMPANY OF LIBERIA
CPI	CONSUMER PRICE INDEX
CSO2	SECOND COUNTRY STATUS OVERVIEW
CSR	CORPORATE SOCIAL RESPONSIBILITY
CWIQ	CORE WELFARE INDICATORS QUESTIONNAIRE
DDR	DISARMAMENT, DEMOBILISATION AND REINTEGRATION
DFID	DEPARTMENT FOR INTERNATIONAL DEVELOPMENT (UK)
EC	EUROPEAN COMMISSION
ECOMOG	ECONOMIC COMMUNITY OF WEST AFRICAN STATES MONITORING GROUP
ECOWAS	ECONOMIC COMMUNITY OF WEST AFRICAN STATES
EIB	EUROPEAN INVESTMENT BANK
EMUS	EMERGENCY MONROVIA URBAN SANITATION PROJECT
EOI	EXPRESSION OF INTEREST
FFW	FOUNDATION FOR WOMEN-LIBERIA
FHLMC	FEDERAL HOME LOAN MORTGAGE CORPORATION, "FREDDIE MAC"
FIB	FIRST INTERNATIONAL BANK
FNMA	FEDERAL NATIONAL MORTGAGE ASSOCIATION "FANNIE MAE", USA
GDP	GROSS DOMESTIC PRODUCT
GIZ	GESELLSCHAFT FÜR INTERNATIONALE ZUSSAMMENARBEIT
GNI	GROSS NATIONAL INCOME
GOL	GOVERNMENT OF LIBERIA
GREDA	GHANA REAL ESTATE DEVELOPERS' ASSOCIATION
GT BANK	GUARANTY TRUST BANK
HA	HECTARE (10,000 SQUARE METRES)
HE	HER EXCELLENCY

ACRONYMS

HH	HOUSEHOLD
HIV	HUMAN IMMUNODEFICIENCY VIRUS
IBC	INTERNATIONAL BUILDING CODE
IDP	INTERNALLY DISPLACED PERSON
ILO	INTERNATIONAL LABOUR ORGANISATION
INCHR	INDEPENDENT NATIONAL COMMISSION ON HUMAN RIGHTS
INGO	INTERNATIONAL NON-GOVERNMENT ORGANISATION
IRIN	INTEGRATED REGIONAL INFORMATION NETWORKS
JICA	JAPAN INTERNATIONAL CO-OPERATION AGENCY
L\$	LIBERIA DOLLAR
LC	LAND COMMISSION
LDBI	LIBERIA BANK FOR DEVELOPMENT AND INVESTMENT
LDHS	LIBERIA DEMOGRAPHIC AND HEALTH SURVEY
LEAF	LOAN EXTENSION AND AVAILABILITY FACILITY
LEAP	LOCAL ENTERPRISE ASSISTANCE PROGRAMME
LEC	LIBERIA ELECTRICITY CORPORATION
LEC	LIBERIA ELECTRICITY CORPORATION
LIBA	LIBERIAN BUSINESS ASSOCIATION
LIBTELCO	LIBERIA TELECOMMUNICATIONS CORPORATION
LISGIS	LIBERIA INSTITUTE OF STATISTICS AND GEO-INFORMATION SERVICES
LPA	LIMITED POWER OF ATTORNEY
LWSC	LIBERIA WATER AND SEWER CORPORATION
MARCO	MORRIS AMERICAN RUBBER COMPANY
MCC	MONROVIA CITY CORPORATION
MD	MANAGING DIRECTOR
MDG	MILLENNIUM DEVELOPMENT GOAL
MIA	MINISTRY OF INTERNAL AFFAIRS
MLME	MINISTRY OF LANDS, ENERGY AND MINES
MOCI	MINISTRY OF COMMERCE AND INDUSTRY
MPEA	MINISTRY OF PLANNING AND ECONOMIC AFFAIRS
MPW	MINISTRY OF PUBLIC WORKS
MTEF	MEDIUM TERM EXPENDITURE FRAMEWORK.
MW	MEGAWATT
NASSCORP	NATIONAL SOCIAL SECURITY AND WELFARE CORPORATION
NGO	NON-GOVERNMENT ORGANISATION
NHA	NATIONAL HOUSING AUTHORITY
NHSB	NATIONAL HOUSING AND SAVINGS BANK
NOCAL	NATIONAL OIL COMPANY OF LIBERIA
NVTC	NATIONAL VOCATIONAL AND TECHNICAL CENTRE
NWRSB	NATIONAL WATER RESOURCES AND SANITATION BOARD
ODA	OVERSEAS DEVELOPMENT ASSISTANCE

PFI	PRIVATE FUNDING INITIATIVE
PPP	PUBLIC-PRIVATE PARTNERSHIP
PPP	PURCHASING POWER PARITY
PRS	POVERTY REDUCTION STRATEGY
PSI	POPULATION SERVICES INTERNATIONAL
RGDP	REAL GROSS DOMESTIC PRODUCT
ROSCA	ROTATING SAVINGS AND CREDIT ASSOCIATION
SEP	SMALL ENTERPRISE PROGRAMME
SLUMDAL	SLUM DWELLERS' ASSOCIATION OF LIBERIA
SME	SMALL AND MEDIUM ENTERPRISE
SSB	STABILISED SOIL BLOCK
STD	SEXUALLY TRANSMITTED DISEASE
TVET	TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING
TVSD	TECHNICAL AND VOCATIONAL SKILLS DEVELOPMENT
UMC	UNITED METHODISTS CHURCH
UNDP	UNITED NATIONS DEVELOPMENT PROGRAMME
UNEP	UNITED NATIONS ENVIRONMENTAL PROGRAMME
UNICEF	UNITED NATIONS CHILDREN'S FUND
UNSCR	UNITED NATIONS SECURITY COUNCIL RESOLUTION
US\$	UNITED STATES DOLLAR
USAID	UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT
WASH	WATER, SANITATION AND HYGIENE
WATSAN	WATER AND SANITATION COORDINATING COMMITTEE
WC	WATER CLOSET
WHO	WORLD HEALTH ORGANISATION
WRCU	WATER RESOURCES CO-ORDINATION UNIT
YMCA	YOUNG MEN'S CHRISTIAN ASSOCIATION

FOREWORD - LIBERIA

It is a reality that providing adequate housing to millions of low income households globally and particularly in urban centers is one of the greatest challenges facing present-day society. In Liberia, meeting this challenge would require constructing a new dwelling every five minutes until 2030.

UN-Habitat has welcomed the initiative of the Government of Liberia to undertake a National Housing Profile, one of the most successful practical tools for housing policy making which has been conducted in more than fifteen countries in Latin America, Africa and Asia since 2010.

A Housing Profile is the first step within the overall framework of UN-Habitat Global Housing Strategy which aims to reposition housing at the centre of national and urban development, as an imperative for a future of economic, environmental, cultural and socially inclusive cities. The Housing Profile is instrumental towards assisting countries to formulate national housing policies, as it improves the understanding of housing sector challenges and the capacity of governments to seize opportunities and provide responses.

The Housing Profile of Liberia brings a holistic depiction of the factors influencing housing provision in the country - from housing finance, land and construction to institutional, regulatory and cultural settings. It provides decision-makers with the right information for effective policy development. The Profile also puts forward clear recommendations in all core areas governing housing provision. New housing stock production should be accompanied by the upgrading of existing informal settlements. Mechanisms to improve access to serviced land need to be implemented in order to provide housing solutions for 512,000 households by 2030. Concurrently, measures need to be taken to improve the affordability of housing, which is presently out of the reach of the vast majority of Liberians. To achieve this, Liberia will need a stronger institutional framework dedicated to housing.

Housing sector stakeholders have now a fundamental tool in their hands to continue working towards the realization of the right to adequate housing for the all Liberians. I am confident that the Liberia Housing Profile will be a fundamental tool to design sustainable and inclusive urban and housing development strategies, and contribute to poverty reduction efforts in post-conflict Liberia.

I wish to express my appreciation and gratitude to all those who have contributed to this report, and my recognition for the commitment of the Government of Liberia. As we head towards the third United Nations Conference on Housing and Sustainable Urban Development, Habitat III, the steps made by Liberia to improve access to adequate housing will sum up to the efforts of UN-Habitat and partners at the global level to reposition housing at the centre of the New Urban Agenda for the 21st century.



A handwritten signature in black ink, appearing to read 'Joan Clos'.

Joan Clos

Under-Secretary-General, United Nations
Executive Director, UN-Habitat

EXECUTIVE SUMMARY

Introduction

Established in 1847 by freed slaves, Liberia emerged a decade ago from its intermittent civil war in which over 270,000 people were killed, half a million internally displaced and countless traumatised. The capital's infrastructure was either virtually destroyed. Nationally, the electrical grid was completely destroyed and the transportation network badly damaged. The financial system collapsed and all Liberia resource exports were sanctioned.

Since the war ended, investment has flooded in; concessions to exploit natural resources serve to leverage investment in infrastructure and services in specific growth corridors and in selected industries. Medium term estimates predict at least a doubling in per capita US\$ household consumption between 2009 and 2030. If this is achieved, it will be helpful for the housing sector as one of its most important issues is not that housing is too expensive but that incomes are too low.

The latest phase of the PRS, the Agenda for Transformation (AfT), sets out government's focus on energy, especially electricity, and transportation, especially roads. In the period of AfT; 2012 -2017, the economy is predicted to grow at about eight per cent per annum with inflation remaining low so that the poverty headcount could fall gradually from 56 per cent in 2010 to about 41 per cent in 2017. By then, Liberia hopes to be classified as a middle-income nation. With poverty currently at 83.7 per cent, however, over 2.9 million people are living on less than US\$1.25 per day. On the 2012 Human Development Index, Liberia ranks 174th out of 187.

In Liberia, all settlements with 2000 or more people or which are capitals of counties are defined as urban (Liberia National Population Council, 2005) but many do not have the socio-economic characteristics of an urban centre. Monrovia is massively dominant being 25 times larger than the next largest by population. This has a major impact on housing discourse in the country as Monrovia's problems and needs tend to overwhelm those of the other cities. Discussions about housing in the small cities tends to focus on the function housing can play as economic counter-magnets to Monrovia, and in providing better services.

In 2009 Liberia was the third poorest country in the world, after Burundi and the Democratic Republic of Congo. The official statistics show between half and three-quarters of employment in the informal sector; in Greater Monrovia it is 45 per cent for males and 69 per cent for females. The Profile regards informal sector employment as valid and to be encouraged through policy.

The policy-makers in housing and urban issues feel that the provision of 'decent and affordable housing' is imperative for attracting expatriate Liberians back from the diaspora or keeping educated Liberians in the country. Concession holders are routinely expected to house their staff. This is used as a reason for offering subsidised housing to relatively prosperous households.

To augment official data from a few years ago, a small sample survey was conducted in August/September in formal and informal neighbourhoods in Monrovia, and in the small cities of Gbarnga and Zwedru by staff of the University of Liberia. The expenditure medians of renters in the surveyed areas are the main affordability criterion in the Profile.

The Institutional Framework

Apart from a short period in the late 1970s when the government set up the Housing and Savings Bank which provided mortgages to a number of individuals and the NHA built a number of estates, housing supply has never been a government priority in Liberia. The idea of housing being an integral part of economic development (apart from its use to attract Liberians home or to persuade them to live outside Monrovia) and the setting up of enabling strategies to allow housing supply to flourish appears to have by-passed Liberian policy-making.

Most officials seem to regard informal settlements as intolerable impositions on the orderly city which must be removed and replaced by peripheral site and service plots. Such ideas are very far from being implementable; not only are they beyond the affordability of local or central governments but they would also involve displacing hundreds of thousands of economically active people reliant on local networks in their current locations.

The key players in housing in the public sector are the Ministry of Internal Affairs (MIA), the Ministry of Public Works (MPW), the Ministry of Lands, Mines and Energy (MLME), the Ministry of Planning and Economic Affairs (MPEA), the Ministry of Commerce and Industry (MOCI) and, of course, the National Housing Authority. Their responsibilities are unclearly demarcated. Set up in 1962 to be the main agency for formal housing in Liberia the NHA was active in housing supply between 1962 and 1986 and has recently started investing in housing estates for the "low-to-middle income groups". NHA receives very little government money: only US\$700,000 for capital investment in FY 2012/13.

The NHA has too little capacity to fill its mandate and it has no outreach toward the majority low-income households, It does have appreciable land reserves but has achieved limited success in recruiting investment partners to develop on the land according to its specifications. Because housing finance is not routinely available to its middle-class clientele, NHA

is having to focus its energies on developing mortgages for its customers. This diverts its attentions from the promotion of housing and drives its human resources profile towards banking issues. So, discourses of how to make rent-to-buy work with seasonal incomes dominate over promoting housing supply cheap enough for the majority.

Local authorities have responsibilities of ensuring clean and sanitary environmental conditions, primarily in the form of beautification, street cleaning (including some of the drainage channels), and solid waste collection and disposal. The City Corporation of Monrovia (MCC) is empowered to collect all real property taxes and use 30 per cent to perform its duties. In the past, MCC collaborated with the World Bank in squatter upgrading but it is not active in housing issues currently.

Currently, when the urban development spreads onto customary land, there are often conflicts between the city mayor and the chiefs over jurisdiction. The Decentralisation Act should give chiefs more powers to regulate what happens on land being taken over for city uses.

In the Private sector, major employers provide housing for some of their workers. There are a few formal sector private developers but the great majority of housing in urban Liberia is provided by individual householders employing artisans and small-scale contractors to build a single house over a period of many years, layer by layer until it is complete.

There are few NGOs working in housing issues in urban Liberia. The local SDI affiliate is SLUMDAL is the main advocate for people living in poverty. Itself affiliated to the local YMCA, it has women's savings groups for roughly 70 per cent of its 7,000 members. On average, members are saving L\$30 (US\$0.40) per week. Part of SDI's operational system is to have a support NGO which should be fully operational very soon and is expected to help SLUMDAL to access funding from external sponsors.

The legal and regulatory framework governing urban development in general is very meagre and followed by very few developers. The Building Code and Zoning Law have both fallen into disuse. All planning applications pass through the MPW in Monrovia. The proposed new Zoning Law seems to take no cognisance of the local capacity to regulate development.

Housing Supply

In the absence of explicit data, the Profile assumes that the number of urban households in the 2008 Census (almost 327,000) equals the number of dwellings in urban Liberia.

Houses in Monrovia's low-income areas tend to have many rooms (5.5 at the median) while those in the two small cities have fewer (two rooms in Zwedru and three rooms in Gbarnga). In Monrovia, the large houses tend to be multi-

occupied with a mean of 20 people; the other cities have mainly single or two household houses (with a mean of about 10 people).

Housing in urban Liberia is very crowded, especially in Monrovia. The data on room occupancy in the sample survey show that over 60 per cent of the residents of low-income areas of Monrovia live in single rooms. Unless great strides can be made in the supply of new dwellings, all housing will tend to be multi-occupied in low-income areas. Residents of the smaller cities enjoy more rooms with only one third of households in single rooms and medians of about two rooms. Very few households in Liberia have more than three rooms. Mean persons per room are in excess of three at the mean in Monrovia's low-income neighbourhoods and Zwedru. Households in Gbarnga generally have more room than the others.

Houses in Monrovia tend to have more than six rooms at the mean but also have many people crowded into them; in Gbarnga and Zwedru, there is much less crowding. Some neighbourhoods have very high density, more than 500 people per Ha in West Point. Houses in Monrovia are mostly built with cement block walls whereas, in the smaller cities, mud-based technologies are very common. Also in Monrovia, renting is very common, especially in single rooms, while the smaller cities have more owners. The ability for many households to live rent free is an important welfare safety net.

The NHA 5000 Affordable Houses Programme is politically important in addressing some of the needs of the middle class. It is heavily reliant on mortgages which do not currently exist in the quantities required so much focus and public money is being devoted to trying to provide them. Care must be taken not to produce dwellings for which a prospective buyer will say, "If I had that much money, I would not live there!"

Meanwhile, the informal sector is still the major supplier of housing in urban Liberia, operating as a collaboration between households and small contractors, outside of formal controls and inputs.

Housing Need

Currently, many more households live in single rooms than housing need calculations based on household sizes would suggest. Comparison of rooms occupied with rooms needed suggests that most households need an extra room.

The Profile has rationalised a need for about twice as much space in Monrovia and half as much again in smaller cities to need for about 60 per cent (400,000) more rooms (200,000 more dwelling-equivalents) to alleviate overcrowding in existing housing. In addition, 40 per cent of housing is in need of major repair or renovation.

The Profile uses government statistics (medium growth scenario) to estimate that the urban population will grow by 1.8 million by 2030 about half of which will be in Monrovia. Adding all together, with a replacement factor for obsolete housing of three per cent per annum), 512,000 new dwellings will be required by 2030; 30,000 per year and one every 4.8 minutes of the working day.

Given the low current spending on housing, the Profile adopts a 15 per cent of expenditure affordability factor. Taking the expenditure patterns of renter households, the new dwellings should cost about US\$50-60 per month or a capital cost of about US\$10,000 at the median.

Land for housing

The legacy of the civil war can be found in missing cadastral maps and land documentation, many squatters especially in Monrovia, the emergence of a variety of land related documentation, speculative occupation of abandoned land, and very poor security of tenure.

The long-standing system of Deed Registration is based on registering the documents rather than the land. Its paper-based system is in disarray so it is very difficult to track land ownership and there is a high risks of fraudulent documentation. As a result, the courts are overwhelmed with land disputes.

Land is not in short supply nor expensive, the major problem is the transaction cost. There is an urgent need to rescue, simplify and digitise the deed registration system.

A Land Registration system is intended to replace the deed registration system, eventually, as it will allow conclusive decision on confused land claims. Unfortunately, as all registered property is liable to property tax many owners will not register their land unless they want to sell it.

Some squatters have been given a measure of security by their having paid annual 'squatters' rights fee' (US\$20 per annum) and some have invested in permanent houses. Now, MCC has a moratorium on squatters' rights in 2008 and some are threatened with eviction. Some large squatter settlements are on land close to, at, or below high tide level and they are vulnerable to disastrous flooding. In these locations, however, they fit into the complex web of commercial, manufacturing and residential functions. Evictions have been carried out occasionally and are constantly threatened leading to 'planning blight' in large areas of squatter neighbourhoods. Forced eviction must stop.

The nature of land holding is on the cusp of a change as the Land Rights Law awaiting final approval brings in a more rights-based land administration system. It recognises that economic growth and tenure security are complementary

rather than conflicting and should prevent the exploitation of weak land rights to acquire commercial use of land and promote more equity in economic growth. Public land should also be more transparently governed through it and, importantly, rights over customary land will be equivalent to rights over private land.

The 512,000 new dwellings needed will require a great deal of land. The savings in land possible by using smaller amounts of land per dwelling are potentially huge. Multi-occupied housing or smaller plots both achieve this.

Finance for housing

Access to banking is improving from a very low base. The majority of Liberians have little or no access to formal or informal credit to build or rebuild housing. Liberia is ranked 98th out of 183 countries on the "getting credit" indicator. Access to land is very important in this, since legal title opens up access to credit for housing.

The Central Bank of Liberia (CBL) oversees all banking practice in Liberia. It demands lending institutions maintain high reserves but lending rates quite low for Sub-Saharan Africa at only 10 to 14 per cent per annum. The Liberia Bank for Development and Investment (LBDI) has a \$10 million loan from the CBL Mortgage Stimulus Initiative. Through it, it offers a few hundred mortgages over ten years. Qualification demands minimum monthly household income of \$450; repayments of up to one-third of joint income, 8 per cent per annum interest is charged while 6 per cent per annum interest is cancelled as a subsidy (a 43 per cent subsidy). Extensive documentation is necessary for the borrower and the land. National Oil Company of Liberia (NOCAL) and National Social Security and Welfare Corporation (NASSCORP) have both funded small schemes.

Most Liberians finance housing through cash inputs in an incremental building process by horizontal stages. Informal finance is mainly in ROSCAs known as susu which are unsuited to long housing loans. Remittances from the Liberian Diaspora are important.

NHA has a small experiment in rent to buy, for 80 tenants with non-verifiable income, through a 10-year financing arrangement. It is also proposing a National Housing Trust Fund (NHTF) which would take 2.5 per cent of each formal sector worker's salary with matching payments employers. A minimum of six months contributions make workers eligible for mortgage loans of up to three times annual income. Someone earning US\$1,000 a month could borrow US\$36,000, absorbing the six-months' savings of another 119 people.

Micro-credit is available as quite substantial business loans or very small loans, often as group loans.

As in Ghana, Liberia only subsidises a few housing schemes but they all go to the middle class. Subsidies come from general tax income so it is unfair to subsidise relatively well-off people.

The Profile's sample survey points to the need to provide 30,000 dwellings per annum at a cost that is too low for mortgages but will require US\$225 million per year until 2030, mainly leveraged from the household sector. Typical repayments will need to be about US\$50 a month. Even so, within these loans, over 6,000 mortgages will probably be needed per year; many more than are available now. The banking sector needs to go to scale on mortgages and reach down to very low income households with shorter-term funds at the same time. This is a very heavy burden for the future but this is the policy challenge.

Infrastructure

Two of Aft's priorities are electricity and transportation. Most cities have very poor infrastructure especially as a result of war's deprecations. There has been some restoration and major progress has been made in Monrovia recently, through international assistance. There tends to be little routine funding for maintenance and repairs. Many areas are unserved except for public water pumps or public toilets.

Several institutions are involved in infrastructure with overlapping and confused responsibilities. Recent developments such as the WASH Compact (2011) and JICA's Master Plan for Monrovia have focused attention on ways to improve services. A National Integrated Water Resources Management Policy is proposed.

Municipalities are responsible for ensuring clean and sanitary environmental conditions in their jurisdictions, including the cleaning, collection and disposal of generated solid waste. Duties have been devolved to local authorities without the necessary funding streams. Many capital-intensive technologies are too expensive for most people to pay for so cheaper technologies should be the focus of infrastructure spending.

Water supply has improved markedly over the last few years, especially in Monrovia but system losses and water not paid for are up to 80 per cent of supply. In low-income areas, most households rely on vendors and public taps; almost no-one there has a tap in the house. In smaller cities, public taps are the mainstay of water supply.

Access to toilets is still poor in low-income areas and in the small cities. Monrovia has a sewerage system which is badly damaged and may not be worth costly renovation. Most toilets in Monrovia's low-income areas are pour flush or WC while in the smaller cities improved pits predominate. Dry systems may be necessary to limit water usage in the future.

Hygiene is generally poor in urban households. Community involvement in infrastructure and hygiene are both important for improving the situation, both through CBOs and commercial advertising

Garbage disposal is an important issue suited to community and small enterprise involvement. The project in Monrovia has used local small contractors and disposal is improving from a low base. Its linkages to sanitation and surface water drainage are important especially in areas liable to flooding.

Electricity supply is very poor, many households use battery lamps while the richer households have generators. In low-income areas and smaller cities, almost everyone cooks with charcoal or wood.

The need for improved infrastructure in existing neighbourhoods is not quantified in the Profile. There is a need to service the expected new housing (368,000 not including the renovations) and at a median cost of about \$20 per month (\$2,500 capital cost); US\$54 million per annum (almost one billion dollars in 17 years). As every dollar spent on improving sanitation, saves at least nine dollars in costs related to health, education, and social and economic development, this could generate benefits of about US\$8.3 billion in 2013 prices over 17 years. In addition, there is great scope for employment in fitting and operating infrastructure.

Construction industry and building materials

There is a small number of formal contractors working at the top end of the housing market, some of them are in partnerships internationally. They use American building standards but finishing tends to be poor. They experience a shortage of skilled workers and supervisors. They build very cheaply but too expensively for most Liberians. Housing is not expensive in Liberia, incomes are too low.

The building process for the majority of housing follows the traditional informal sector format. A person must find and buy land for cash then wait while money is being saved up to start construction. A contractor is engaged on a labour-only contract but the cost of the structure will probably depend as much on the perceived wealth of the client as on the actual cost of building. There will probably be pauses between completing the foundations and floor slab, the walling stage and then the roof. It often takes many years before anyone lives in the dwelling resulting in a scatter of part-finished housing across the periphery of urban areas; this is very wasteful of land.

Cement is manufactured locally from imported clinker by CEMENCO. Cement blocks are dominant in Monrovia. The local materials manufacturers are often undercut by Chinese products. Local materials are plentiful (laterite, thin timber but Liberia needs building standards focusing

on local materials to complement and replace cement. Mud-based technologies are very common in the small cities.

There is enormous potential for employment in house-building. The construction of 30,000 new dwellings a year can provide 11,000 direct construction jobs and about 21,500 jobs connected with the construction of the dwellings needed each year; 32,300 in all. Given that there are about one million jobs in Liberia, this would provide work for three per cent of the workforce. The construction jobs at least are likely to be taken mainly by the poor and youths. There is also huge potential and need for training. Both the jobs provided and the training needed can be very important in the future prosperity of Liberia.

Housing Market

There is little market in Liberia except in new housing for the middle class; there is only a very small market for the diaspora. There is no market regulation. In most of the stock, prospective renters find rooms by word of mouth and owners are very unlikely to sell housing. Rents are generally low except for self-contained apartments for middle class households and expatriates in Monrovia which are very expensive. There is no rent control in Liberia.

The NHA 5,000 Affordable Houses Programme is the largest formal housing supply programme in Liberia at present. The client group are talked of as 'low-to-middle income citizens' but they are more likely to be high in the income scale. Although targeted to cost US\$15-20,000, some turn out to cost much more; i.e., Ecohomes in Schiefflin are on sale at US\$39,000 for one bedroom to \$64,000 for three bedrooms. The completed dwellings in the SINLIB Project in Fendell are for sale for US\$39,900 to US\$42,900 depending on plot size.

While these houses are very low-cost for what they are, they are far above what ordinary Liberians can afford. Moreover, the presence of a strong subsidy element within the NHA 5,000 Affordable Houses Programme has the potential to distort the market for middle-class private housing and reduce the sustainability of developers who do not fit into the programme.

Cross-cutting issues

Experiences during the civil war led to a reshaping of gender roles so that women have become leaders in their communities. For some, leads to marital instability and problems of gender violence. Liberia has a National Gender Policy whose goal is to mainstream gender in the national development processes and equalise the opportunities of women and men.

Women find it harder than men to participate actively in the economy. There are, however, a notable group of

women who are Cross-Border Traders and who deal in large amounts of goods and make substantial profits. There are few investment opportunities so it should not be too difficult to develop a way to enable their building good housing for themselves and to rent out as income stream.

Women are great savers. In West African society, women also have had traditional roles as traders and are used to handling money. Local SLAs are established among groups of 20 to 25 women and provide both financial services and a space in which to discuss issues among other women. The twin empowering, financially and socially, is very effective.

Extending credit to women is generally successful for trading and other short-term activities. They are not yet used for housing and it is difficult to see how they could be. The Slum/Shack Dwellers International (SDI) protocol is more likely to benefit housing supply for women but is not yet used in Liberia. When the agreement between YMCA and SLUMDAL (the Liberian affiliate of SDI) is fully operational, this type of finance should become available.

Although the Liberian laws (both customary and statutory) give equal rights to men and women in inheritance and access to land, owing to customary practices and norms women tend to have less access. The chaos in the land system caused by the civil war has left many Liberians without any means of proving rights to land. In this, women's access to home and productive resources has been particularly seriously threatened.

Women tend to prioritise water and sanitation infrastructure more than men and are especially affected by infrastructure failings, as they lead in the tasks affected by poor water supply and sanitation. In situ upgrading of squatter neighbourhoods can be particularly helpful for women. Their local networks are often very important as livelihood assets; both in the economic capital of trading networks and in the social capital of friendship and support.

In Liberia, children (aged 0 to 14) and youths (15 to 35 years old) form 77 per cent of population. The limited diversity in the existing post-war TVSD programmes, mostly in construction-related industries, has largely failed to improve the livelihoods of the participants in the training as it often flooded particular labour markets. Construction has a great potential as a source of work for youths as one can earn a living using only strength to carry materials. As the industry moves into providing the huge number of new dwellings needed, there will be great demand for construction skills and labour.

The group most often referred to in discussions about formal-sector housing market activity are the newly graduated professionals, well-qualified young people whom Liberia must retain in the country if it is to develop

effectively. Their needs appear to be regarded as paramount and almost outweighing those of any other group. While there is much virtue and reason in this attitude, it is important also to focus on their less qualified peers who need housing affordable to individuals or small households on less than US\$2 per day per capita. The multi-occupied house, with households renting a room at a time, is ideal for young people as it is both cheap and supportive. Young women need water, sanitation and a healthy environment more than young men and have to pay about \$25 per month more for such accommodation.

Only about five per cent of Liberians are 60 years old or over; less than one per cent are 80 or over. The 2008 census seems to have seriously undercounted disabled people as it shows only three per cent of the population with any disability when 10 per cent would be expected. Elderly people and people with disabilities are under particular constraints in informally developed areas where pathways may be too uneven for those with sight impairment and too narrow for wheelchair users. Although, in general, this Profile argues against subsidies of any type, there is good reason for subsidies to be targeted at disabled people as they have particularly difficult housing issues.

Liberia is not particularly vulnerable but it is particularly wet so that flooding, landslips, and tidal inundations are all issues. Many parts of Monrovia and other coastal cities are liable to flooding from both riverine and marine water levels, especially when high rivers coincide with high tides. A change in attitude towards low-lying coastal neighbourhoods could be very important for housing conditions for many of the poorest households in urban Liberia. Giving assurances of medium-term security from eviction, and ceasing forced evictions immediately and publicly, are both important ways forward.

Conclusions and Ways Forward

Business as usual in the housing sector is not an option if the right number of dwellings is to be provided over the next 17 years. There is an urgent need to collaborate with the informal contractors who provide most housing in urban Liberia and improve their efficiency without destroying their competitive edge.

The formal institutional framework is relatively ineffective for housing supply. They require capacity-building inputs to provide the skills needed for encouraging housing supply rather than providing it and managing housing stocks.

Housing is mainly supplied by the informal sector and much of it is multi-occupied with shared or public infrastructure. It is important to focus on how housing that is affordable to the majority can be provided in urban Liberia in very large numbers. Assistance given to householders within this supply system is more likely to assist the low-cost provision

system than Public-Private Partnership arrangements which usually only attract partners for higher cost housing.

The construction of middle-class aspirational housing, as single household villas on quarter-acre serviced plots, is not an appropriate way forward for most of Liberia's urban population. Even as incomes might improve, the threshold costs of such housing are far beyond the ability to pay of most Liberians. The main effective developer in the low-income sector is the householder working with a small contractor.

One of the most important improvements in housing that can be achieved for a poorly-housed population, such as that of Monrovia, is the provision of much more housing suitable for the poor majority. Much benefit can come from such households being able to occupy one more room.

The commonly-held view that the slum problem can only be solved by resettling communities out of their current sites must be discouraged as a matter of urgency as it is blighting the life-chances of many thousand Liberians without any corresponding action being taken to improve their living conditions or the amenity of the cities.

Land is an important enabling component in housing supply and a difficult issue in urban expansion. Current concentration on 'quarter-acre' plots is only sustainable if each is used for several households. Any new Zoning Law should reduce minimum plot sizes and consider encouraging multi-occupied housing in many neighbourhoods. The new Land Rights Act should be passed into law without delay and chiefs should be encouraged to take part in discussions on urban expansion wherever it is likely to occur.

The binary nature of land security in cities, in which there is freehold and little else, should be modified to give intermediate rights such as a right not to be evicted for, say, ten to twenty years accompanied by a right to build in permanent materials.

Many thousands of loans at market interest rates will be required every year either directly for housing costing up to \$10,000 or for businesses so that they can generate the income required to build extra and improved housing. Some of this could be covered by mortgages. However, other recipients are likely to be unsuited to mortgages.

BRIEF INTRODUCTION TO LIBERIA

Liberia was established in 1847 by freed slaves who were being repatriated to West Africa from the United States.¹ Despite comprising only around three per cent of the population, this group has dominated Liberia since the state was established. The True Whig Party, which held power for 110 years between 1870 and 1980 kept their interests to the fore and almost completely excluded indigenous Liberians from economic or political power. There are generally held to be 16 “indigenous” groups, namely the Bassa, Belle, Dey, Gbandi, Gio, Gola, Grebo, Kissi, Kpelle, Krahn, Kru, Lorma, Mandingo, Mando, Mende and Vai.²

Only a decade ago, Liberia emerged from its intermittent civil war. In it, over 270,000 people were killed, half a million internally displaced and countless traumatised by violence, rape, looting, destruction of property and recruitment of child soldiers.³ The civil war, which occurred in two phases (1989-1996 and 1999-2003), led to major population shifts out of Liberia or to Monrovia. Many of the internally displaced persons or IDPs (especially youths and young adults) have remained in Monrovia for many reasons including being used to urban life, or to stay at school, or to continue established small business or because it gives opportunities for a better standard of living. This

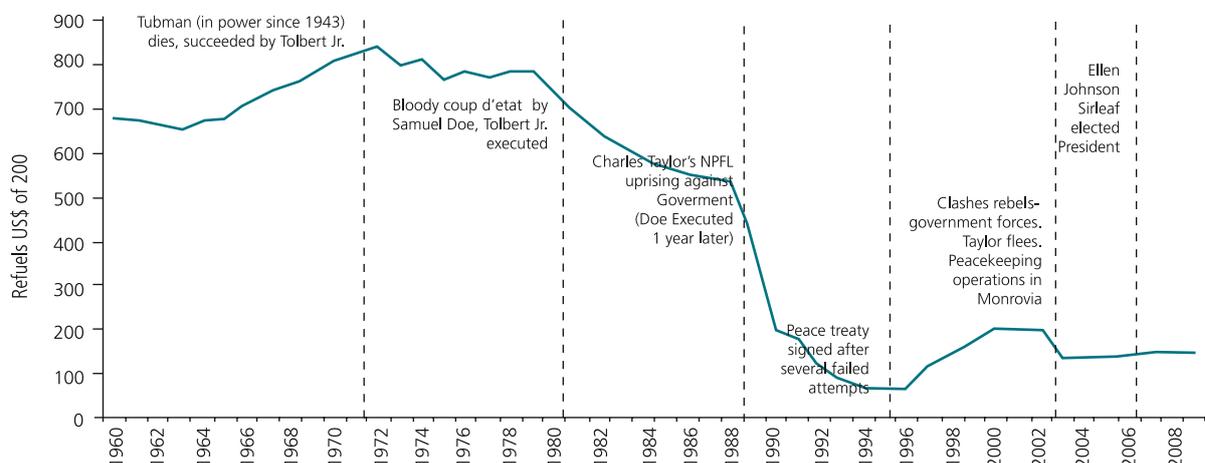
has led to major increase in the population of Monrovia relative to the space and infrastructure available.⁴

The capital’s infrastructure was either completely destroyed or needed complete reconstruction or rehabilitation, no water or sanitation services were available. Nationally, the electrical grid was completely destroyed and the transportation network badly damaged.

The civil war was, obviously, a social and economic catastrophe; many skilled people emigrated and basic health and education almost ceased, resulting in the significant staffing problems evident in 2013. Liberia lost its presence in the international commodity markets for rubber, timber and iron ore, and GDP dropped by about 90 per cent between 1987 and 1995. By 2005, the average income was one-sixth of the 1979 level. The financial system collapsed as foreign direct investment halted, private sector investment withdrew entirely, and all Liberia resource exports were sanctioned.⁵

While many countries in Sub-Saharan Africa have only just regained their GDP per capita of the late 1970s,⁶ Liberia’s civil war meant that 2007 GDP per capita was only one seventh of the 1978 figure.

Figure 1. The fluctuation in real GDP per capita, 1960 to 2008



Source: World Bank⁷

Since the war ended, investment has flooded in to exploit Liberia's natural resources. Thirty concession contracts are currently operational; of these, seven are in agriculture, including rubber, seven are in mining, and 16 in forestry. Others in mining and forestry are anticipated in the near future.⁸

In the medium to longer term the prospects for growth are good. Investments in the natural resource sectors, including mining, rubber and forestry are increasing. There is also the prospect of the discovery of oil in commercial quantities. Concessions serve to leverage investment in infrastructure and services associated with the extractive industries in specific growth corridors and in selected industries. The income multipliers and economic linkages affect the economy as a whole creating further opportunities to develop core infrastructure and related services. These are likely to be implemented in the form of Public Private Partnerships (PPPs) and Private Finance Initiatives (PFIs) which will be useful ways to boost human capital resources. In this, the government is vigilant for opportunities to increase employment and stimulate small and medium size enterprise development.⁹

Medium term estimates made by the World Bank¹⁰ predict at least a doubling in per capita household consumption at US\$ levels between 2009 and 2030. If this is achieved, it will be helpful for the housing sector as one of its most important issues is not that housing is too expensive but that incomes are too low.

The latest phase of the Liberia's Poverty Reduction Strategy, the Agenda for Transformation (AfT),¹¹ sets out how government intends to move the country forward from war through recovery and reconstruction to inclusive growth and wealth creation to become a Middle Income Country by 2030. Initially, the focus is on energy, especially electricity, and transportation, especially roads. It signals the government's concerns to move forward through rebuilding critical infrastructure, reviving traditional resource sectors, forestry, rubber and mining, and establishing a competitive business environment. The main constraints to progress are seen as

- weak infrastructure,
- difficulty in accessing finance,
- weak and unclear property rights,
- low levels of human development,
- high administrative and regulatory costs, and
- continued risks regarding security and stability

These also hamper housing supply as the Profile shows. The structure of the AfT will be supported by four main pillars:

1. Peace, Security and Rule of Law;
2. Economic Transformation;
3. Human Development;
4. Governance and Public Institutions;

plus:

5. Cross-Cutting Issues.

Pillar Two, economic transformation, includes infrastructure improvements, the encouragement of micro-, small- and medium-sized enterprises (MSME) and affordable housing. The Profile will show how important it is to combine these to generate housing at appropriate costs and in adequate numbers. Pillar Three, human development, includes training for employment and improvements in access to safe water and sanitation, both of which feature in this Profile. Pillar Four, governance and public institutions, includes the importance of access to land and its appropriate administration. Pillar Five, the cross-cutting issues, leads to the overarching goal of achieving greater inclusiveness. This looks to turning round the traditional practice of concentrating wealth and power in the elite, men and in Monrovia. To do so, it proposes a special focus on job creation for youth and women, especially through MSME.¹²

Thus, AfT's specific housing objectives can be listed as:

- Expanding access to affordable housing, including for women.
- Improving housing policy, clarifying public- and private-sector roles and assuring affordability and community participation.
- Encouraging employment-intensive techniques where appropriate for construction and site preparation.¹³

All these are echoed in the Profile.

Table 1. Basic indicators, 2010¹⁴

Population (2008)	3,492,563
Population density (people per sq km land area)	41.5
Population growth (annual per cent)	4.0
Population aged 0-14 (per cent of total)	43.5
Urban population (per cent of total)	61.5
Literacy rate, adult (per cent of people aged 15+)	59.1
Literacy rate, youth (per cent of people aged 15-24)	75.6
GNI per capita (current US\$)	200
Inflation, consumer prices (annual percentage)	5.9
Net ODA received (percentage of GNI)	69.9
Poverty headcount at US\$2 PPP (per cent of population)	94.8
Poverty headcount at US\$1.25 PPP (per cent of population)	83.7
Gini index (0= equal, 100 = unequal)	38.2
Interest rate spread (lending rate to deposit rate, per cent)	10.1
Fertility rate (births per woman)	5.3
Life expectancy at birth (years)	55.5
Mortality rate , under 5s (per 1,000)	102.6
HIV prevalence (per cent of population 15-49)	1.5
Access to improved water source (per cent of population with access)	68.0
Access to improved sanitation (per cent of population with access)	17.0

1.1 INTRODUCTION TO THE ECONOMY

Liberia's overall recovery after the conflict has been significant with real GDP growth, from a very low base. According to the National Housing Authority,¹⁵ the national budget has increased sharply from US\$80 million in 2005/2006 to US\$672 million in 2012/2013 (8.4 times as much), though this includes substantial donor support. According to the Central Bank, real gross domestic product (RGDP) grew by 8.7 per cent from US\$768.0 million in 2011 to US\$835.1 million in 2013. Inflation averaged 8.5 per cent in 2011 and was down to 6.9 per cent for 2012.¹⁶ Average civil servants salaries have grown from US\$15 per month in 2005/2006 to US\$80 per month in 2009/2010 and US\$100 in 2013. These are then added to by allowances which may double them to about US\$200 per month.

Short- and medium-term development plans which have been or are being implemented include the 150 Day Action Plan (2006), the Interim Poverty Reduction Strategy (2007) and the complete Lift Liberia Poverty Reduction Strategy (2008–2011). These eased some of the immediate hardships from the war and contributed to the relative stability that Liberia enjoys.¹⁷

In the medium term (the period of AfT; 2012 -2017), the economy is predicted to grow at an annual average rate of about eight per cent with the level of inequality

remaining about the same (Gini co-efficient of 0.33) and inflation remaining low. If this occurs, Liberia could see further meaningful reductions in poverty. Under these assumptions, the World Bank¹⁸ predicts that the poverty headcount would fall gradually from 56 per cent in 2010 to about 41 per cent in 2017. Even under a more modest growth rate of about five per cent over the long term, the percentage of people in poverty could fall below 20 per cent by 2030, when Liberia hopes to be classified as a middle-income nation. With poverty currently at 83.7 per cent, over 2.9 million people are living on less than US\$1.25 per day.

The path towards Middle Income Nation status by 2030 is also outlined in 'Vision 2030'¹⁹ but, on the 2012 Human Development Index, Liberia ranks 174th out of 187 countries.

Despite the beginning of economic recovery, National Housing Authority²⁰ reports a rising feeling of economic injustice, especially among 'youths' (persons aged 30 and below), who make up 61 per cent of the population.²¹ Many Liberians believe that land conflicts or the management of the country's resource could generate renewed conflict.

1.2 POPULATION: FACTS AND FIGURES

According to the 2008 Census,²² the total population of Liberia in March, 2008, was 3.5 million and it had

Table 2. National population from 1962

	Total population	Percentage increase in previous period	Annual rate of growth in previous period (per cent)
1962	1,016,000		
1974	1,503,000	48	3.3
1984	2,102,000	40	3.4
2008	3,477,000	65.4	2.1

Source: 2008 Census²³

increased at an average rate of 2.1 per cent per annum since the previous (1984) Census (table 2).

1.3 THE CONCEPT OF 'URBAN' IN LIBERIA

In Liberia, all settlements with 2000 or more people or which are capitals of counties are defined as urban.²⁴ This definition is not particularly useful as it excludes such important characteristics as economic activity, land coverage, the availability of social services and infrastructure. Thus, many urban areas lack the socio-economic characteristics of an urban centre but are simply organised rural settlements.²⁵ Indeed, there is a plan to reduce the number of urban centres from 129 to 24 (Amos Tweh, Deputy Minister, Urban Affairs, personal communication, October, 2013).

Within the context of 'urban' settlements, Monrovia is massively dominant being 25 times larger than the next largest by population. There are very few housing data on any of the smaller cities. In addition, it is not usual to separate a city's data from its county, thus there is little understanding of distinctly urban issues in the smaller cities.

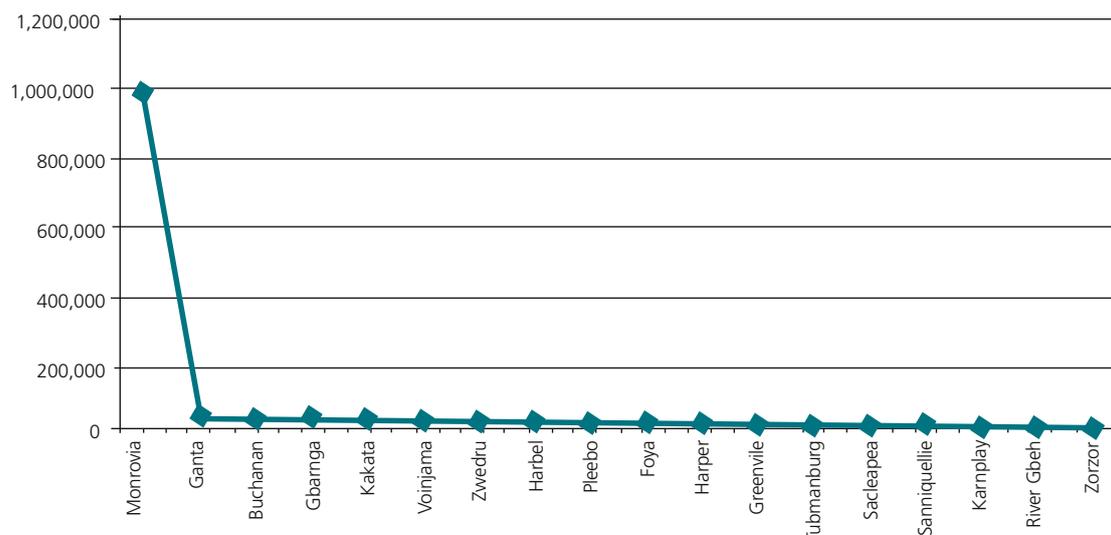
The dominance of Monrovia and very small scale of the other cities has a major impact on housing discourse in the country as Monrovia's problems and needs tend to overwhelm those of the other cities. In addition, while it might make sense to devolve housing policy to cities when they are the size of Monrovia, it makes little sense to do so for Gbarnga or Zwedru whose revenues cannot support professionals capable of fulfilling the duties that come

Table 3. City populations, 2008 Census²⁶

	City population	Percentage equivalent of Monrovia's population
Monrovia	1,010,970	
Ganta	41,106	4.1
Buchanan	34,270	3.4
Gbarnga	34,046	3.4
Kakata	33,945	3.4
Voinjama	26,594	2.6
Zwedru	23,903	2.4
Harbel	23,402	2.3
Pleebo	22,963	2.3
Foya	19,522	1.9
Harper	17,837	1.8
Greenville	16,434	1.6
Tubmanburg	13,114	1.3
Sacleapea	12,117	1.2
Sanniquellie	11,415	1.1
Karnplay	7,664	0.8
River Gbeh	7,313	0.7
Zorzor	5,131	0.5

Source: 2008 Census²⁷

Figure 2. Population of cities in Liberia (2008 census)



Source: 2008 Census²⁸

with it. In addition, when one squatter neighbourhood in Monrovia may have a population greater than the next largest city, urgency for action focuses on the capital.

Discussions about housing in the small cities tends to focus on the function housing can play in the decentralisation process, in providing economic counter-magnets to Monrovia, and in providing better services; education and teachers' housing are particularly mentioned in stakeholders' discourses.

1.4 POVERTY

Poor governance and nearly fifteen years of brutal conflict have made Liberia one of the poorest countries in the world²⁹

Even among relatively poorly performing countries in Sub-Saharan Africa, Liberia still stands out in its levels of poverty. This is not only the context in which the housing sector must operate but also the reason why it is so difficult to provide housing solutions to all Liberians who choose to live in cities.

Table 4. Poverty in Liberia and Selected Comparator Countries

	Country Population (millions)	Share of the population below PPP \$1.25 a day				
		1996	1999	2002	2005	2008
Liberia	3.3	98.2	80.0	69.7	86.5	83.1
Central African Republic	4.0	72.8	68.0	66.9	63.3	63.8
Congo Republic	4.0	56.4	60.1	56.3	54.1	53.4
Sierra Leone	5.5	62.6	73.9	59.9	50.3	44.7
Sub-Saharan Africa		58.1	57.9	55.7	52.3	47.5

Source: World Bank³⁰

Table 5. Poverty lines in 2007

	Food poverty line (L\$)	Non-food poverty line (L\$)	Total/absolute poverty line (L\$)
Rural	14,514	6,910	21,424
Urban	14,431	15,793	30,224
Urban in US\$	190	207	398

Source: World Bank³¹

According to World Bank data, in 2009 Liberia was the third poorest country in the world, after Burundi and the Democratic Republic of Congo. Welfare indicators such as per capita GDP (measured in either current US\$ or in constant Parity Purchasing Power US\$) or per capita GNI (World Bank Atlas method, in current US\$) all show this. Per capita GNI in current US\$ (Atlas method) in 2009 was US\$160.³² The absolute poverty line in urban Liberia was set at US\$398 per annum per capita in 2007.³³

In 2007, nearly two-thirds of Liberia's population lived below the poverty line and almost half were living in extreme poverty. Data from the 2010 CWIQ, however, showed that poverty had fallen to 56.3 per cent in 2010. The data in table 5 data show that poverty is about as prevalent in urban Liberia as its share of the population would indicate but it is considerably lower in Monrovia by that measure.

Most of the reduction was in rural areas, with poverty in urban areas continuing to affect about 55 per cent of the population there. Poverty is much more likely in households whose heads have little or no education. Efforts to improve education, with gross enrolments in primary school at 88 per cent in 2010, are on-going and should show a medium term benefit. It is evident from table 6 that literacy is higher among men than women and in urban areas than generally in Liberia. Greater Monrovia has a particularly literate population with 75 per cent literate in 2010 against the national 59 per cent. The rates of female literacy particularly benefit from being in urban areas and Monrovia; the latter has almost 20 per cent more literacy among women than the country as a whole in 2010. Still, 25 per cent of Monrovia and 31 per cent of urban Liberia's population is illiterate.

Strangely, poverty is slightly more likely in male-headed households than those with a female head but this may be because many of the latter have a migrant husband in the Diaspora contributing to the household.³⁵

Of employed people in Liberia, between 20 and 25 per cent of them want a different job because their pay is inadequate. It is easily the largest reason for wanting to change employment.³⁶

The labour force participation rate among the population aged 15 to 64 was 73 per cent in 2007, in line with the Sub-Saharan Africa rate of 72 per cent in 2007. Women are much less likely to be in employment than men.³⁷ Although Liberia is very large compared to its population, 62 per cent of households are landless.³⁸

1.4.1 Perceived poverty

It is clear that few households in Liberian urban areas conceive of themselves as fairly rich or rich (less than five per cent throughout). Forty per cent of the populations regard themselves as poor or fairly poor, while a good half feels they are in the middle.

There is a remarkable symmetry in the perception of whether things will be better in the future. Only marginally more are expecting things to be worse than those thinking they will be better, and there is little difference between rural and urban, Greater Monrovia and elsewhere.

1.5 THE INFORMAL SECTOR

The official statistics for the extent of the informal sector as an employer in Liberia show between half and three-quarters of employment in that sector. Because of the nature of the sector, these are probably under-counted. In urban areas, about 60 per cent of jobs are informal. Informal employment is not quite as important in Greater Monrovia as it is elsewhere as formal sector jobs are concentrated there in the centres of government and commerce. Even so, the informal employment rate in Greater Monrovia is 45 per cent for males and 69 per cent for females.

The Profile regards informal sector employment as valid and to be encouraged through policy. Improvements in conditions of work are to be sought, through the ILO's

Table 6. Distribution of Literacy Rate by Location and Gender

	2007			2010		
	Male (%)	Female (%)	Overall Literacy rate (%)	Male (%)	Female (%)	Overall Literacy rate (%)
Liberia	68.6	41.0	54.5	71.7	46.9	58.9
Urban	84.8	62.7	73.6	80.1	58.6	69.0
Greater Monrovia	88.2	67.5	77.7	84.7	65.2	74.8

Source: World Bank³⁴

Table 7. Distribution of Households by Perceived Poverty Status (2010), percentage frequencies

	Poor	Fairly poor	Middle	Fairly rich	Rich
Liberia	8.9	36.8	51.1	2.7	0.5
Rural	10.5	39.4	47.8	2.1	0.2
Urban	7.1	33.7	55.1	3.4	0.7
Greater Monrovia	4.3	34.9	56.3	3.5	1.0

Source: Based on Data from the 2010 CWIQ³⁹

Table 8. Distribution of Households by Perception of Change in the economic situation of their community (2010)

	Much worse	A little worse	Same	A little better	Much better	Don't know
Liberia	9.5	13.7	34.3	30.9	10.5	0.9
Rural	8.2	13.8	34.2	33.2	9.7	0.9
Urban	11.1	13.7	34.5	28.2	11.5	0.9
Greater Monrovia	11.0	13.1	39.6	24.9	10.3	1.0

Source: Based on Data from the 2010 CWIQ⁴⁰

Table 9. Number of persons aged 15 and over in informal employment, by sex and locality

	Informal employment	Total employment	Informal employment rate (%)
Liberia	742,000	1,091,000	68.0
Male	332,000	542,000	61.3
Female	410,000	549,000	74.7
Urban	287,000	484,000	59.3
Rural	455,000	607,000	75.0
Greater Monrovia	159,000	281,000	56.6
Male	64,000	142,000	45.2
Female	95,000	139,000	68.7

Source: LISGIS⁴¹

'Decent Work' initiatives⁴² rather than simply through efforts to formalise enterprises, but the Profile team is aware that such efforts may reduce the market advantage of informal sector workers and would encourage a balance to be struck between improving conditions and losing jobs. As the housing problem in Sub-Saharan Africa is being found to be much more owing to low wages than the cost of housing, economic activity must be encouraged by this Profile rather than reduced by any of its proposed ways forward.

The informal sector in housing is even larger and will be dealt with in Chapter 3.

1.6 ATTRACTING BACK THE DIASPORA AND KEEPING TRAINED STAFF

The Stakeholders' workshops and one-to-one meetings demonstrated that policy-makers in housing and urban issues feel that the provision of 'decent and affordable housing' is an imperative not only for demonstrating the commitment of the government to alleviating poverty and enhancing national security but also for attracting expatriate Liberians back from the diaspora or keeping educated Liberians in the country. Housing is also seen as a tool to persuade teachers, local government staff, and other vital workers to move to, or stay in, smaller cities and towns. Concession holders are routinely expected to house their staff. The growth corridors identified in Vision 2030⁴³ are commonly-cited locations for proposed subsidised housing developments for the middle classes.

This need to use ‘decent and affordable housing’ as a means of keeping the aspiring middle class Liberian engaged in the country’s development is used as a reason for offering subsidised housing to relatively prosperous households. This Profile attempts to contextualise the meaning of ‘decent’ and ‘affordable’ in early 21st century urban Liberia. It also points out subsidies where they are found so that decisions can be taken on whether to continue with them. It is important to recognise not only that using subsidised housing supply for political or economic purposes can distort local housing supply systems even to breaking point but also that it is an unfair redistribution of income to the relatively well-off.

1.7 THE PROFILE SAMPLE SURVEY

The small sample survey was conducted in August/September in Monrovia, Gbarnga and Zwedru by staff of the University of Liberia. In Monrovia, it is concentrating on the majority low-income areas (3 and 4 in table 10) as it is the expenditure medians of renters in low-income areas that are the main affordability criterion in the Profile. In Gbarnga and Zwedru, the whole city is the sample area.

The Profile sample survey was conducted in Smythe Road, Paynesville Joe Bar, Topoe Village, Chocolate City A, Red Light and Momboe Town West, in category 3, and in Power Plant, Popo Beach, Jallah Town and Shoe Factory in category 4, using LISGIS maps which comprised sketch maps for many areas and NHA detailed layouts where these existed.

1.7.1 The three cities surveyed

Monrovia

Far and away the largest urban area, Greater Monrovia accommodates at least one in every four people in Liberia and receives almost half as many again for daytime activities. It is the administrative, legislative and commercial capital of the country and known throughout the world for its Freeport at which between 10 and 15 per cent of the world’s shipping is registered. It is the wettest capital in the world.

Situated on the low-lying Mesurado peninsula between the swampy estuary of the Mesurado River and the Atlantic Ocean, it was settled as a colony for emancipated slaves from USA, the Caribbean Islands and slaves from other African countries liberated from slave ships by British and American naval vessels and laid out in a grid plan close to the end of the peninsula. As the city has expanded, particularly during the 14 years of civil war, it has encircled the swampy estuary and spread over the landward side to the north and east.

Ethnic concentrations occur in neighbourhoods of Monrovia. The Buzzi Quarter and Camp Johnson Road developed as a neighbourhood for Lorma, Gbandi and some Kpelleh migrants. People from the Vai, Grebo and Kru groups moved into Clara Town and Vai Town while Jallah Town, Saye Town and Plunkor were settled by people from North Western and Central Liberia; West Point, Logan Town and New Kru Town were settled by migrants from South Eastern Liberia. When their standard of living improved, most of these

Table 10. Neighbourhood classification for the Profile Sample Survey for Monrovia

	Neighbourhood classification	Description	Monrovia residential area in class
1	Low to medium density - high to middle income	Mix of single and multiple family dwelling units with large to medium size plots	Mamba Point, Sinkor, Central Monrovia, Dukor Road, Congo Town, Matadi RC, New Matadi
2	Medium density - middle income	Single and multiple family units medium density development	Caldwell, Steven Tolbert, E.J. Goodridge estates
3	High density – low income (formal)	Single and multiple family units, high density development. Lacking in some basic services	New Kru Town, Battery Factory, Logan Town, Smythe Road, Paynesville Joe Bar, Topoe Village, Chocolate City A, Red Light, Momboe Town West
4	High density – low income (informal)	Single or multiple housing units at very high densities and lacking in most basic services. Locally known as slum communities.	West Point, Chicken Soup, Buzzle Quarter, Rock Spring Valley, Jallah Town, Power Plant, Popo Beach, Shoe Factory

Source: Developed by UN-HABITAT and NHA, Liberia

Figure 3. Map of Greater Monrovia



Source: Liberia Institute for Statistics & Geo-Information Services" or "LISGIS"

migrants moved to the suburbs to find relatively cheap land on which to establish their lives. Their homes there continued to serve as the places of first stop for relatives from the hinterland, enabling subsequent migrants from their rural areas to move to Monrovia by reducing the risks and cost of movements to Monrovia.⁴⁴

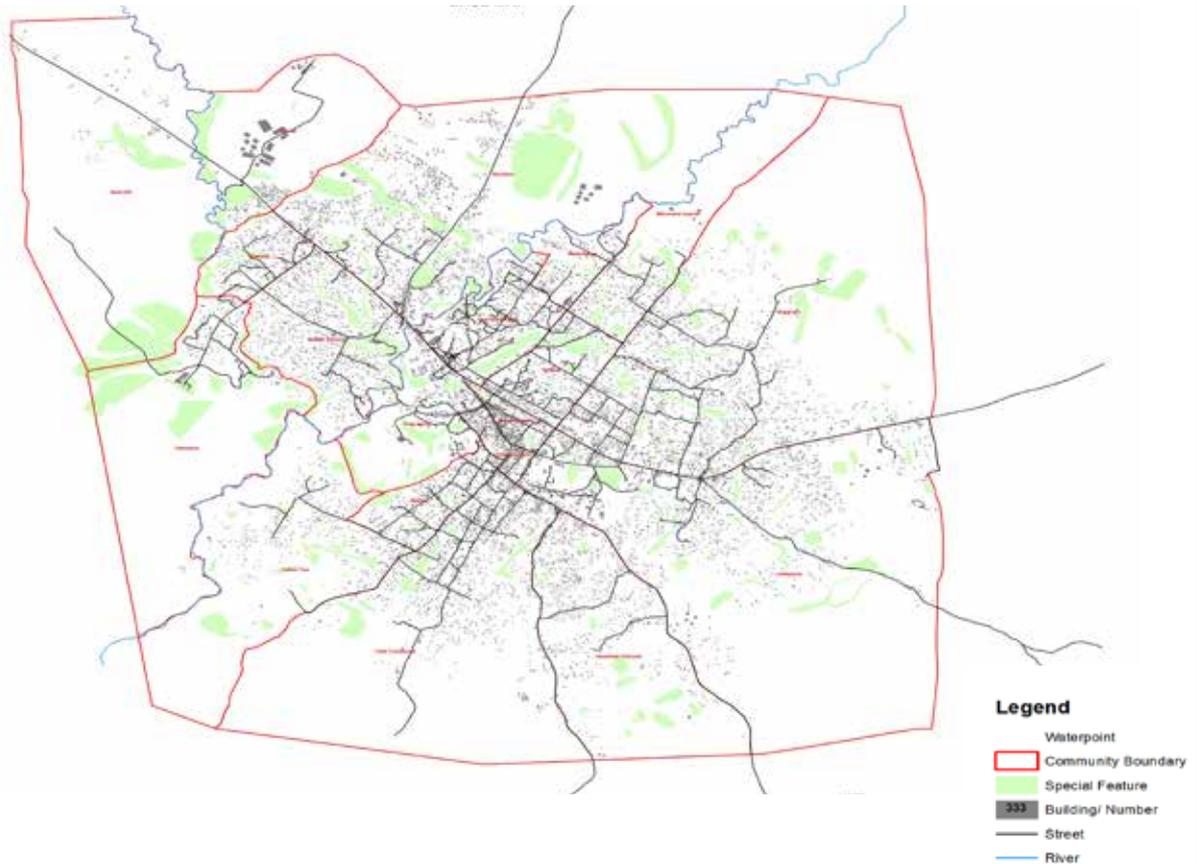
Owing the way it was developed in the past, Greater Monrovia contains several semi-autonomous townships (Congo Town, New Georgia, Gardnersville, Dixville, Barnesville, Caldwell, Johnsonville and Garworlon) and the only borough in Liberia, New KruTown. There is a revenue-sharing system in place while MCC provides many services to the townships and borough. It does not, however, have any zoning or enforcement jurisdiction in them. Greater Monrovia is governed as a separate District within Montserrado County.

About three quarters of the city's housing is informal, much of it in low-lying neighbourhoods close to the sea or estuary. Although under frequent threat of removal, many of these neighbourhoods are large, longstanding and have survived many years of harassment and neglect.

Gbarnga

Ranked fourth in population size in the 2008 census, Gbarnga is the capital of Bong County, north east of Monrovia in the centre of a region of agricultural and mineral wealth. During the First Liberian Civil War, it was the base for Charles Taylor's National Patriotic Front of Liberia; he thought of creating a new capital there. Cuttington University is near the town; its campus was once home to the Africana Museum which no longer exists. Gbarnga is twinned with Baltimore in the USA. In the 2008 census, Gbarnga had a reported population of 34,046. The Land Commission's Urban Land Inventory Project is being piloted in Gbarnga with UN-Habitat support. Preliminary results of that project indicate that the population of the city was at 62,186 in September, 2013.

Figure 4. Map of Gbarnga



Source: UN-Habitat/Land Commission.

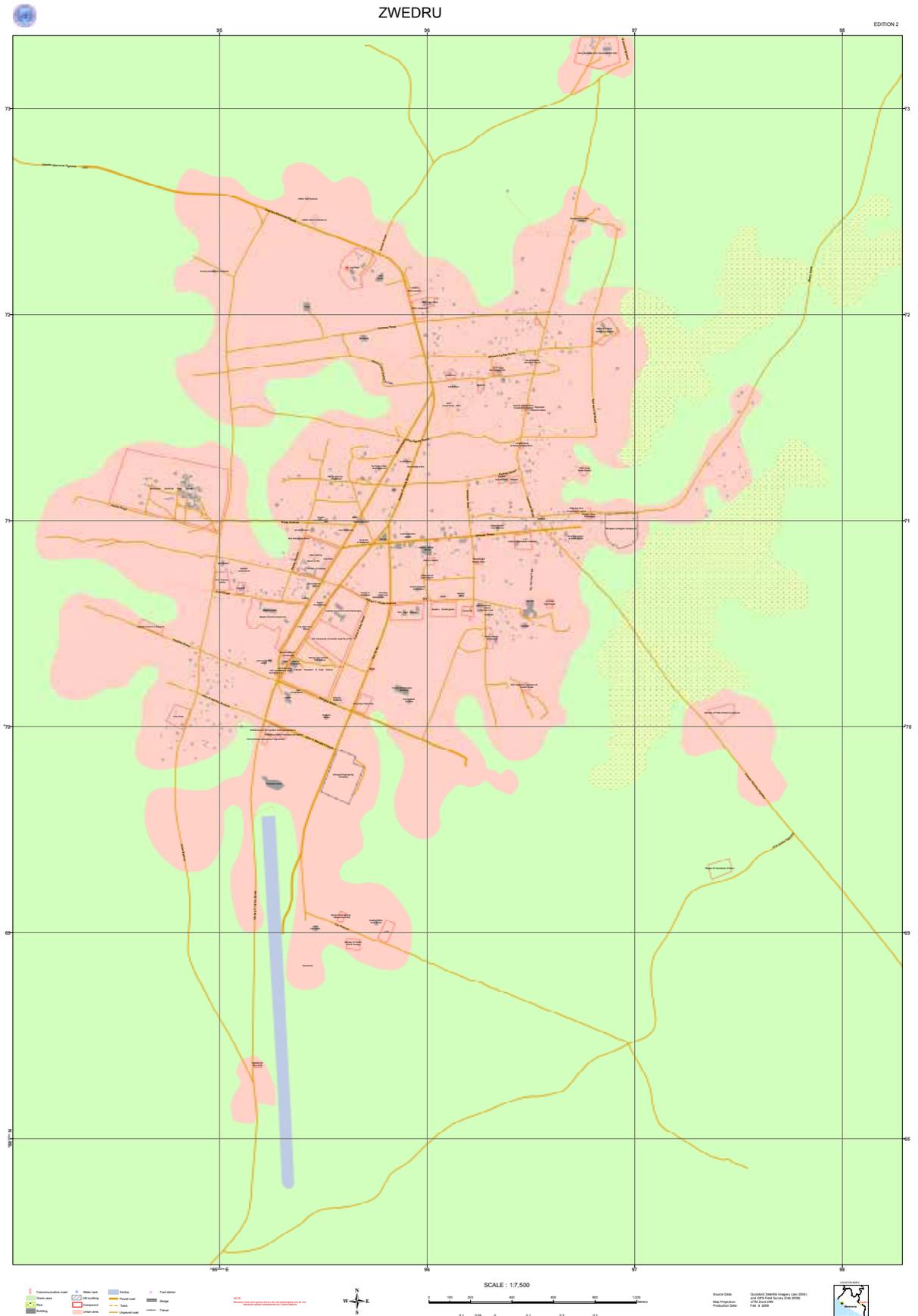
Zwedru

Zwedru is the capital of Grand Gedeh County in the southeastern region near the border with Côte d'Ivoire, 350 miles southeast of Monrovia. The home of the Krahn people, Zwedru is known for timber production and wood products industry. Ranked seventh by population, the 2008 Census counted almost 24,000 residents.

1.8 CONCLUSIONS

The primacy of Monrovia, its reception of many IDPs, and the poverty of both people and institutions pervading within the cities make the issues of housing particularly difficult to tackle in Liberia. It is clear that, as in much of Sub-Saharan Africa, incomes are very low for most households. On the other hand, the likelihood of significant economic growth in the near future current, from the current very low base, gives cause for optimism that incomes will rise to bring more people within the scope of owning or renting adequate housing within the next two decades. The informal sector is supremely important to the low-income majority of urban Liberians, as a provider both of economic opportunities and of homes. It is an important context for activities covered in the sectoral chapters below. The small sample survey has given the opportunity to update 2008 Census data to appreciate progress that has been made in the years since then and to set a current context for the issues to be discussed in the later chapters.

Figure 5. Map of Zwedru



SECTION ENDNOTES

- 1 Those who came from the USA were called “Americo-Liberians” while those from the Caribbeans were “Congo people”. In many references, they all tend to be called “Americo-Liberians”. The Profile refers to them as Liberians of American background.
- 2 Norton (2011).
- 3 Hughes (2013).
- 4 Ngafuan (2010).
- 5 Kaplan et al. (2012)
- 6 e.g., Malawi (UN-HABITAT, 2010)
- 7 World Bank (2012b): 10. World Bank (2012b): 10.
- 8 Kaplan et al. (2012)
- 9 Kaplan et al. (2012). Kaplan et al. (2012).
- 10 World Bank (2012c).
- 11 Republic of Liberia (2013).
- 12 Republic of Liberia (2013).
- 13 Republic of Liberia (2013)
- 14 Republic of Liberia (2013).
- 15 National Housing Authority (not dated, 2013)
- 16 Central Bank of Liberia, 2012 Annual Report; National Housing Authority (not dated, 2013)
- 17 Republic of Liberia (2013).
- 18 World Bank (2012c).
- 19 Republic of Liberia (2012b).
- 20 National Housing Authority (not dated, 2013),
- 21 LISGIS (2009)
- 22 LISGIS (2009).
- 23 Liberia (2009).
- 24 Liberia National Population Council (2005)
- 25 Ngafuan (2010).
- 26 The population given by a more recent project of 62,186 calls into question the small city populations from the census in 2008. Indeed, the Hon Mayor of Gbarnga and her staff cast severe doubts on the coverage of the census there during an interview in August, 2013.
- 27 LISGIS (2009).
- 28 LISGIS (2009).
- 29 World Bank (2012c: vi).
- 30 World Bank (2012a): table 2.8.
- 31 World Bank (2012a): table A1.
- 32 World Bank (2012b).
- 33 World Bank (2012a): table A1.
- 34 World Bank (2012a).
- 35 World Bank (2012a).
- 36 LISGIS (2011: table 6.8).
- 37 World Bank (2012a).
- 38 World Bank (2012a).
- 39 World Bank (2012a: Annex 3).
- 40 World Bank (2012a: Annex 3).
- 41 LISGIS (2011): table 5.2.
- 42 Ghai (2003)
- 43 Republic of Liberia (2012b).
- 44 Ngafuan (2010).

THE POLICY AND INSTITUTIONAL FRAMEWORKS

“Cities lack effective land use and zoning regulation, enforcement and management to stop and control the growth of urban sprawl and slums; there needs to be control methods for creatively helping a sustainable land management process and urban planning through zoning and land use as an independent and decentralized institution throughout Liberia”.¹

The above, from the “Act to Establish the Zoning and Urban Planning Commission for all Counties” highlights why Liberian cities have grown in the chaotic manner that they have. Cities and the housing within them need to be directed if they are to grow efficiently. The means needed for greatest effectiveness, however, may not be the traditional techno-centric zoning but may use enablement, empowerment and persuasion instead; with officials gently directing informal-sector development rather than preventing development or expecting to be the implementers in housing supply.

2.1 THE INSTITUTIONAL AND ORGANIZATIONAL ENVIRONMENT

Apart from a short period in the late 1970s when the True Whig Party government set up the Housing and Savings Bank which provided mortgages to a number of individuals and the NHA built a number of estates, housing supply has never been a government priority in Liberia. Successive governments have not been addressing the need nor have substantial budgets been allocated for housing. The NHA’s income from government (US\$1.5 million in 2012) only covers salaries and transport; little is available for projects, advocacy or research. The Ministry of Public Works only has a small budget for providing infrastructure to housing projects.²

Where housing has been considered by government and its agencies, it has been in the context of stand-alone

projects. The idea of housing being an integral part of economic development (apart from its use to attract Liberians home or to persuade them to live outside Monrovia) and the setting up of enabling strategies to allow housing supply to flourish appears to have bypassed Liberian policy-making.

This Profile, however, signals the start of a policy-making process for housing embarked upon by the Liberian government. The Profile focuses on housing for all segments of the population and its provision in appropriate quantities to cover all the needs arising in urban areas. It involves a significant change from the project-based practice of supplying a few hundred high-quality dwellings at subsidised prices to a fortunate few who already are likely to have secure employment and regular salaries.

As Sarfoh³ noted, most officials in urban areas around Liberia (and elsewhere in Sub-Saharan Africa) seem to have the attitude that informal settlements are intolerable impositions on the orderly city so they must be removed and replaced by site and service plots for low-income households. Such ideas are very far from being implementable and no part of this Profile promotes any argument in their favour. Not only are they far and away beyond the affordability of local or central governments but they would also involve intolerable uprooting of hundreds of thousands of economically active people reliant on local networks in their current locations.

2.2 KEY PLAYERS IN HOUSING

2.2.1 The Public sector

There are several actors in the public sector which do not tend to collaborate or keep each other informed of their intentions.

Ministry of Internal Affairs (MIA)

The mandate of the Ministry includes the following:

- The successful conduct and improvement of local government through supervision and direction of the activities of the political subdivisions of the central government;
- Initiating and organizing programmes for the planned growth of urban areas with emphasis on projects to provide for adequate and satisfactory housing accommodation and other facilities;
- Initiating and organizing programmes for rural community development with emphasis on housing and other facilities designed to transform rural communities into viable towns;
- Initiating and organizing programmes for the planned growth of urban areas with emphasis on projects to provide adequate and satisfactory housing accommodation and other facilities;
- Co-ordinating plans and programmes for self-help projects.

The MIA contains the Department of Planning and Research and the Department of Urban Affairs; it is involved in urban administration but not planning. Its activities mainly focus on the way local governance operates across the country. It regulates the relationships between layers of formal governance and customary governance, and their relationship with each other. These matters are important within the Decentralisation Policy as it alters how representatives in each are chosen from government appointment to local election. These provisions could be very influential on how cities grow out onto customary land as their populations increase towards 2030. The proposed Local Government Act aims to give the powers for areas of significant growth next to a current city to be declared a separate city.⁴

Under the Department of Urban Affairs, the MIA has established the Urban Development Stakeholder Roundtable bringing together the Ministry of Internal Affairs, Ministry of Public Works, National Housing Authority, Lands Commission, Monrovia City Corporation, Slum Dwellers Association of Liberia and UN-Habitat with a view to facilitating the development of an urban planning policy and related laws and regulations.⁵

Ministry of Public Works (MPW)

The Department of Public Works was created in 1928, and was upgraded to a Ministry in 1972. Its mandate includes the following:

- To design, construct and maintain, directly or by contract, all highways, streets, roads, bridges and storm sewers.

- To be in charge of construction of sanitary sewers, hospitals, public buildings and other public works which are built for other ministries or agencies of the Government.
- To carry out and administer urban and town planning and land use zoning.
- To enforce standards for non-governmental buildings.

The Ministry of Public Works contains seven bureaux; Administration, Technical Services, Construction, Operations, Planning & Programming, Community Services and Rural Development headed by the Assistant Ministers.⁶

The National Zoning Office, which is under the MPW, is in charge of regulating land use planning in Liberia. However, there are discussions underway to separate this from the Ministry to make it an autonomous agency. Every planning application in the country passes through the MPW offices in Monrovia.

The Ministry of Lands, Mines and Energy (MLME)

The Ministry of Lands, Mines and Energy includes the following departments with influence in the housing sector:

- The Department of Lands, Surveys and Cartography which consists of the Liberian Cartographic Service and the Bureau of Lands and Surveys.
- The Department of Planning and Development.
- The Inspectorate Division.

The main focus of the Ministry is, not surprisingly, the mineral sector. Of its 15 mandated tasks, 12 are to do with mining and only two refer to land; viz:

- To promulgate all regulations affecting lands, mines and energy in Liberia;
- To monitor compliance with, as well as enforce, all laws and regulations affecting lands, mines and energy;

Through the Land Commission (see chapter 6), it is promulgating the Land Rights Law which will reduce inequality in land distribution and give traditional authorities more power to control their land. It has been piloting land registration but this is currently in abeyance. The Land Commission is currently instituting reform in the land sector by adopting policies to control the illicit trafficking of deeds.⁷

The President in early 2013 indicated an intention to create a new Land Agency. If this comes to pass as expected in 2014, the functions of the Land Commission and the land functions of the Ministry

of Lands, Mines and Energy are expected to be rolled into the new Agency. It is at this point unclear if any of the other ministries and agencies' land/housing-related mandates would also be absorbed into the new Agency.

The Ministry of Planning and Economic Affairs (MPEA)

Within the MPEA is the Department for Sectoral and Regional Planning. This is charged with ensuring that government programmes are prioritised according to their development potential within the government's agreed strategies. Currently, housing is very low down the priority list, behind such obvious economic bottlenecks as electricity supply, roads and transportation, so gains very little support from government. The view of housing as mainly a welfare good encourages the idea that it is not a productive part of the economy.

The MPEA has instituted an inter-ministerial and multi-donor co-ordinating platform in the form of a national steering committee that brings together all donors and sector heads to ensure information sharing and harmonisation of efforts. NHA is aware of this and the MD participates in these meetings. Through its Agricultural and Industrial Training Bureau (AITB), the MPEA is responsible for trade testing and curriculum development including those for the vocational and technical education for building artisans. However, the costs for AITB certification are deemed too high. As a result, the National Vocational and Technical College (NVTC) conducts terminal testing for promotion of its students and appraisal of internship as criteria for graduation of its students without certificates.

The Ministry of Commerce and Industry (MOCI)

The Division of Standards was created within the Ministry of Commerce and Industry in May, 1972 (initially as a bureau) for the purpose of quality control and measurement. The statutory mandates of the Division of Standards include coordinating standardization and related activities at all commercial and industrial levels; preparing, promulgating, and publishing national standards adopted from other countries and organizations; promoting and encouraging the maintenance of standards for the improvement of goods and services, processes, and practices in the Country; and promoting quality control in commercial and industrial establishments.⁸

National Housing Authority (NHA)

The NHA was set up to be the main agency for formal housing in Liberia at a time when such agencies were the standard way forward in Sub-Saharan Africa. The Act creating it set out its mandate to include:

1. Planning, initiating, implementing and executing a housing development programme.
2. Conducting research into the socio-economic problems of the people and the living, dwelling and housing conditions and into the means and methods of improving such conditions.
3. Serving as government's custodian, manager or supervisor of housing programmes.
4. Purchasing, leasing, hiring, obtaining any real or personal property or any right to interest therein where it deems it necessary or convenient for its objectives.
5. The operation and management of housing projects.

It was active in housing supply between 1962 and 1986 and has recently started investing in housing estates for the "low-to-middle income groups".⁹ Like its counterparts in other African countries, it started as a formal provider for households at the upper end of low income but, largely as an institutional survival strategy, has transformed into a provider of middle-income housing in partnership with contractors and developers.

According to the NHA,¹⁰ it received only US\$700,000 from government for capital investment in FY 2012/13. About twice this was provided by National Oil Company of Liberia (NOCAL) and National Social Security and Welfare Corporation (NASSCORP) in 2011 to 2012.

The NHA has too little capacity to fill its mandate. It cannot compete with the large-scale developers serving the middle class (above, say, US\$25,000 per dwelling). It has no outreach toward the majority low-income households (who need housing solutions costing US\$10,000¹¹ or so and below) but it is planning to build estates in neighbouring Bomi and Margibi counties in support of the government's decentralisation strategy.¹²

NHA has appreciable land reserves but has achieved limited success in recruiting investment partners to develop on the land owing to inadequate resources to provide sites and services infrastructure and the lack of access to finance by home-buyers. Even when it does find partners, it may be unable to influence significantly the housing supplied by its partners. The SINLIB estate at Fendell is a case in point where the developer produced housing much above the intended cost.

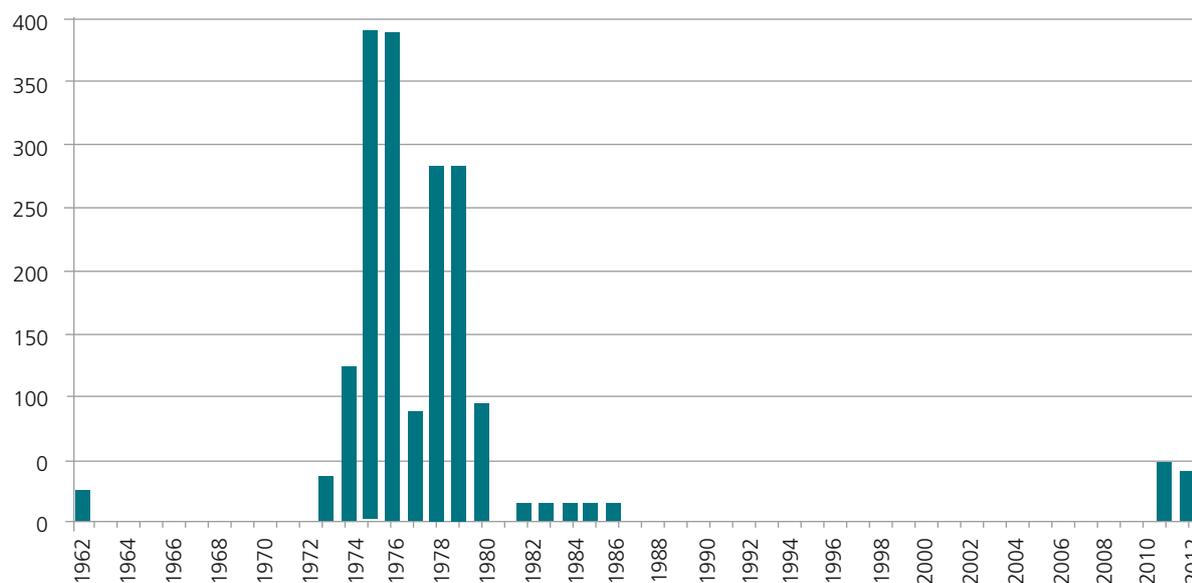
Because housing finance is not routinely available to its middle-class clientele, NHA is having to develop the mortgages for its customers. This diverts its attentions from the promotion of housing and drives its human resources profile (and, therefore, comfort zone of its staff) towards banking issues rather than housing supply promotion. Its priorities focus on how to provide appropriate finance to informal traders rather than how

Table 11. NHA's investment in low-cost housing, 1962 to 2013

	Date	Total no. of dwellings	Estimated cost (US\$)
New Kru Town	1962	25	125,000
Amilcar Cabral	1973/74	72	1,117,782
Stephen A. Tolbert	1975/79	442	7,598,682
E.J. Goodridge	1976/77	604	9,385,315
New Georgia	1978/79	263	1,852,798
Old Matadi	1978-80	191	11,732,600
West Point	1980	32	1,054,000
New Matadi	1982-86	72	3,000,000
Buchanan	2011/12	10	178,167
Voinjama	2011/12	10	178,167
Sanniquellie	2011/12	10	178,167
Brewerville	2011/12	58	1,000,000
Total		1,604	37,400,678
Mean cost per dwelling (US\$)			23,317

Source: National Housing Authority¹³

Figure 6. Dwellings built per year by NHA (1962 to 2012)



to encourage building contractors. So, discourses of how to make rent-to-buy work with seasonal incomes dominate over promoting housing supply cheap enough for the majority.

Banks and Building Societies

The Central Bank of Liberia (CBL) oversees all banking practice in Liberia. It demands that any lending organisation keeps a high reserve of 22 per cent against risk. Its lending rates are only 10 to 14 per cent per annum. CBL is considering introducing some treasury instruments to enable long-term funding by banks.¹⁴

Liberia Bank for Development and Investment LBDI is the only bank currently lending for long-term ventures in housing, including mortgage finance for the upper income echelon. LBDI in partnership with the NHA has recently negotiated a ten years, \$10 million loan from the CBL Mortgage Stimulus Initiative, to provide ten-year mortgages.

The National Social Security and Welfare Corporation (NASSCORP) holds the pension funds of formal-sector workers. NASSCORP is looking for a source of long-term capital for housing development.¹⁵ There are no Building Societies in Liberia.



Figure 7. NHA housing in New Matadi



Figure 8. NHA Flats in Matadi

Local government – City and Town Councils

Liberia is divided into fifteen administrative counties headed by county superintendents. In turn, they are sub-divided into districts (headed by district commissioners).

The Public Health Law of 1975 granted the City Corporation of Monrovia (MCC) the responsibility of ensuring clean and sanitary environmental conditions in the city. It is responsible for environmental management, including sanitation, primarily in the form of beautification, street cleaning (including some of the drainage channels), and solid waste collection and disposal. The demarcation for drainage cleaning duty between MCC and MPW is not clear.¹⁶ The City Corporation of Monrovia is empowered to collect all real property taxes and use them to perform its duties. It can retain 30 per cent of all property taxes collected for development and infrastructural projects for the City. It passes the remaining 70 per cent on to the Central Government. In the past, the MCC has collaborated in squatter upgrading under the Monrovia Urban Development Programme funded with the World Bank. It provided water supply and roads, market stalls, schools and health centres in some squatter areas. It was meant to become replicable through collecting property taxes but this did not succeed, partly because of the civil war. It is not active in housing issues currently but does carry out repairs to services. Parts of what appears to be Monrovia are separate administrations. For example, New Kru Town is the only Borough in the country and areas such as Congo Town, New Georgia, Caldwell, etc., are Townships.

In 2009, the MCC had constituted a steering committee for slum upgrading, chaired by the Mayor and with representatives of the key authorities, NGOs and slum-based CBOs, and was engaging members of the donor

community. However, there has been turnover in the Mayor's office and the initiative was not continued.

The planning department of MCC issues "construction authorisation" or "construction clearance" that are forms of concurrence to the planning and construction permits issued by the Ministry of Public Works. However the Acting Mayor of MCC views this as a double penalty on developers and wants to withdraw this requirement.¹⁷

There is a body of opinion lobbying for resolving and clarifying the roles of the City Corporation and the Central Government agencies in the management of the built environment of Monrovia because of frequent clashes between the two authorities. As a result of these challenges and the excessive primacy of Monrovia, pre-war plans for relocating the capital from Monrovia to a new site closer to the centre point of Liberia has resonance with a significant number of officials.¹⁸ However, the practical costs of such relocation mean that, realistically, this move would occur far in the future, if at all.

2.2.2 Local government – Chiefs

Currently, when the urban development spreads onto customary land, there are often conflicts between the city mayor and the chiefs over jurisdiction. The Decentralisation Policy, when translated into law, should give chiefs more powers to regulate what happens on land being taken over for city uses.

Overlaps and ambiguities

It is evident that parts of planning for housing are located in different ministries, there especially seems to be potential overlap and ambiguity of function between the MIA, MPW, MLME, NHA and local authorities. While those within the ministries seem to be reasonably clear about where their mandates begin and end, the rest of the population seem to have little idea of the right place

to go for a particular housing-related matter. There may need to be a reorganisation of where the components of planning for housing are located to bring a more cohesive voice in government and simpler implementation. The proposed new Land Agency (see Chapter 1) may provide a solution, or an existing agency may need to be strengthened. The current anomaly that all planning applications in Liberia must pass through MPW cannot be efficient if the pace of supply is increased as this Profile suggests in later chapters. In addition, liaison between institutional entities seems very poor. In data gathering, the Profile team came across prevarication at high-level and rent-seeking behaviour¹⁹ at middle-level when trying to access data and documentation.

2.2.3 The Private sector

Major employers

As in much of Sub-Saharan Africa, major employers provide housing for some of their workers. Currently, mining and rubber concessionaires are to be compelled to provide housing directly for their workers.²⁰

Brokerage/ estate agents

In a very tiny market for housing sale and purchase, there are very few estate agents operating in Liberia. They mainly deal with expatriates and the Diaspora. Most estate agency advertising functions are done informally by word of mouth.

Private Contractors and Housing Developers

Some private developers are building small estates of houses set within a high wall which are probably only affordable by the highest 20 per cent by income. Though the dwellings may be finished, there are often no services except an access track. Housing Developers who have shown interest in the NHA developments include CICO, a road contractor which has expressed interest in developing middle-to-upper income housing in Caldwell, along their newly paved road. Others showing interest are Premier Homes JV (Liberian owned), Mamawa & Sons (Liberian), Broadcove Partners (American), Enable Properties/Novo Domus (S. African), Green Solar Inc. (USA) and many from Ghana and Nigeria, some of whom have submitted EOIs. The American and South African developers also have road building capacity.

Private contractors are categorised according to the Ministry of Public Works certification system for building construction between Categories A and E.

Small developers and householders

The great majority of housing in urban Liberia is provided by individual householders employing artisans and small-scale contractors to build a single house over a period of many years, layer by layer until it is complete.

Non-government organizations

“According to the Monrovia City Corporation’s Slum Initiative report, “there is hardly any NGO or International NGO operating in Liberia that engages in the direct provision of low income housing. However the report recognizes the existence of many NGO’s and INGO’s that provide funding for housing-related such as solid waste, sanitation, water etc. These Organisations include, The World Bank, UNDP, EC, UNICEF, GTZ, JICA, OXFAM, DFID, and Concern Worldwide”.²¹

Habitat for Humanity worked in Liberia from 2000 to 2004, when the political and civil unrest made it impossible to continue their operations.

Slum Dwellers’ Association of Liberia (SLUMDAL)

Established March 13, 2008 to advocate for slum dwellers, SLUMDAL is the Slum/Shack Dwellers’ International affiliate in Liberia. It has a small office in Jallah Town and affiliates in major informal housing areas. It is in the early stages of formation but has women’s savings groups for roughly 70 per cent of its members. It is a major stakeholder in housing issues as it is the main advocate for people living in poverty.

SLUMDAL has about 7,000 members, virtually all of them based in Monrovia but Sinoe, Margibi, Maryland and Lofa, have SLUMDAL focal persons. Almost all members are women, the majority are renters; on average, members are saving L\$30 (US\$0.40) per week. The YMCA has just signed an agreement with SLUMDAL to be the supporting NGO that is part of SDI’s operational system and it is expected to help SLUMDAL to access funding from external sponsors. The YMCA has a similar relationship in neighbouring Sierra Leone.

Since 2008, SLUMDAL has been advocating on national level but there are no changes at community level (to show for this level of activity). SLUMDAL uses press releases and newspaper stories to advocate issues affecting the poor but with little response from government officials. Issues raised in press releases include the need for establishing rent control and negotiated land rights on squatted lands. These sometimes attract the attention of government officials and agencies. For example, SLUMDAL was invited by the Ministry of Internal Affairs, Land Commission and NHA to collaborate on issues of mutual interest. Again, the Land Commission invited SLUMDAL to sit on its Land Dispute Resolution and the Land Administration task forces.

SLUMDAL is involved in the Urban Development Stakeholder Roundtable (established by the MIA). The consultations have stalled owing to limited funding for

broader consultations. NHA gave SLUMDAL US\$200 to cover the expenses for the World Habitat Day celebrations of 2012.

Besides SLUMDAL, only one other group with similar interests in housing issues exists. It represents squatters living in the swamps behind Matadi Estates and NHA is holding discussions with it.

The WASH Consortium

This is a group of international NGOs who collaborate in water, sanitation and hygiene projects, mainly in Monrovia. They are Action contre la Faim, Concern Worldwide, Oxfam, Solidarités International, Population Services International (PSI) and Tearfund.

International development organizations

International and bi-lateral international agencies are involved in issues pertaining to housing in Liberia. For example, UN-HABITAT has an Urban Land Inventory project in Gbarnga and is funding the Profiling exercise; Shelter Afrique is interested in funding middle class housing developments designed to keep educated Liberians in the country or attract expatriates back. The World Bank and USAID have funded urban upgrading programmes in Monrovia. JICA has conducted an infrastructure master plan exercise for Monrovia; DFID is involved in the WASH Consortium mainly from the office in Freetown, Sierra Leone. Some of these interventions are dealt with in more detail in sectoral chapters (chapters 5 to 9).

2.3 THE LEGAL AND REGULATORY FRAMEWORKS RELATED TO HOUSING

The legal and regulatory framework governing urban development in general is very meagre and followed by very few developers. There is a 1958 Building Code for Liberia held by the Ministry of Public Works' Zoning Department but it is not available and never referred to. In practice, the IBC (*The International Building Code*), ASTM (American Society for Testing and Materials), and AASHTO (American Association of State Highway and Transportation Officials) standards are being used in Liberia (Es-Samir Bropleh, email correspondence, 12th June, 2013). It is important that there are locally-relevant building regulations and other standards for development. They should be congruent with the realities of current Liberia rather than importing standards from elsewhere.

The process for obtaining a building permit is shown in box 1. The need for all planning applications to come to the small staff of the MPW in Monrovia appears to be unnecessarily centralised and bureaucratic.

The Zoning Law's plan of Monrovia, which set where the zones were, is missing and so cannot be followed. The quarter-acre plot appears to be a standard that everyone knows about and other plot sizes set down in the Zoning Law, and repeated in the proposed new Zoning Law, seem to be ignored. Zoning is probably not a viable option for Liberian city planning, especially as mixed uses are becoming both more acceptable and more relevant for modern urban life in Sub-Saharan Africa. The new law seems to take no cognisance of the reality of development in Liberia where there is little capacity to regulate development. The opinions garnered by the Profile point to its never becoming law.

The MPW established a 30 day statutory time limit for the issuance of building permits and a checklist to clearly define all of the documents required to complete the application. Now, all applications are scrutinized on submission to check for completeness and accuracy before being forwarded to processing. The reform eliminated the Minister's signature on building permits for simple construction projects. As a rule, the Minister's consent is only required for projects with a value greater than US\$1 million or that involve an international government. However, in practice the Minister or Deputy Minister still approves projects that are less than US\$1 million in value. The building inspection process has fallen into disuse. Developers seem to build what they want to. There are many signs painted on walls by the MPW showing where sections of buildings that encroach onto main road reserves should be demolished but few seem to have been obeyed.

Box 1. Process for obtaining a building permit in Monrovia

1. Submit plans to Ministry of Public Works.

The application file should include two copies of the site plan; letter of request addressed to the Deputy Minister; the land deed; and the architectural, structural, and mechanical drawings. These documents are passed from one official to another for approval at the Ministry of Public Works (MPW) before the building permit is issued. Physically all departments are located in different parts of the city which may delay the approval. The documents are submitted internally at the MPW in the following order:

- *Office of the Deputy Minister/Technical Service.*
- *Office of the Assistant Minister, Technical (initial recipient).*
- *Land-Use Planning and Zoning Division (initial site plan and document review).*

There are no thorough checks with the National Archives on the authenticity of the land documents. Ensuring that is the responsibility of the owner.

- Chief of Zoning (physical site approval).
 - Chief of Architecture (design approval).
 - Chief of Electromechanical Engineering (electrical and mechanical approval).
 - Chief of Engineering (structural approval and billing).
 - Finance Section (payments).
 - Land-Use Planning and Programming (signature on permit).
 - Office of the Deputy Minister, Technical Services (permit attached).
- A temporary building permit for a maximum of 90 days can be granted when the Land-Use Planning and Zoning Division conducts an initial site plan and document review. In practice, a permit is accorded after all steps mentioned above have been completed. As a result of the weak enforcement of building regulations, many private construction projects take place without following the official guidelines.
2. Receive inspection from the Zoning division, Ministry of Public Works, and pay for the inspector's transport.
 3. Obtain payment slip from the MPW and pay fees at the Central Bank.
Once all the technical departments have reviewed the application, the Finance Department creates a payment slip. The applicant must pick up the payment slip and then go the Central Bank to pay the fees.
 4. Obtain construction permit from MPW.
The applicant must return to MPW with the payment receipt and the application is processed for final approval. The process at the Ministry of Public Works from submission of plans (procedure 1) to approval used to take three months, but reforms introduced in 2008 reduced the processing time for simple building permits to one month.
 5. Obtain construction clearance from the City Corporation of Monrovia
The developer must obtain a separate construction clearance from the Planning Department at the City Hall. The Planning Department takes one day to review the plans and then prepares a payment slip which is usually to be paid the next day. There are no fee schedules posted at City Hall and often, builders are asked to pay much higher fees than they really must.
 6. Receive periodic inspections from MPW.

The construction can start after the building permit is obtained. There is no requirement to request inspections at any stage of the construction process.

7. Request and obtain occupancy permit
Recently the Ministry of Public Works started more rigorously enforcing the regulations of the Zoning Law. According to its article 5.A, all new building must obtain an occupancy permit before being used. This is issued within 10 days.
8. Register the building at Probate Court.
This registration of the completed building occurs in two stages. First the developer must register the building with the Probate Court, similar to a notarization procedure. Registration at the Probate Court takes three days and costs L\$300 (US\$4) unless the developer employs a lawyer (lawyer's fees would amount to US\$250.00). Registration is not required, but some owners do it to increase the resale value.

Source: World Bank²³

Note: * Takes place simultaneously with another procedure.

2.4 A BRIEF HISTORY OF HOUSING POLICY IN LIBERIA

In the twentieth-century, Liberia followed the standard development of housing policy except it had no colonial power imposing laws and practices from overseas. The National Housing Authority was created to generate low-income housing; five major estates were built in Monrovia and allocated to formal sector workers for subsidised rents. As city growth exceeded the ability of local resources to build and provide services for all-comers, core housing, sites and service and settlement upgrading were instigated in their turns. As Lacey and Owusu²³ pointed out, in Matadi estate, NHA reduced its financial risk by targeting middle-income households who could pay the rents. They also took monthly rents directly from salary payments. Even so, only 30-35 per cent of rents were collected. Furthermore, the GOL at one point directed the NHA to lower the Matadi rental payments in exchange for subsidies that were never forthcoming. Although accurate records are not available on the resulting subsidies receivable from GOL, they are estimated to be many million dollars. To add to the problem, with the gradual weakening of the Liberian Dollar away from its 1:1 parity with the US Dollar, the NHA was also directed to start collecting rents in L\$ at the same nominal rental rates. Neither NHA nor the workers themselves were helped by the periods in which government did not pay its employees regularly. In private rental accommodation, such as was found in West Point, renters routinely settled their rent through non-monetary means.²⁴

In this historical case, we can see the fundamental problem faced by a public-sector provider of housing; while it behoves them to build for the low-income groups, they need a clientele which has sufficiently high and regular incomes to pay sufficient rent to keep the money flowing to build more housing and pay the institutional overheads. Thus, its interests and survival strategies counter its ostensible role as a provider of housing for the poor.

Table 12 shows how only about 1,500 dwellings were built by NHA in the 1970s and their mean rent was over US\$70 per month. The distribution of bedrooms was extremely different from the distribution as shown in chapter 3 and the need in chapter 4. In the estates for which costs are available, US\$15.7 million were spent to build about 1,300 dwellings at a mean cost of US\$12,300 at 1970s values. These are by no means low-cost dwellings. The housing in Matadi Estate, targeted at middle-income households, was built with the intention of charging sufficient rent to cross-subsidise the other four estates.²⁷

As direct provision became unsustainable, the Government of Dr. William R. Tolbert instigated a sites and services project, jointly funded by USAID, at New Georgia in which applicants could be allocated a serviced site, or one with a one-roomed core provided, around which occupants could build their own home. The plots cost US\$1,450 to US\$2,124 for 163 m² or 237 m² payable in monthly instalments plus US\$2.50 per month for community services. The plots with core units cost US\$4,539 to US\$5,983 through monthly

mortgage payments of US\$45 to US\$58.50 (plus US\$2.50 per month for community services). The overlapping target groups ranged from a low of US\$100 per month for plots to a high of US\$300 per month for core units, taking only the primary wage earner's income into consideration.²⁸ In 1980, these were not low- to middle-income households!

In the planning of New Georgia, loans were part of the package of assistance but the finance was not available. Instead, no limit was placed on how long building was to take. There were four standard plans if applicants wanted to use them; dwellings had to be constructed in fireproof materials, be provided with flush toilets connected to the sewer line, be limited to two floors and have ceilings higher than 2.13 metres. The estate was so far from central Monrovia that it discouraged households at the lower end of the income ranges ostensibly targeted.

In addition, settlement upgrading was instigated in several neighbourhoods in Monrovia.²⁹ The Monrovia Upgrading Project, funded by Monrovia City Council and the World Bank, provided for upgrading in several informal neighbourhoods, including West Point. In West Point, a co-operative was set up to run the services. Its membership was open to anyone for a very small membership fee. When communal services had been fitted and improved tenure granted to owners, the majority renters found their rents rising and so were displaced by better-off households. Cost recovery was poor so the scheme could not be rolled out across Monrovia.³⁰

Table 12. Housing estates built by the NHA, 1970 to 1980

	Total no. of dwellings	Number of bedrooms			Monthly average rent	Estimated cost (US\$)	Target monthly income levels (US\$)
		1	2	3			
Amilcar Cabral	72	20	30	22	38.61	667,200	200 - 400
Stephen A. Tolbert	414		147	267	60.94	5,588,640	
E.J. Goodridge	576		70	506	56.00	7,741,440	
New Georgia	226		226		43.96	1,802,000	75 - 150
Matadi	191		120	71	182.48	Not available	500 - 1,300
Total	1,479	20	593	866		15,799,280	
Mean					71.03	12,267	
Percentage of rooms supplied		1.35	40.09	58.55			

Source: Lacey and Owusu²⁵ with added totals and means;

Target incomes from Lacey and Owusu.²⁶

Perhaps going forward and pending the generating of significant long term funding for housing sector development through mechanisms such as the creation of a National Housing Trust Fund now being contemplated, the NHA should focus on participatory slum upgrading programmes. This would include land

readjustment as a means of providing improved housing for the poor and improving security of tenure, while improving the overall urban landscape through mixed use developments on land gained in the readjustment process.

SECTION ENDNOTES

1. Karnley et al. (2011: 2).
2. Sarfoh (2012).
3. Sarfoh (2012).
4. Interview with Hon. Amos Tweh, Deputy Minister for Urban Affairs, MIA, 21 August, 2013.
5. Ohene Sarfoh, personal communication, September, 2013.
6. Ministry of Public Works website http://mpwliberia.com/index.php?option=com_content&view=article&id=89&Itemid=78.
7. Ministry of Lands, Mines and Energy website (<http://www.molme.gov.lr/content.php?sub=61&related=22&res=61&third=61>),
8. Ministry Commerce and Industry website <http://www.moci.gov.lr/2content.php?sub=104&related=30&third=104&pg=sp>.
9. In discussions, this group is always characterised as low-level civil servants or recent graduates. Sometimes, teachers are specifically mentioned National Housing Authority (not dated, 2013).
10. National Housing Authority (not dated, 2013).
11. National Housing Authority (not dated, 2013).
12. This is between four and five times mean total household consumption in the 2008 census factored up to 2013 prices.
13. National Housing Authority (2012a).
14. Sarfoh (2012).
15. Sarfoh (2012).
16. JICA (2009).
17. Ohene Sarfoh, personal communication, September, 2013.
18. Ohene Sarfoh, personal communication, October, 2013.
19. In the form of hints that money would improve service.
20. Ohene Sarfoh, personal communication, September, 2013.
21. Braimah (2009).
22. World Bank (no date).
23. Lacey and Owusu (1987).
24. Lacey and Owusu (1987).
25. Lacey and Owusu (1987).
26. Lacey and Owusu (1988).
27. Lacey and Owusu (1988).
28. Lacey and Owusu (1988).
29. Lacey and Owusu (1987).
30. Lacey and Owusu (1987).

CURRENT HOUSING STOCK IN LIBERIA

In this chapter, the Profile attempts to describe the current housing stock in urban Liberia and assess how far it is adequate as defined by UN-Habitat and in compliance with the international UN standards, established by the Committee for International Covenant on Economic Social and Cultural Rights (General Comment nr. 4):

- **Legal security of tenure.** Tenure takes a variety of forms, including rental (public and private) accommodation, co-operative housing, lease, owner-occupation, emergency housing and informal settlements, including occupation of land or property. Notwithstanding the type of tenure, all persons should possess a degree of security of tenure which guarantees legal protection against forced eviction, harassment and other threats.
- **Availability of services, materials, facilities and infrastructure.** An adequate house must contain certain facilities essential for health, security, comfort and nutrition. This involves sustainable access to natural and common resources, safe drinking water, energy for cooking, heating and lighting, sanitation and washing facilities, means of food storage, refuse disposal, site drainage and emergency services;
- **Affordability.** Personal or household financial costs associated with housing should be at such a level that the attainment and satisfaction of other basic needs are not threatened or compromised. Steps should be taken by States parties to ensure that the percentage of housing-related costs is, in general, commensurate with income levels.
- **Habitability.** Adequate housing must be habitable, in terms of providing the inhabitants with adequate space and protecting them from cold, damp, heat, rain, wind or other threats to health, structural hazards, and disease vectors.
- **Accessibility.** Adequate housing must be accessible to those entitled to it. Disadvantaged groups must be accorded full and sustainable access to adequate

housing resources. Thus, such disadvantaged groups as the elderly, children, the physically disabled, the terminally ill, HIV-positive individuals, persons with persistent medical problems, the mentally ill, victims of natural disasters, people living in disaster-prone areas and other groups should be ensured some degree of priority consideration in the housing sphere.

- **Location.** Adequate housing must be in a location which allows access to employment options, health-care services, schools, child-care centres and other social facilities.
- **Cultural adequacy.** The way housing is constructed, the building materials used and the policies supporting these must appropriately enable the expression of cultural identity and diversity of housing¹.
- **Durability of dwellings.** A house is considered 'durable' if it is built on a non-hazardous location and has a structure that is permanent and adequate enough to protect its inhabitants from the extremes of climatic conditions such as rain, heat, cold and humidity.
- **Sufficient living area.** A house is considered to provide a sufficient living area for the household members if not more than three people share the same room.

3.1 HOUSING CONDITIONS

The 2008 Census² and other Liberian documents (for example the Zoning Law) use unconventional terms for the units of accommodation. The term "dwelling unit" is the equivalent of dwelling elsewhere, i.e., the unit occupied by a single household. The term "dwelling" is used for the house, i.e., any building or portion thereof which is designed or used exclusively for residential purposes; in other words, the structure within which one or more households live. To avoid confusion for international readers, the Profile will use the terms in the

Table 13. Number of rooms in the house in low income areas in three cities, 2013 survey

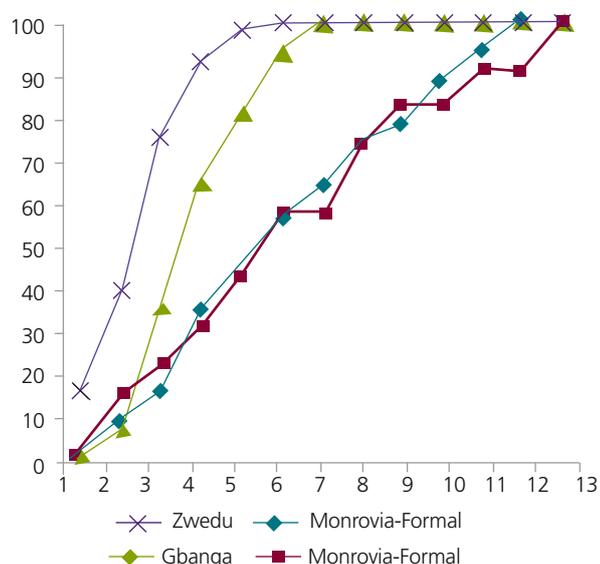
No. of rooms	Monrovia Formal	Monrovia Informal	Gbarnga	Zwedru
1	2.25	1.30	1.22	11.43
2	6.74	12.99	6.10	22.86
3	6.74	7.79	28.05	34.29
4	17.98	7.79	28.05	17.14
5	8.99	11.69	15.85	7.14
6	12.36	14.29	13.41	4.29
7	7.87	0.00	7.32	0.00
8	8.99	15.58	0.00	0.00
9	3.37	9.09	0.00	2.86
10	10.11	0.00	0.00	0.00
11	7.87	7.79	0.00	0.00
12	6.74	0.00	0.00	0.00
13	0.00	11.69	0.00	0.00
Means	6.53	6.70	4.21	3.16

Source: UN-HABITAT/NHA Sample Survey, September, 2013

internationally conventional way in which a dwelling is the unit occupied by a single household and a house is the structure within which one or more households live.

According to the 2008 Census,³ there were 326,960 households living in dwellings in urban Liberia and 343,335 in rural areas. This is a remarkably equal split. In the absence of explicit data, the Profile assumes that the number of households equals the number of dwellings in urban Liberia.

Figure 9. Number of rooms in the house in low-income areas (cumulative percentages)



Source: UN-HABITAT/NHA Sample Survey, September, 2013

3.1.1 Number of rooms in the houses

One of the important variables needed for assessing housing usage is the number of rooms in the buildings called houses. When houses have ten rooms but households occupy only two, multi-occupation by several households in a house is obviously important

Table 13's rather uneven distribution can be smoothed out by using cumulative percentages (figure 9)

It is clear from table 13 and figure 9 that houses in Monrovia's low-income areas tend to have many rooms (5.5 at the median) while those in the two small cities have fewer (two rooms in Zwedru and three rooms in Gbarnga). In Monrovia, the large houses tend to be multi-occupied with a mean of 20 people; the other cities have mainly single or two household houses (with a mean of about 10 people).

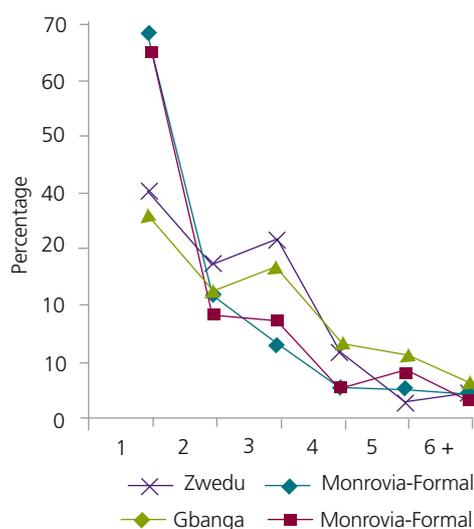
The Profile takes the urban housing stock in 2008 of about 327,000 dwellings⁴ as the 2010 stock.

3.1.2 Rooms per household

LISGIS does not collect data on rooms per household (which is essential for housing policy) so the Profile uses data from its own sample survey.

There is no official overcrowding threshold in Liberia but it is evident that housing is very crowded, especially in Monrovia. Data in figure 10 reflects data from the LDHS⁵ which showed that 43 per cent of urban households occupied one room for sleeping, 25 per cent

Figure 10. Rooms occupied by households in low income areas in three cities, 2013 survey



Source: UN-HABITAT/INHA Sample Survey, September, 2013

had two and the remaining third had three or more. The data on room occupancy in the sample survey show that households occupy very few rooms in low-income areas of Monrovia and the other two sampled cities. Over 60 per cent of the residents of low-income areas of Monrovia live in single rooms and about 80 per cent live in one or two. It is notable that there is almost no difference between formal areas and informal areas. Given that housing in formal areas may not be designed for room-by-room multi-occupation, the housing there may be less appropriate than in informal areas. Indeed, it shows that, unless great strides can be made in the supply of new dwellings, all housing will tend to be multi-occupied in low-income areas. Residents of the smaller cities enjoy more rooms with only one third of households in single rooms and medians of about two rooms. Very few households in Liberia have more than three rooms.

It is evident from table 14 that households have very little space within their rooms in low-income neighbourhoods in urban Liberia. Mean persons per room are in excess of three at the mean in Monrovia's low-income neighbourhoods and Zwedru. Households in Gbarnga generally have more room than the others.

Houses tend to be much larger than the room(s) occupied by a single household. Houses in both formal and informal low-income neighbourhoods of Monrovia have more than six rooms at the mean but tend to have many people crowded into them so that the house occupancy rate is similar to that of the household sampled.⁶ In Gbarnga and Zwedru, there are only 10-11 people in the house at the mean, demonstrating much less crowding there.

The amount of washing often indicates high levels of occupancy, As in most Sub-Saharan African cities, there is great inequality in space use; large proportions of the poor live on a small proportion of the land. Even taking a lower population for West Point (29,500) than most sources give (70,000 is the common estimate used), JICA's data⁷ show almost 560 persons per hectare (ppHa) in West Point and 228 ppHa in Clara Town. By contrast, Congo Town has only 32 ppHa and New Georgia 52 ppHa; these are densities arising from quarter-acre plots with single households upon them.

Any country which has experienced protracted warfare is almost bound to have a poor quality of housing stock. When conflict takes over, damage is done and maintenance is withdrawn. Despite the civil war, a majority of urban housing is in a state in which only minor repairs are called for. Between 35 and 40 per cent does, however, need rehabilitation or reconstruction. In the Profile's calculations of housing need (chapter 4) this will be taken into account.

Table 14. Rooms data in low income areas in three cities, 2013 survey

Means	Monrovia Formal	Monrovia Informal	Gbarnga	Zwedru
Rooms occupied	1.92	1.73	2.54	2.14
People in household	6.15	6.01	5.96	6.43
Persons per room in household	3.20	3.47	2.35	3.00
Rooms in house	6.53	6.7	4.21	3.16
People in house	22.33	19.57	11.18	10.03
Number of persons per room in house	3.50	3.08	2.62	3.21

Source: UN-HABITAT/INHA Sample Survey, September, 2013



Figure 11. The amount of washing often indicates high levels of occupancy, New Kru Town

According to data from the 2008 Census, 44 per cent of dwellings need major renovation or reconstruction. Physical conditions are as follows

- Of the 327,000 dwellings in urban Liberia, 144,000 need renovation or reconstruction.
- Of the 200,000 dwellings in Monrovia, 115,000 are in good order.
- Of the 8,400 dwellings in Gbarnga, 5,400 are in good order.
- Of the 5,000 dwellings in Zwedru, 3,000 are in good order.

There are no data on how the urban area compares to the whole of Liberia but there is no reason to assume that it is either better or worse so the Profile will use the 44 per cent figure as the need for renovation or reconstruction.

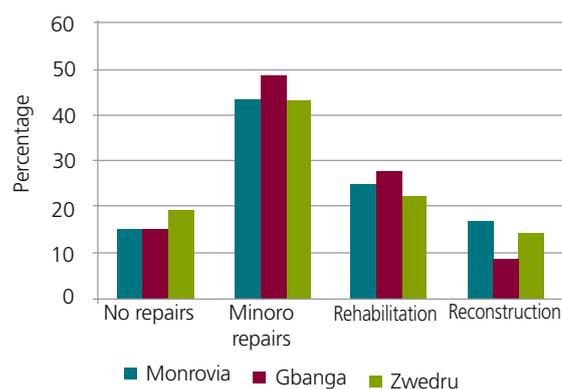


Figure 12. Very high density (beyond the point of congestion) at West Point



Figure 13. Clara Town showing high density and new road currently under improvement

Figure 14. Physical conditions, Monrovia, Gbarnga and Zwedru, (from 2008 Census data)



3.2 HOUSING TYPOLOGY AND MATERIALS

3.2.1 Typology

There is no typology for housing in the 2008 Census.⁸ Housing is characterised by materials, state of repair, tenure and access to services but not by its shape or size. The absence of locally-relevant building and planning regulations misses the possibility of building in sustainability, with respect to disaster resilience, energy efficiency, climatic suitability or adaptability for mixed uses or changes in household structures.

Many households in urban Liberia occupy single rooms opening off a central corridor in a house of four, six or more rooms, usually let out room by room to several households. The corridor is usually too narrow to provide a communal living space. The owner often shares the house and facilities with tenants. Other houses tend to be free-standing bungalows with front verandas

or suites of mono-pitched rooms around a walled plot. In Monrovia, there are apartment blocks but they are mainly occupied by expatriates paying very high rentals. It is also common for two or three-storey building to have commercial uses downstairs and residential rooms on top. These occur in the low-income areas as well as those occupied by wealthier households, NHA also built a few walk-up apartments in Monrovia.

Although the zoning law implies the idea of high and low income neighbourhoods, most areas in Monrovia have both high-cost and low-cost housing mixed together. This is partly owing to the filling of the city's interstices by squatters during the civil war. There is also evidence that households that make enough money to build a large house do not necessarily move to another area to do so. Integration of housing types and income groups is a feature of Liberian cities that should be applauded and encouraged. The temptation to divide the city into zones by income should be resisted as it would be counter-productive.



Figure 15. Typical housing with veranda



Figure 17. Two storey dwellings, Old Matadi



Figure 16. Low density development in peripheral land



Figure 18. Commercial downstairs, residential above, Clara Town



Figure 19. Aerial view of Old Matadi



Figure 20. Aerial view of low density development, Congo Town

3.2.2 Materials

According to the 2008 Census⁹ concrete or cement are the most important urban flooring materials, cement or stone the main walling materials, and roofing is mainly in corrugated zinc. Significant percentages of walls are also built in mud and zinc sheeting. Most of these materials offer poor sustainability profiles. Producing

concrete requires a great deal of energy and is polluting. Zinc is also high in embodied energy. The production of zinc is polluting and its use as roofing makes the inside spaces very hot in the tropical climate. In Liberia, earth-based materials, such as stabilized soil blocks or burnt bricks (heated using sustainable methods such as fuel briquettes made of vegetative waste) are more sustainable than concrete.

The census recorded the materials used in the housing occupied by households so many will have several entries per house as each household is recorded separately.

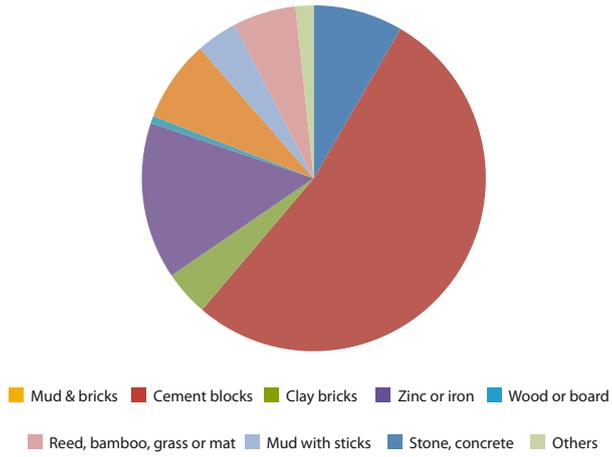
When all taken together in the 2008 Census, most urban households live in rooms built with cement-block walls, with concrete floors and corrugated metal roofing. LISGIS provided the Profile with data runs for Monrovia, Gbarnga and Zwedru and, from these, it is evident that there are two very different distributions of building materials. In Monrovia, cement is dominant but there is much greater use of mud-based technologies in Gbarnga and Zwedru. In informal settlements in Monrovia, there are significant numbers of structures in wood poles covered in corrugated metal sheets.

Table 15. Materials used in housing

	Urban	Rural	Total
Flooring material			
Concrete, cement	75.3	20.2	40.3
Earth, sand, mud	14.8	78.1	55.0
Ceramic tiles	5.5	1.0	2.6
Other	4.4	0.7	2.1
Wall material			
Cement or stone blocks	60.1	9.0	27.6
Mud and sticks	11.7	77.5	53.5
Zinc, metal	9.8	0.2	3.7
Mud bricks	7.3	9.9	9.0
Bricks	4.5	2.4	3.2
Other	6.6	1.0	3.0
Roofing material			
Zinc, metal	83.3	49.7	62.0
Tarpaulin, plastic	4.9	1.6	2.8
Concrete, cement	4.7	0.3	1.9
Other	7.1	48.4	33.3

Source: Republic of Liberia¹⁰

Figure 21. Monrovia, wall materials

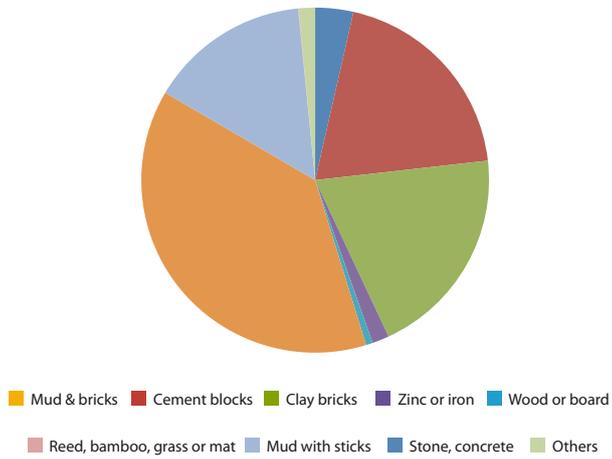


Source: LISGIS census data run for Monrovia City



Figure 24. Poor quality housing in wood poles and metal sheets, New Kru Town

Figure 22. Gbarnga wall materials

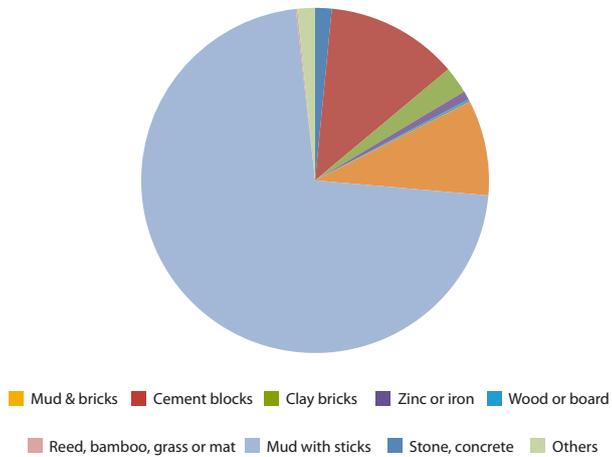


Source: LISGIS census data run for Gbarnga City



Figure 25. Very poor housing, using bamboo mats, metal sheeting and poles, on the periphery of Monrovia

Figure 23. Zwedru wall materials



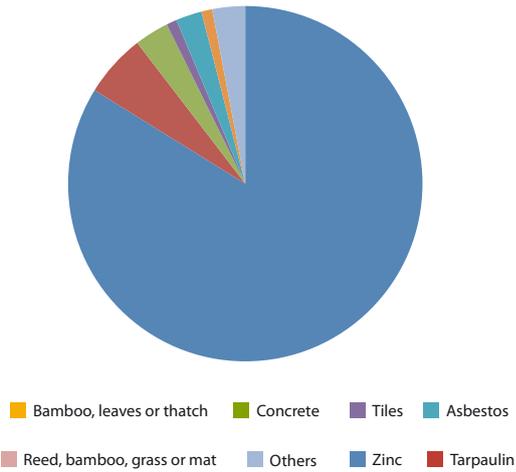
Source: LISGIS, census data run for Zwedru City



Figure 26. High quality housing, Gbarnga

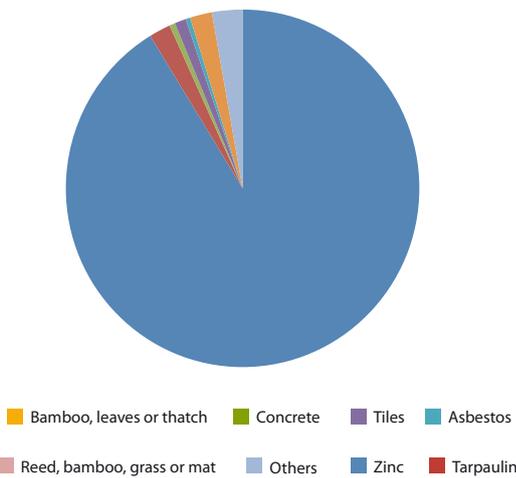
3.2.3 Roofing materials

Figure 27. Monrovia roofing material



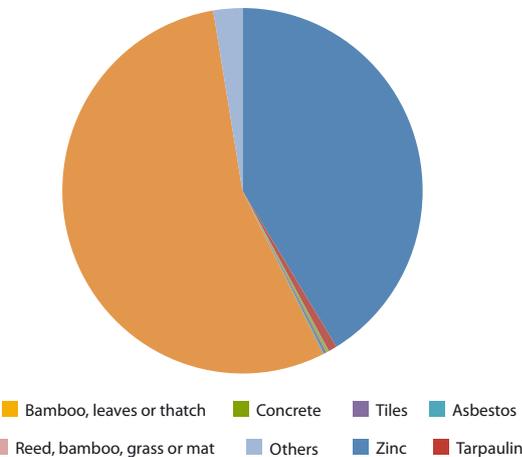
Source: LISGIS census data run for Monrovia City

Figure 28. Gbarnga roofing materials



Source: LISGIS census data run for Gbarnga City

Figure 29. Zwedru roofing material

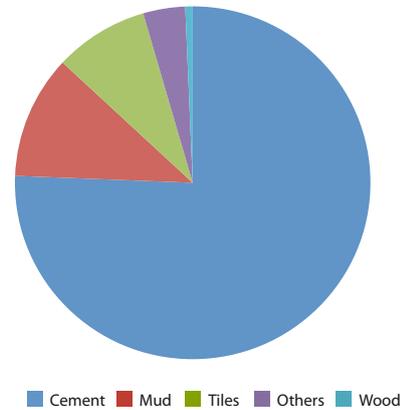


Source: LISGIS, census data run for Zwedru City

The most common roofing material is zinc corrugated sheeting. Zwedru shows, however, that bamboo and other organic materials are very common in small cities.

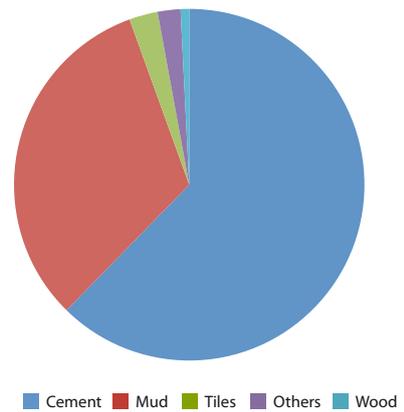
3.3 FLOORING MATERIALS

Figure 30. Monrovia flooring material



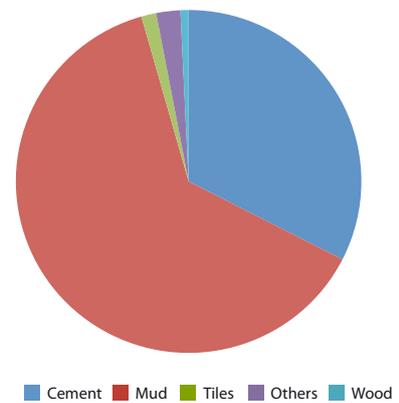
Source: LISGIS census data run for Monrovia City

Figure 31. Gbarnga flooring materials



Source: LISGIS census data run for Gbarnga City

Figure 32. Zwedru flooring materials



Source: LISGIS, census data run for Zwedru City

Table 16. Population projections for Liberia, All urban and Greater Monrovia, 2010 to 2030

	Own	Rent	Free Use
Liberia	59.5	23.1	17.4
Urban	51.0	36.7	12.3
Greater Monrovia	42.2	48.4	9.4

Source: CWIQ cited in World Bank¹¹

Table 17. Percentage distribution of households by tenure (2008)

	Urban	Rural	Total
Owned			
Constructed	36.42	66.86	52.01
Purchased	4.17	1.49	2.80
Inherited	14.72	16.15	15.45
All owned	55.31	84.50	70.26
Rented			
Rented from Government	1.09	0.55	0.81
Rented from NHA	0.66	0.07	0.36
Rented from Private company	2.37	3.85	3.13
Rented from Private individual	28.74	5.65	16.91
All rented	32.86	10.12	21.21
Others			
Squatter	7.62	3.51	5.51
Others	4.22	1.87	3.02
All other	11.83	5.38	8.53
Total	100	100	100

Source: Republic of Liberia¹²

Flooring materials are focused on cement but mud is quite common in Gbarnga and most common in Zwedru.

3.4 TENURE FORMS

There are several sets of data about tenure. According to the CWIQ (table 16) about half of households in urban areas own their accommodation. In the 2008 census, 55 per cent of urban households own the rooms they occupy. 33 per cent rent and 12 per cent have other tenancy arrangement including 7.6 per cent who are classed as squatters (table 17). The 2008 census shows a slightly larger percentage of ownership than does CWIQ (table 16), which may mean that ownership is losing ground to renting in recent years. This tenure pattern is further broken down in table 17 which shows the importance of the private rental market (29 per cent but 87 per cent of renters) and of inherited housing (14.7 per cent but 26 per cent of owners).

The ownership percentage in urban Liberia seems very high for West Africa; in Ghana, for example, only one quarter of urban households own.¹³ When a predominant urban house form is the multi-occupied range of rooms either side of a corridor, the 42 per cent ownership in Greater Monrovia seems an over-representation.

In table 18, the Profile's sample survey in 2013 gives tenure distribution closer to expectation with an ownership rate of between 27 and 33 per cent in Monrovia's low-income neighbourhoods and about half in Gbarnga and Zwedru. It is evident, therefore, that most households in low-income neighbourhoods in Monrovia rent their dwelling while ownership is more the norm in the smaller cities. A significant minority of households also rent free in family property. Free use of housing in other parts of West Africa¹⁴ is a phenomenon of the inheritance system in which a deceased owner's family members have rights in the house inherited by the family. This is an important social safety net for the

Table 18. Tenure in low income areas in three cities, 2013 survey

	Monrovia Formal	Monrovia Informal	Gbarnga	Zwedru
Own	27.0	32.5	51.2	45.7
Rent	64.0	53.2	36.6	37.1
Living free in family property	9.0	14.3	12.2	17.1

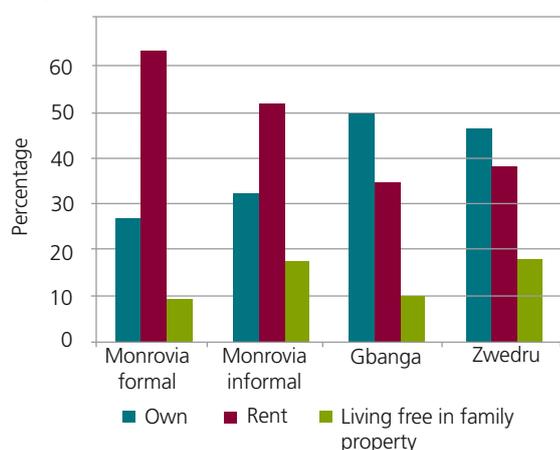
Source: UN-HABITAT/NHA Sample Survey, September, 2013

Table 19. Condition of housing, 2008, all Liberia (percentages)

Tenure	Repairs needed					Total needing major work
	No Repair	Minor Repair	Rehabilitation	Reconstruction	Not Stated	
Ownership						
Purchased	21.92	39.55	19.46	18.78	0.29	38.24
Constructed	11.37	44.44	25.43	18.65	0.11	44.07
Inherited	9.68	42.14	30.63	17.33	0.23	47.96
All Owned	11.42	43.74	26.33	18.36	0.14	44.69
Renting						
Rented from Government	19.09	33.92	28.04	18.41	0.53	46.45
Rented from NHA	16.36	53.41	18.84	11.07	0.33	29.90
Rented from Private Company	0.23	61.40	22.14	15.72	0.50	37.86
Rented from Private Individual	13.61	44.00	26.27	15.73	0.39	42.00
All rented	12.42	45.66	25.76	15.75	0.41	41.51
Others						
Squatter	10.69	41.84	27.96	19.00	0.52	46.95
Other	10.95	31.29	18.93	11.43	27.41	30.36
All others	10.78	38.11	24.76	16.32	10.03	41.09
Total	11.57	43.65	26.08	17.65	1.05	43.73

Source: LISGIS (2009)¹⁵

Figure 33. Tenure in low income areas in three cities



Source: UN-HABITAT/NHA Sample Survey, September, 2013

poor and the old. As the original owners die, it is likely that more households will enjoy rent-free tenure or become petty landlords, using the house as an income source.

3.4.1 Tenure and condition of structures

There is a strong feeling within Liberian decision-makers that owning housing gives people a stake in the city¹⁶ and, therefore, they are likely to look after their housing better than renters. In the 2008 census data, however, rented housing does not appear to be in worse condition than owned so there is no support in these data for the idea that ownership leads to a better quality housing stock. There are three tenure circumstances, however, that do seem to lead to higher proportions of houses in poor repair; inheriting the house, renting from

government and squatting. Inheritors are often house-rich but cash-poor and so cannot keep up maintenance. Government bodies are notorious for having no maintenance budgets, indeed NHA housing has almost all been sold to sitting tenants to relieve the institution of the maintenance burden. This, unfortunately, may also lead to house-rich but cash-poor new owners.¹⁷ Squatters across the world have such problems of uncertain tenure and their consequent reluctance to invest that their housing conditions suffer.

3.5 TRADITIONAL AND INFORMAL HOUSING STOCK

A 'slum settlement' is defined by UN-HABITAT as a neighbourhood in which housing lacks one or more of the basic characteristics of adequate housing; durable housing, sufficient living space, the right not to be evicted, and access to adequate water supply and sanitation. Under this definition, most of Liberia's urban housing stock, particularly in informal neighbourhoods, is likely to qualify as slum housing.¹⁸

Informal settlements, many of which were squatter invasions, began in Monrovia in the 1950s and were sufficiently important in the 1970s for surveys for improvement to be carried out in 1979 to 1985.¹⁹ The civil war caused the informal sector to grow very quickly to accommodate IDPs, so that the majority of residents in the city lived in them by 2003.²⁰ At that time, informal housing grew up in the interstices of the city; on the smallest spaces on or between plots. Figure 34 shows one in front of the abandoned True Whig Party HQ at the south end of the Gabriel Tucker Bridge. Many informal settlements are close to or at sea level. The largest and most prominent, West Point, occupies a low peninsula across the estuary. Space is so constrained that houses have been built all the way down to the water's edge (figure 35). In many slum communities garbage and silt is used as fill material to reclaim land from water bodies to accommodate newcomers.

In informal neighbourhoods, the occupants and their organisations tend to take the place of the state in providing services and ensuring security so that the boundaries between state and non-state actors become blurred.²¹

Informal settlements in Monrovia are generally overcrowded, of poor physical construction and having no basic services except what the residents can supply from their own resources or what are provided by NGOs. There are 27 recognised informal neighbourhoods in Monrovia.²²



Figure 34. Small informal settlement in front of the True Whig Party HQ

3.6 FORMAL SUPPLY

3.6.1 NHA's planned 5,000 houses programme

The development of the 5,000 dwellings in table 20 is to be phased over five years. It is a huge undertaking for an organisation that, before this, had enabled or produced only a few dozen dwellings per annum. The NHA hopes to bridge its severe financing and capacity gaps through the Public-Private Partnership framework.

Private contractors would do the actual building and infrastructure installation. The provision of utility services such as light and water could either be outsourced to private entities or handled by LEC and LWSC depending on their appetite and capacity. Arrangement of investment consortium and mortgage financing by the NHA will ensure adequate funding for construction and address potential capacity constraints by engaging experienced private housing developers to be passed on to middle class home buyers in the form of less expensive homes than the formal market can offer.

Given the cost of such housing compared with its size, care must be taken not to produce dwellings for which a prospective buyer will say, "If I had that much money, I would not live there!" Most would probably prefer to build a much larger house for the same money through the informal sector.

Because housing finance is not routinely available to its middle-class clientele, NHA is having to develop the mortgages for its customers. This diverts its attentions from the promotion of housing and drives its human resources profile (and, therefore, comfort zone of its staff) towards banking issues rather than housing supply promotion. Its priorities focus on how to provide finance to informal traders rather than how to encourage building contractors. So, discourses of



Figure 35. West Point from across the Mesurado river

how to make rent-to-buy work with seasonal incomes dominate over promoting housing supply cheap enough for the majority.

3.7 HOUSING PRODUCTION AND THE ROLE OF THE INFORMAL SECTOR

Informal sector contractors are by far the main actors in housing provision in urban Liberia. As described in Chapter 8, most housing in Liberia's urban areas is built by the informal sector through small-scale, usually single person, contractors. A person who wishes to own a dwelling must assemble land and materials and find a contractor who will be engaged through either a written or verbal, labour-only, contract. The contractor provides the workers but the customer must provide the materials. The construction occurs in phases with lengthy fallow times between to gather together enough money (and/or materials) to restart and complete the next phase. Thus, the foundations will be completed in phase one. The walls may take one or two phases and then the roof follows in phase three or four. The phasing by layer rather than by rooms is an inefficient way to use resources and land as the plot may be unoccupied

Table 20. Proposed distribution for the 5,000 Houses Programme

County	Location	Acre-age	Status	No. of units
	Jah-tondoh/ Brewerville	50	58 units being built on part of 20 acres for low to middle income level via CSR from NASSCORP; over 30 acres undeveloped. Private investor EOI received.	250
	Fendall	100	7 acres developed with 50 units for middle to upper income level by SINLIB Liberia (a Chinese Developer), 93 acres relinquished by SINLIB to NHA and available to other developers	400
MARGIBI	Schiefflin Town	300	Phase 1 covers 100 mixed income units by American developer Broadcove (EcoHomes). Funding of US\$ 30 Million approved by US OPIC.	600
	Du River	500	Private investor EOI received. GOL had budgeted US\$ 11.5million in MTEF for bridges and roads to and within the site, subject to the GOL Ministerial Complex being built there. This may not happen.	1,000
	Kakata	50	Land identified by County authorities and NHA on 14 Road and Bong Mines Road. Private investor EOI received. Firestone, China Union, BRE, MARCO employees and civil servants are targets.	200
BOMI	Tubmanburg	40	15 acres purchased on Ellen Avenue and deed presented to President for signature. Other sites identified in Dewein District near the Po River and in Gbaa, next to Sime Darby. Western Cluster iron ore activities will support housing growth	200
BASSA	Buchanan	52	10 low income units already built by NHA. Shelter Afrique is sponsoring business plan for mixed income estate targeting Mittal, BRE, LAC and oil company employees.	250

Table 20. Proposed distribution for the 5,000 Houses Programme(continued)

County	Location	Acre-age	Status	No. of units
BONG	Gbarnga	50	Two sites being considered on Voinjama Road and Meleke for low-to-middle income housing.	250
NIMBA	Sanniquellie-Ganta	50	2.5 acres developed in Sanniquellie with 10 units for low income through CSR via NOCAL. Land to be identified in Ganta on Monrovia highway for low-to-middle income	300
LOFA	Voinjama-Foya	50	2.5 acres developed with 10 low income units through CSR from NOCAL. Land to be identified in Foya (cross border trade activity).	250
MARYLAND	Harper-Pleebo	50	Land to be identified between the two urban areas for development targeting Cavalla Rubber, Decoris Oil Palm and Tubman College employees plus civil servants	250
CAPE MOUNT	Robertsport-Sinje-Madina	50	Land to be identified in the various sites.	250
GRAND GEDEH	Zwedru	50	Land purchased near Zwedru Seaside. Deed before President for signature. Other sites identified on Greenville & Konobo Roads. Putu Iron Ore Company activities paramount to success of this; also large Diaspora.	250
SINOE	Greenville	50	Land to be identified. High potential due to Golden Veroleum oil palm, logging and newly dredged port facilities plus Putu Iron Ore export activity.	250
GBARPOLU	Bopolu	25	Land to be identified. Western Cluster and logging activity are factors.	75
RIVER CESS	Cestos City	25	Land to be identified.	75
RIVER GEE	Fish Town, Gbeapo, Kakweaken	25 each	Land to be identified.	150
GRAND KRU	Barclayville	25	Land to be identified.	75
TOTAL				5,000

for several years until the building work is sufficiently advanced for the house to be occupied.

In the poorest informal areas, houses for renting out or for owner-occupation tends to be quickly assembled using poles and corrugated metal sheeting. They may be upgraded to cement-block walls later.

Building work tends to be priced as much according to the perceived wealth or otherwise of the client as to the cost of construction. Construction workers are in such desperate need for work that their remuneration can vary according to how much they are prepared to accept for a day's work.

3.8 ZONING AND THE NORMATIVE FRAMEWORK

In theory, the Liberian Zoning Law sets out the regulations for all zones delineated on the 1957 Zoning Map, City of Monrovia which was attached to it as a part of the regulations. It, therefore, theoretically regulates the building of residential property. It defines a "dwelling", fairly conventionally, as any building or portion thereof which is designed or used exclusively for residential purpose but then incorporates the 'single household' portion of the international definition by subdividing dwellings in the definitions into single family, two family or apartment (intended to contain three or more separate dwelling units with or without common access facilities). The last would, presumably, include all multi-occupied houses. "Family" is classified



Figure 36. Ecohomes housing at Schiefflin Town near Roberts International Airport in Margibi County

as “any number of persons whether related to each other legally or not, living together as a single housekeeping unit including servants, but in no case shall a lodging or boarding house be classified as a single housekeeping unit” (Liberian Code of Laws: Supplement, Section I (r)). This would usually be called a household elsewhere and this is the term used in this Profile.

Residential districts are divided in to four classes, R1 to R4. R1 is roughly equivalent to high-cost or low-density in other Sub-Saharan African countries.

The minimum plot sizes set above are very large indeed, though reasonably typical by Sub-Saharan Africa’s generous standards. R1 to R3 roughly coincide with

high-, medium- and low-cost (or low-, medium- and high-density) standards in Zambia or Malawi.²⁴ As the zoning map of Monrovia appears to have been lost, the Zoning Law is completely ineffective. Instead, developers operate within a laissez-faire environment using a standard quarter-acre plot (just over 1,000 m²), as a unit of development of which someone can buy one or more for their new house.

Recent NHA developments have consumed an acre per four dwellings (about ten dwellings to the hectare) which leads to extreme sprawl in housing developments. Such space use reflects practice in the USA and colonial standards from other Sub-Saharan African countries intended for small and slowly developing cities in which the spread of disease was greatly feared;²⁵ they bear no relationship to the realities of Liberia’s urban growth in a context of poverty. Such high standards simply set most development outside the formal framework where no control is possible and the only planning possible is predictive. They result in land being unavailable to people living in poverty so that they settle ever more closely packed in areas such as West Point which houses more than 2,000 people per hectare.

Part of any housing policy arising from this Profile must be to establish realistic residential standards reflecting current affordability and need for large numbers of new dwellings every year.

Table 21. Proposed phasing for the 5,000 Houses Programme

Phase	Duration	Type/Number of Units	Selected Areas	Remarks
One	18 Months	750 mixed income level	Fendall Kakata Brewerville Schiefflin Tubmanburg	Pilot-The number of units at any designated location will be built incrementally based on demand
Two	24 Months	2250 mixed income level	Buchanan Gbarnga Schiefflin Du River Sanniqueellie-Ganta Zwedru Greenville Harper-Pleebo	Same as above except that areas within earlier Phase can be brought forward if the demand is still high
Three	30 Months	2000 mixed income level	Greenville Voinjama- Foya Cestos Fish Town Robertsport Bopolu Barclayville	Same as above

Table 22. Residential plot regulations in the Liberian Zoning Law

	R1	R2	R3	R4
Residential type	Single dwellings	Single dwellings	Single and two dwelling houses	Single and two dwelling houses, and apartments
Minimum plot size (m ²)	1,012	506	253 for single dwellings; 325 for two dwellings	506 or 169 per apartment
Front minimum setback (m)	7.6	7.6	4.6	7.6
Sides minimum setback (m)	4.6	2.1	1.5*	4.6
Rear minimum setback (m)	7.6	7.6	4.6	7.6
Minimum frontage (m)	4.9	4.9	4.6	4.9
Maximum coverage %	39 and 40 (ambiguous)	41	30	60
Maximum storeys	2	2	2 or 1*	2

Source: Republic of Liberia²³ Notes: *On plots of less than 325m²

SECTION ENDNOTES

1. The right to adequate housing (Art.11 (1)) 12/13/1991. CESCR General comment 4.
2. LISGIS (2011).
3. LISGIS (2011).
4. LISGIS (2011).
5. Republic of Liberia (2008a).
6. This result hints that the households chosen for interview at random in the house are reasonably representative of the households in the house.
7. JICA (2009).
8. LISGIS (2011).
9. Republic of Liberia (2008a): table 2.13.
10. Republic of Liberia (2008a): table 2.13.
11. World Bank (2012a): table 7.1.
12. Republic of Liberia (2008a): table 9.6.
13. UN-HABITAT (2012b).
14. Amole et al. (1993)
15. LISGIS (2009): table 9.7.
16. Expressed by many at the two Stakeholder Workshops during the preparation of the Profile.
17. As it has in Zambia (UN-HABITAT, 2012c).
18. This is also the case in Ghana (UN-HABITAT, 2012b).
19. Lacey and Owusu (1988).
20. Hughes (2013).
21. Kaufmann (2011).
22. Braimah (2009)
23. UN-HABITAT (2010); UN-HABITAT (2012c)
24. Swanson (1977).
25. Republic of Liberia, Liberian Code of Laws: Supplement 38: 3.

HOUSING NEEDS AND DEMAND IN LIBERIA

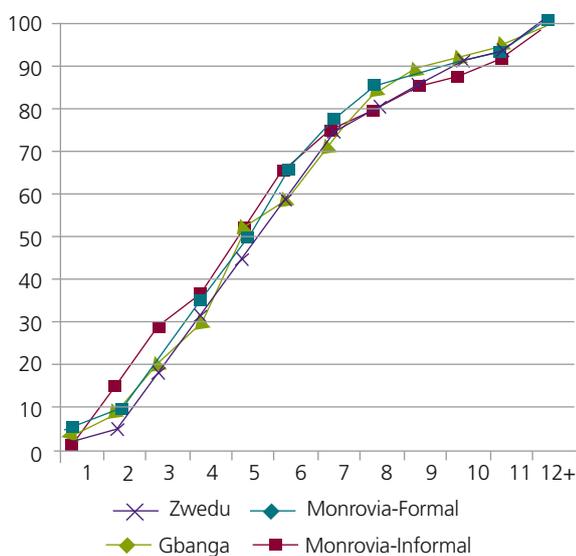
Chapter 3 reports that there is a current urban stock of 327,000 dwellings of which 144,000 dwellings must be replaced. Thus, the Profile takes the remaining 183,000 as the current housing stock which does not need major renovation or to be replaced.

4.1 CURRENT HOUSING SHORTFALL

Insofar as current urban housing is overcrowded, there is a shortfall of provision. To calculate the scale of the shortfall, the Profile uses occupancy data from the sample survey of two low-income neighbourhoods of Monrovia, and Gbarnga and Zwedru.

Household sizes are very evenly distributed (figure 37) across the four samples in the 2013 sample survey with means around five persons; about 25 per cent have three or less, and about the same have seven or more.

Figure 37. Household sizes in the three cities (cumulative percentages)



There is no overcrowding threshold in Liberia but the UN standards, discussed in chapter 3, stipulate a maximum of three persons per room. Before its civil war, Liberia had a much higher GDP per capita than it does now. The Profile does not, therefore, accept the UN standard as the only one for discussion as it is unlikely that the government would be willing to adopt such a high occupancy as its overcrowding standard. Thus, the Profile will estimate need at two, 2.5 and three persons per room maximum by fitting household sizes into the rooms they require. Thus seven people in a household would require four rooms at two persons per room, and three rooms at both 2.5 ppr and 3ppr.

The number of new rooms needed to eradicate crowding can be calculated from the shortfall which is likely to exist in light of the data in table 23.

To eradicate overcrowding, between 60 per cent and 120 per cent more rooms are needed in 2013 in low-income areas in Monrovia; smaller percentages in Gbarnga and Zwedru. In the absence of a local crowding threshold and not wishing to confuse the message by using increasingly complex ranges of rooms required, the Profile assumes that 60 per cent is a reasonable shortfall in urban Liberia overall. Thus, urban areas need about 400,000 new rooms in 2013; 200,000 dwelling equivalents at a mean of two rooms per household.

4.2 ROOM DISTRIBUTION NEEDED IN NEW HOUSING

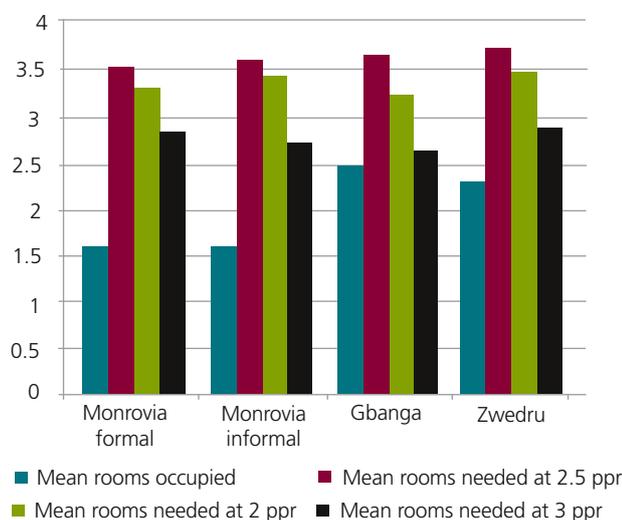
Whether it is built to relieve current crowding or to cope with new households, the room distribution per household can be demonstrated by fitting households into their appropriate number of rooms as described above. It is appropriate here to repeat the supply graph from chapter 3 to compare it with the need graphs below.

Table 23. Increase in rooms per household needed to eliminate crowding in low income areas in three cities, 2013 survey

	Monrovia Formal	Monrovia Informal	Gbarnga	Zwedru
Mean rooms occupied	1.60	1.72	2.53	2.14
Mean rooms needed at 2 ppr	3.55	3.71	3.71	3.80
Percentage increase needed for 2 ppr	122%	116%	47%	78%
Mean rooms needed at 2.5 ppr	3.40	3.45	3.32	3.47
Percentage increase needed for 2.5 ppr	112%	100%	31%	62%
Mean rooms needed at 3 ppr	2.86	2.74	2.71	2.87
Percentage increase needed for 3 ppr	79%	59%	7%	34%

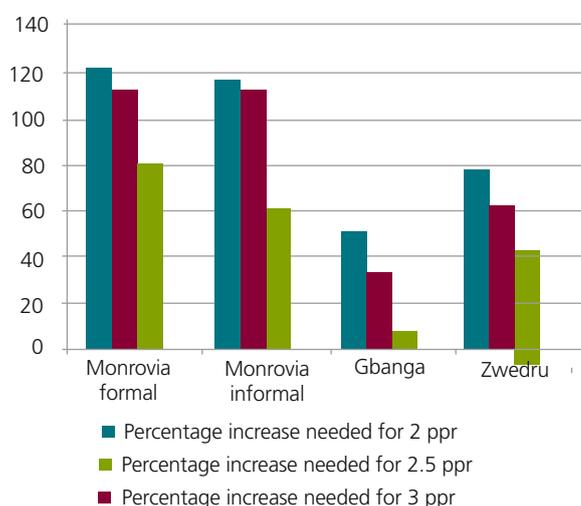
Sources: UN-HABITAT/NHA Sample Survey, September 2013

Figure 38. Rooms occupied and needed at 2.5 ,2 and 3 ppr in Monrovia, Gbarnga and Zwedru



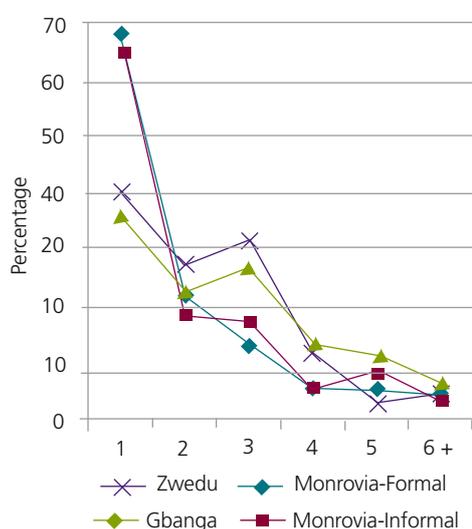
Sources: UN-HABITAT/NHA Sample Survey, September 2013

Figure 39. Percentage increase in rooms needed over current supply at 2.5 ,2 and 3 ppr in Monrovia, Gbarnga and Zwedru



Sources: UN-HABITAT/NHA Sample Survey, September 2013

Figure 40. Rooms occupied by households in low income areas in three cities, 2013 survey (from chapter 3)



Sources: UN-HABITAT/NHA Sample Survey, September 2013

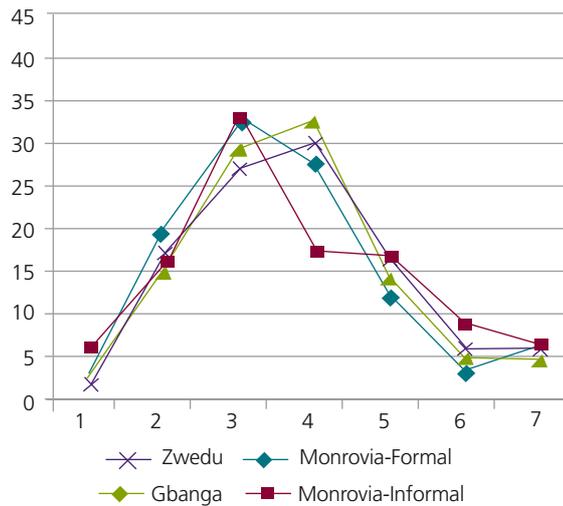
It is evident that most households in low-income neighbourhoods in Monrovia occupy only one room; less so in the smaller cities.

At two persons per room (figure 41), three roomed dwellings would be important and all of the sizes between two and five rooms inclusive would need to constitute above 15 per cent of the stock. Almost no households would need single roomed dwellings.

At 2.5 persons per room (figure 42) dwellings of two to four rooms would be needed by most households (70 to 80 per cent in each sample).

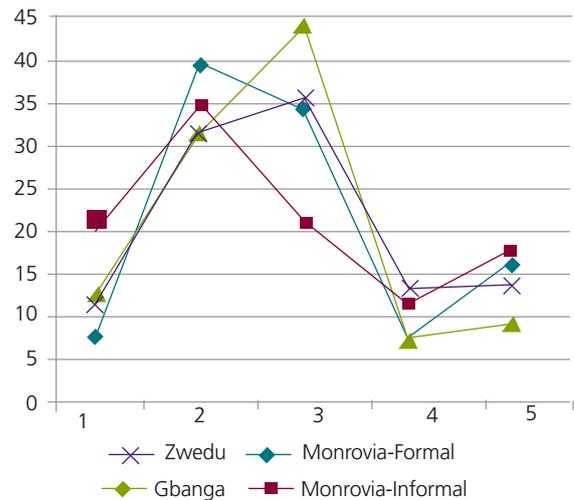
At three persons per room (figure 43), many households could fit into two and three roomed dwellings and few would need more than three.

Figure 41. Rooms needed at 2 ppr



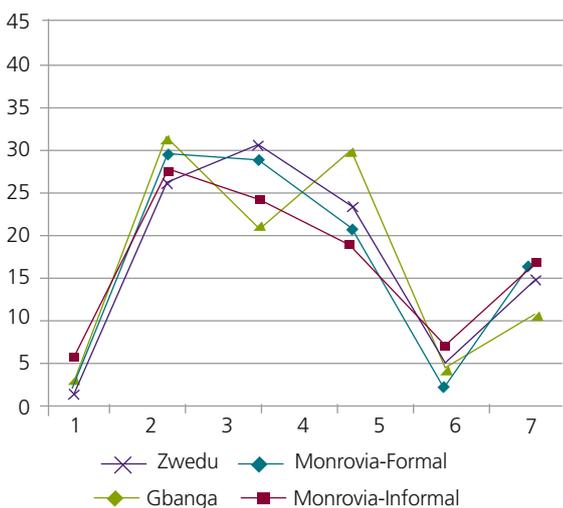
Note: 7 rooms stands proxy for 7 or more rooms

Figure 43. Rooms needed at 3 ppr



Note: 5 rooms stands proxy for 5 or more rooms

Figure 42. Rooms needed at 2.5 ppr



Note: 6 rooms stands proxy for 6 or more rooms

4.3 POPULATION GROWTH AND DISTRIBUTION

Having established that 60 per cent more housing would be needed to reduce crowding (in the absence of a policy on crowding), the Profile must now focus on the need for housing for new urban households generated until 2030.

According to Republic of Liberia,¹ population projections use three different fertility scenarios. They assume that fertility levels fall from 5.2 in 2008 to 2.4 (low scenario), 3.5 (medium scenario), and 4.2 (high scenario) by 2038. Using these scenarios, the population of Liberia is likely to grow anywhere from 53% to 90% in total by 2038. Within these, 2020 and 2030 national population can be interpolated.

Table 24. Population projections for Liberia, All urban and Greater Monrovia, 2010 to 2030

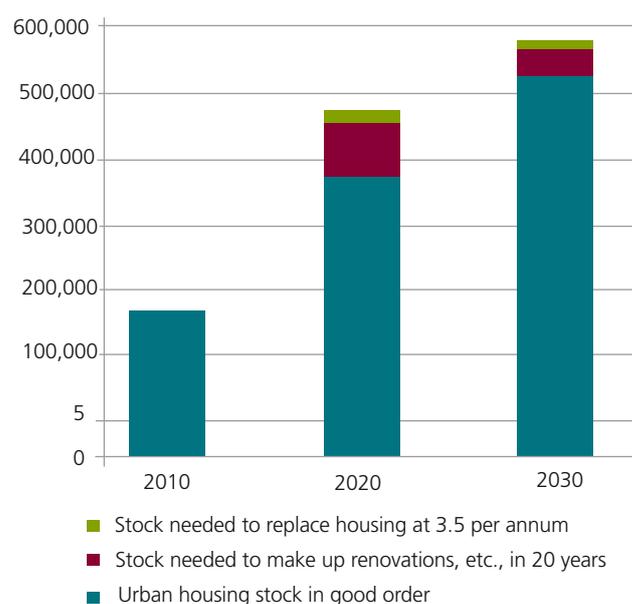
	2010	2020	2030
National population (millions)	3.67	4.57	5.50
National growth since 2010 (millions)		0.90	1.83
Level of urbanisation (UN-HABITAT)	61.5%	67.9%	73.7%
Urban population (millions)	2.26	3.10	4.05
Urban growth since 2010 (millions)		0.85	1.80
Share of urban population in Greater Monrovia (UN-HABITAT)	50.2%	44.7%	44.1%
Greater Monrovia population (millions)	1.13	1.39	1.79
Greater Monrovia growth since 2010 (millions)		0.25	0.65

The differences between low and high fertility projections are 260,000 in 2020 and 710,000 in 2030. Following consultations at the stakeholder workshop in August, 2013, the Profile team selected the medium projection for the analysis of needs. This means a total of 5.5 million people in the national population, an increase of 1.8 million people. UN-HABITAT² estimates that urban areas are likely to grow as a percentage of total population from 54 per cent in 2000 to 74 per cent in 2030.

It has been established above that 200,000 dwelling equivalents are needed to reduce current crowding. Then, assuming:

- The 2008 census stock of dwellings of 327,000 as 2010 stock;
- 44 per cent of that stock (144,000) needing renovation or reconstruction;
- The current stock in good order is, thus, 183,098 dwellings
- The need to renovate/ reconstruct all the 144,000 by 2030 will be equally spread between 2010-20 and 2021-30;
- The need to replace 3 per cent of the stock per annum as it become obsolete adds 4,891;
- Each new household added to the urban population by 2030 needs a new dwelling, adding 163,035.

Figure 44. Scale and components of new housing needed 2010 to 2030



Thus, the need for new housing by 2030 is 694,000 dwellings in urban Liberia; 511,788 or 512,000 extra over the 2010 stock (table 25).

Delivery of 512,000 dwellings over 17 years (2013 to 2030) would require a build rate shown in table 26.

Table 25. Need for housing by 2020 and 2030

	2010	2020	2030	2010 - 2030
Percentage growth needed		24.5	49.9	
Urban housing stock in good order in 2010	183,098	183,098	183,098	183,098
Stock needed to make up renovations, etc., in 20 years		71,931	71,931	143,862
New housing needed to keep up with population growth		80,181	82,854	163,035
New housing needed to eliminate crowding		100,000	100,000	200,000
Stock needed to replace housing at 3% per annum		2,405	2,486	4,891
Total stock	183,098	437,615	440,368	694,886
Extra stock needed		254,518	257,270	511,788

Table 26. Build rate necessary 2013 to 2030

511,788	in 17 years
30,105	per annum
602	per working week
100	per working day
13	per working hour
one every	4.78 minutes

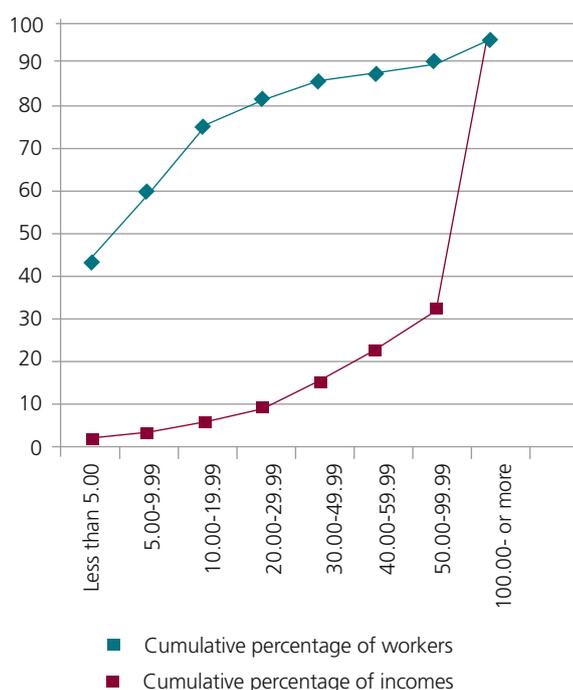
This assumes 50 working weeks per year, six days per week, eight hours per day. Assuming an urban population of 2.26 million, 30,100 dwellings per year represents 13.3 dwellings per thousand people. This is an unprecedented rate of growth and one which few countries are likely to have equalled.

4.4 INCOME AND ABILITY TO PAY

Income is often not a good indicator of housing affordability for several reasons. Important among them are:

- It can vary so greatly through the year and from year to year;
- Income can change when there is a target to work for, such as acquiring a home;
- Income data are more subject to respondent error than expenditures.³
- In previous Profiles⁴ household expenditures have been used to proxy income.

Figure 45. Income inequality (all workers, 2010)



Source: LISGIS.⁶

- Housing expenditure usually reflects long-term expenditure patterns rather than income variations;

Civil servants' salaries average US\$100 per month in 2013 (National Housing Authority, not dated, 2013), but many of them also receive allowances that more than equal the salary amounts. For example, the NHA's annual budget includes general and special allowances equal to 23 per cent of total remunerations paid (GoL, Infrastructure and Basic Services Sector Draft Budget FY2012/13: 495). Teachers earn about US\$200 per month.

Skilled construction workers in the informal sector are paid US\$5-6 per day or US\$130-150 per month.

Liberia is a very unequal society. The graph shows that the median income for all workers is less than US\$10 per week but a relatively few workers (less than 10 per cent in 2007) earn 50 per cent of all income recorded. The latter raise the mean income to US\$32, more than three times the median.⁵

While there are sectors of the housing in urban Liberia that are very expensive indeed, especially apartments for UN and other international agencies' staff, most households in the low-income neighbourhoods of Monrovia spend relatively little on housing. Several measures are used together in the Profile to estimate the affordability of housing for urban households.

4.5. CALCULATING AFFORDABILITY

This section uses four measures available to the Profile to calculate how much house-holds can afford for housing. They are:

- current spending on housing in two forms, the Consumer Price Index (CPI) weightings, and households' current rent payments;
- Total annual household expenditure from the census; and
- Total annual household expenditure of renters from the Profile's sample survey.

4.5.1 Current spending on housing, a) Consumer Price Index (CPI) weightings

The percentage weighting given by the CPI to housing related spending could indicate what might be a suitable proportion of expenditure should be assumed as reasonable in Liberian circumstances. Table 27 shows that “Housing, water, electricity, gas and other fuels” has a percentage weighting of 12.00, while “Furnishings, household equipment and routine maintenance of the house” account for another 5.25 per cent. It is likely that urban households will spend more than this on housing but it is unlikely to be more than 15 per cent and this is still quite a small proportion of expenditure.

The CPI values for the last 12 years are as in table 28. It is important to record that housing and servicing costs have inflated at a lower rate than other consumption. The cost of furnishings, household equipment and routine maintenance has increased along with other prices. Overall, however, housing is more affordable now than it was in 2005.

4.5.2 Current spending on housing, b) households’ current rent payments

Another measure of affordability is how much households currently pay for rent in low income neighbourhoods.

Table 27. Weights given to major consumption groups by the CPI

Major group	Weight
Food and non-alcoholic beverages	45.20
Alcoholic beverages, tobacco and narcotics	3.03
Clothing and footwear	7.75
Housing, water, electricity, gas and other fuels	12.00
Furnishings, household equipment and routine maintenance of the house	5.25
Health	3.91
Transport	6.11
Communication	1.53
Recreation and culture	3.85
Education	3.20
Restaurants and hotels	4.64
Miscellaneous goods and services	3.53
General index	100.00

Source: LISGIS data tables

Table 28. CPI annual numbers (2006 to May, 2013), 2005 = 100.

Year	Value	Housing, Water, Electricity, Gas and Other Fuels	Furnishings, Household Equipment and Routine Maintenance of the House
2006	107.34		
2007	119.57		
2008	140.48		
2009	150.92		
2010	161.92		
2011	175.66	130*	186*
2012	191.93	130.65	190.4
May 2013	193.97	132.39	191.44

Note * January 2012 as a proxy for December 2011

Table 29. Rent paid in low income areas in three cities, 2013 survey

	L\$	US\$
Monrovia Formal	878.51	11.71
Monrovia Informal	1010.73	13.48
Gbarnga	649.17	8.66
Zwedru	930.58	12.41

Sources: UN-HABITAT/NHA Sample Survey, September 2013

It is clear from table 29 that households currently pay very little rent, especially compared to the cost of housing in the market served by formal developers. The mean rents paid in Monrovia's low-income areas and Zwedru are US\$12 or 13 per month while mean rent in Gbarnga is only US\$9 per month.

4.5.3 Total annual household expenditure

The Profile uses two measures of household expenditure from which 15 per cent of household expenditure is taken as a reasonably affordable payment for housing. This is lower than some might decide would be appropriate and they can use the data provided to modify the calculations. However, the reasoning for 15 per cent is this:

- As can be seen above, Liberians spend quite small proportions of their expenditure on housing and services combined (which is the way the CPI expresses housing payments).
- If 20 per cent of expenditure is taken as a reasonable housing and servicing costs, with five per cent for services this leaves 15 per cent for housing alone.

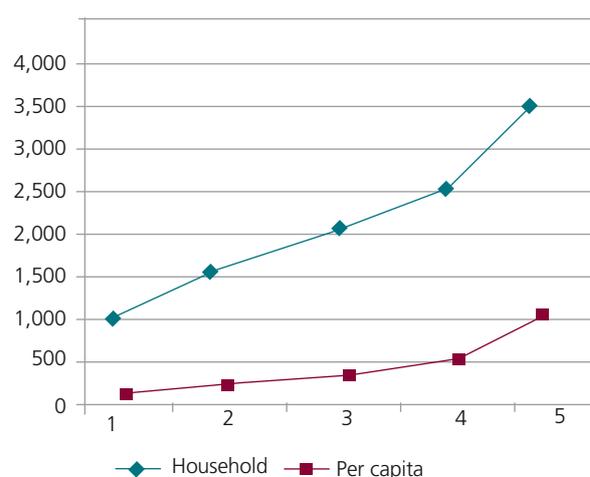
The Census⁷ gives household and per capita expenditure at 2008 values which can be inflated to 2013 using CPI numbers (from table 28).

Applying CPI inflation to the 2008 census household and per capita data, the Profile estimates that the

lowest 60 per cent of Liberia's population seem to have household expenditures of less than US\$2,200 per annum and a per capita expenditure of less than US\$400 per annum.

At 15 per cent of household expenditure, therefore, housing should cost less than US\$330 per annum or US\$27.50 per month, for the lower 60 per cent of the population by expenditure, using the 2008 census data inflated by the CPI. This is higher than the mean rents currently paid in low-income areas but a very small

Figure 46. Rooms needed at 3 ppr



Note: 5 rooms stands proxy for 5 or more rooms

Table 30. Census annual expenditure data inflated to May 2013 using CPI numbers

Quintiles	HH Size	HH Total Consumption Expenditure (L\$)	HH Total Consumption Expenditure (US\$)	Per Capita Consumption Expenditure (L\$)	Per Capita Consumption Expenditure (US\$)
1	6.4	69,557	915	10,791	142
2	6.1	119,644	1,574	19,504	257
3	5.7	150,141	1,976	26,427	348
4	5.4	184,677	2,430	34,531	454
5	4.2	268,073	3,527	68,387	900
Total	5.4	168,479	2,217	35,013	461

amount when compared with formal sector alternatives available.

The top quintile of the population has a mean expenditure of US\$3,527 (table 30). If they were to spend 15 per cent on housing, this would mean they could afford housing payments of US\$529 per annum or US\$44 per month, less than one tenth of the monthly payment for the SINLIB dwellings.

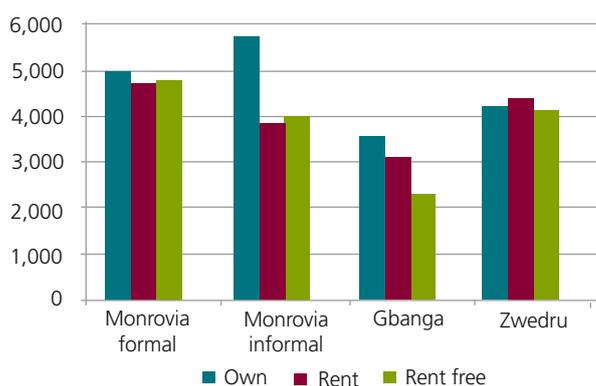
4.5.4 Total annual household expenditure of renters from the Profile's sample survey

The sample survey conducted for the Profile in low-income neighbourhoods of Monrovia and in Gbarnga and Zwedru also collected expenditure data. As it is possible to do so, renters' expenditures can be taken into particular account as renters are the main target group for new home-ownership (figure 47).

Using the Profile's own expenditure data (figure 48), renters paying 15% of their expenditure on housing could afford, at the median, between US\$50 and US\$60 per month in Monrovia and Zwedru, US\$40 in Gbarnga (table 31). This is considerably more than they currently pay and may be too much at least in the short term as housing expenditure habits die hard and many households will already be using almost all their remaining money on essentials. As Liberia is in a recovery phase, however, there is reasonable expectation that incomes (and, therefore, expenditures) will increase markedly.

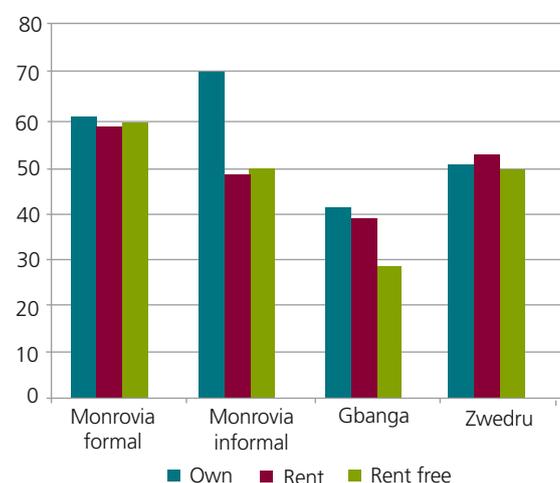
It is important to realise that the figures quoted are suitable for the median household, the one which, if all households were listed in order from lowest expenditure to highest, would be right in the middle. Thus, the median amount would be too expensive for almost 50 per cent, to varying degrees, and easier to afford for the other almost 50 per cent. As all current formal sector initiatives are far beyond this affordability, the discipline of accepting a realistic affordability will encourage policy-

Figure 47. Median annual expenditures by tenure



Sources: UN-HABITAT/NHA Sample Survey, September 2013

Figure 48. Affordable monthly housing payments at 15 per cent of expenditure



Sources: UN-HABITAT/NHA Sample Survey, September 2013

makers to aim low in cost so that the current formal sector offerings are seen for what they are; contributions at the top end of a very long continuum in which most solutions will need to be much less expensive by a very large margin.

Table 31. Measures of housing payments affordable (US\$ per month)

Measure	Monrovia low-income areas	Gbarnga	Zwedru	National urban
Current rent from sample survey (means)	11.71 / 13.4	8.66	12.41	
15% of 2008 Census inflated by CPI (60 th percentile)				27.50
15% of Profile sample survey renter household expenditure (medians)	59 / 49	39	56	

From the above, the Profile selects \$50 to \$60 as an affordable urban monthly housing payment at the median

The NHA believes that a lower cost product offering is possible provided that GOL can generate the means to make significant subsidies available in low income projects, through the development of lower-cost housing designs using abundantly available local materials and the resurrection of sites-and-services programs targeting the poor. The alternative is continued unplanned urbanization with all its attendant ills.

4.5.5 The effect of household size on income/ expenditure

It is evident in the 2008 Census that larger households have much lower per capita expenditure than smaller households. This is quite important for housing as some housing policies tend to affect household sizes. For example, if households routinely occupy rooms in houses shared by several households, they would tend to have small households as space available does not encourage the arrival of dependants from elsewhere to join the household. They could live independent in a room but this would tend to make the newcomer self-supporting. They would tend to increase their household size if they moved into a single-household dwelling as it is much more likely that other family members will join them and share their food, thus allowing them to become dependants. Thus, it is important for per capita incomes that policy does not concentrate on single-household dwellings for everyone but gives as many Liberians as need it the opportunity to rent new multi-occupied housing room by room.

4.6 CONCLUSION

In terms of dwellings needed to reduce overcrowding, cope with population growth and renewal of stock regarded as in need of renewal or major renovation over the 17 years to 2030, the Profile estimates that 512,000 dwellings will be required in urban Liberia which is 157 per cent more than the number in the current stock (327,000).

If rooms are taken as the basis of housing need in the future, and two persons per room is set as the crowding threshold, 1.9 million new rooms would be required. Higher crowding thresholds would require fewer new rooms with about 1.7 million needed at 2.5 persons per room and 1.4 million needed at three persons per room.

The households to be housed will need housing solutions costing, at the median, less than US\$600-720 per annum or US\$50-60 per month; well within current informal rental levels but far below formal housing costs. Capital costs equate much more closely to the \$2,500 to \$10,000 range found in informal settlements than to the US\$20-60,000 in the formal sector.

A move away from current concentration on concrete walling and metal roofing could not only increase space in dwellings per dollar spent but could also have significant benefits for both comfort and sustainability.

SECTION ENDNOTES

1. Republic of Liberia (2013).
2. UN-HABITAT (2009).
3. People are more likely to lie about their income than their expenditure. Telling “them” how much one earns can attract tax and other problems.
4. UN-HABITAT (2010); UN-HABITAT (2012b); UN-HABITAT (2012c).
5. LISGIS (2011).
6. LISGIS (2011).
7. LISGIS (2009).

URBAN LAND DELIVERY SYSTEMS

5.1 INTRODUCTION

“The Liberian President is right when she highlights the importance of land tenure as key to the full recovery of Liberia. One fact is certain; the very political security of this country rests partially upon making sure this land issue is addressed as a priority.”¹

The distribution of land is at the very heart of Liberia’s security, both from its inception as a haven for freed slaves and in the causes of its catastrophic civil war. When Liberia was formed in the 1820s, it initially carved out territory in Montserrado County and then

expanded to other areas along the coast. Arriving settlers were awarded 25 acres² of farmland and a town plot by the American Colonization Society (ACS) on land purchased from local chiefs. The grants were in “fee simple” (a type of freehold in perpetuity) and this is still classed as ‘settler land’.³ The continuation of this system up to date has resulted in the majority of urban and peri-urban land being in the hands of a small elite.

According to the Land Commission,⁴ unequal access to and ownership of land and other resources could reignite civil conflict. The unclear relationship between statutory and customary laws relating to land (see below) also creates tensions. It is also seen by government to distort the spatial form of cities in an uneasy mixture of dense informal settlements, suburban sprawl (figure 49) and prime urban land that is either ‘frozen’ or under-utilised. The confusion in land ownership is exploited through land records fraud. The task of resolving the land challenges is enormous but vital for economic growth, poverty reduction and peace-building.⁵

Land is essential in housing development, without land there can be no housing. In addition, much housing policy is based on the idea that land is suitable collateral

for housing finance. The ownership of land, de jure or de facto, is the entry-point for home ownership.

5.2 LEGAL AND REGULATORY FRAMEWORKS GOVERNING LAND SUPPLY

As commonly occurs in Sub-Saharan Africa, the land law of Liberia consists of two distinct parts, civil and customary. The presence of customary law alongside civil land law is not a problem in itself as it is common in Sub-Saharan Africa for the two to co-exist and even overlap. Overlap and ambiguity arise over jurisdiction between the state-supported customary units (clan and paramount chieftaincies) and the townships and cities in which land is to be administered through the statutory system. This is very important for housing for when cities grow into customary land areas.

In addition, according to the World Bank,⁶ the Government of Liberia has long asserted ownership of and the right to alienate the large areas of land occupied



Figure 49. Current suburban sprawl, Northern Monrovia

by traditional communities, leading to tensions between the government and communities who regard land as their own. Many state agencies have authority over land without any effective coordination. Key land administration agencies are poorly staffed and have little technological support. In consequence of this, the interface between the two systems is felt to be vaguer and less equitable in Liberia than in other Sub-Saharan African countries.⁷

5.2.1 Formal land law

Formal land law reflects the American common law used at the creation of the colony and developed subsequently by judicial decision and statutes. The 1956 Land Law, which is under major revision but still current, only allows settler land to be sold to settlers or to “civilized” Africans.⁸ This requires an indigenous Liberian to be declared ‘civilised’! Today, much of the land in the old settler cities is held by settlers and other Liberians as the ‘civilised’ Africans label fell into welcome disuse. All other land in the interior is classified as public land under customary tenure managed largely through the chieftaincy system.

There are three types of formal land holdings: government land, public land and private land.⁹ Government land is that which is owned by government for its use.

5.2.2 Public land

Currently, all land that is not privately owned is vested in the state and regarded as public land. It is evident that much of the law is antiquated, reflecting obsolete ideas of the settler class which do not reflect current social and political values. The Public Land Act (1956, amended 1974¹⁰) which governs the granting of titles over public land is rudimentary and outdated. It provides for prices at historical levels, it takes no steps to assure that those granted land will develop it, and so it produces much less revenue than it should. This also creates resentment as people with customary land can be denied the use of it by its being sold.¹¹ Indigenous people are, thus, at a disadvantage in accessing formal title to land; indeed, their portion of land is constantly shrinking and this is seen as one of the main causes of the civil war. The constitution prohibits land ownership by foreigners.¹²

When the Land Commission (LC) was formed (see below), it was evident that there were serious problems in the public land sale process. The GoL quickly imposed a moratorium on public land sales to give itself sufficient time to address the problems. The LC issued the Interim Guidelines and Procedures for the Sale of Public Land (2011) whose remedies were within the existing statutory framework.

5.2.3 Customary land

Currently, public land is managed by chiefs who are appointed by government and given authority over substantial areas of land without much clarity over the nature of their authority. The communities’ rights to customary land holdings seem to be understood as only usufruct (or ‘right of surface user’) on state land¹³ rather than the community’s holding the allodial rights (the right of last resort) and, thence, leasing rights of use to individuals. The latter is more common across Sub-Saharan Africa. Customary law of land, based on the traditional communities’ practices, is recognised by the 1986 Constitution as separate from the common law. Article 86 states that “the courts shall apply both statutory and customary law in accordance with the standards enacted by the legislature.”

Until recently, very little had been written on customary land systems in Liberia but a recent USAID study of eleven clans¹⁴ is very informative. It is important to housing supply for officials to know, respect and act in consonance to these rights as they are increasingly relevant as cities spread into customary land holdings.

As is common in West Africa, land tends to belong to the particular lineage that settled and first cleared the land in the area. Claims to land can be held by different levels of society from the lineage-based chieftaincy or clans to towns, from extended families to households to individuals; and temporarily or permanently.¹⁵

Rights of access to land differ depending on whether one is a member of a local (patrilineal) extended family unit; outsiders are treated differently. Governance of land is usually vested in family head(s) or a town chief and elders, the vast majority of whom are male. For housing, exclusive permanent rights can be granted to land designated for house plots. In most cases, the administration of house plots is the same as that for farming parcels but in others there is a special Land Committee for their allocation.¹⁶

Currently, laws provide that the community usufruct right can be bought out, through the government, at a relatively low cost. However, there is a temporary moratorium on the sale of public land in Liberia, in recognition of the abuse of such sales in the past. The process of obtaining an individual title to public (“state”) land is too complex and time-consuming for many rural Liberians since each sale deed ultimately has to be signed by the President of Liberia. Individuals can apply to local chiefs to obtain a “tribal certificate” with which they can apply for a public land sale deed. A tribal certificate is only a procedural document but many rural Liberians wrongly believe that it is a “deed” and do not go on to apply for a land sale deed¹⁷. The

process was widely manipulated by the political elite to obtain substantial amounts of land in customary areas. In this way, the dual systems have fostered inequity in access rights to land between Liberians with American background (and “civilized Africans”) on the one hand and the wider African population on the other.¹⁸

During the early post-civil war period, the government adopted the Community Rights Law (2006) and the Community Right Act (2009) in order to formalise community ownership. Even so, land rights are still poorly defined with much of the rural area (and, therefore, the areas into which some urban areas will grow) having overlapping and unresolved ownership.¹⁹

5.3. PRIVATE LAND: FORMAL LAND HOLDINGS

Private Land is that which is owned by an individual or private entity and over which the owner has complete ownership and disposal rights.²⁰ Although a full land inventory does not exist in Liberia, it is estimated that somewhat less than half the country is held as private property, most of which is in the coastal, settler areas.²¹ Anecdotal evidence testifies that much of the land around cities is held this way, especially in Greater Monrovia and this, coupled with absentee owners and clouded titles, leads to very unsystematic development in the urban periphery.²²

Liberian cities have fewer boundaries between houses than many in Sub-Saharan Africa. Householders do not routinely build a wall or fence around their property but place corner stones in the appropriate places. Their land is then recognised and respected by neighbours. This high sense of property is in contrast to the behaviour of occupying property when owners fled in the civil war.

5.4. REFORMING LAND RIGHTS

The nature of land holding, described above, is on the cusp of a change. In 2008, the World Bank (2008b) identified the need for:

- Addressing the conflict-related roots of land tenure;
- Changing to a land tenure administrative system that can adapt to the legacy of the war. These are listed as “missing cadastres and land documents, squatters, speculative accumulation of land, emergence of a variety of land related groups, forms of proof, informal institutions, etc.”;
- Using a participatory approach for short and longer-term changes to land policy and administration; and

- Ensuring that land access is equitable across the rural-urban divide.²³

To this end, the Land Rights Policy Statement, finalised and presented to the President in May 2013 and expected to be transformed into law in 2014,²⁴ sets out a more rights-based land administration system. It recognises that economic growth and tenure security are complementary rather than conflicting. The past’s practices of exploiting weak land rights to acquire commercial use of land have damaged both tenure security and economic growth, and must stop. Indeed, the benefits of economic growth should be equitably distributed by creating wealth for all Liberians. Public land is to be more transparently governed with opportunity for objection.

Through the Land Rights Policy, when it is formally enacted as the Land Rights Law, “all communities, families, individuals, and legal entities will be able to enjoy secure land rights free of fear that their land will be taken from them, except in accordance with legal due process”. By accepting that “land ownership is permitted for all Liberians regardless of their identity,²⁵ whether based on custom, ethnicity, tribe, language, gender, or otherwise” it does away with the anomalous and insulting “civilised Africans” category. Furthermore, the rights over customary land will be equivalent to the rights over private land so no intruder can take over community land without the community being a willing seller.²⁶

Under the new land rights, customary land rights are to be as protected as private land rights and decisions about customary land shall be made at the most local appropriate level. The owning community shall be a legal entity and have a formal deed made out, bearing the name of the community. The deed will give private ownership to the community, so long as any decisions regarding management, use, and transfer are made in accordance with Customary Land Principle 6.1.5 (Republic of Liberia, no date, 2013). The law has not come into force yet; preparatory tasks are ongoing including defining communities’ land and some governance issues.

Where national policy and laws impact on customary land, e.g., in the context of the Profile, concerning the need for urban expansion and residential development on the peripheral land around existing cities, it should respect local customary practices and norms as far as possible.²⁷

5.5. LAND SURVEYING AND ADMINISTRATION

The cadastre has been restarted in a very minimal way under a USAID project. Although its resumption will be important for some sectoral activities to ensure secure titles, it is unlikely to be useful for housing for the majority as it imposes transaction costs that are too high. The World Bank²⁸ signals the need for an integrated National Land Information System interlinked to a legal property cadastre, fiscal cadastre, a mineral property cadastre, etc., in the context of decentralisation. Again, this is a highly expensive undertaking which may be problematic to fund and unnecessary for most housing.²⁹

The last appears to assume a binary split urban-rural when it is increasingly evident that urban growth is occurring in peri-urban areas that are administered under customary land-holding systems.³⁰ The Bureau has recently resumed the issuance of cadastral survey permits, which are, according to its website,³¹ a source of revenue of US\$1,315 in its first three months.

The practice of land surveying is now done by low-grade technicians and some private practitioners whose standards of service are generally low. It is, however, quite inexpensive compared with other countries in Sub-Saharan Africa; US\$75-125 per 'quarter-acre' plot, including 25 per cent registration fee (Stakeholder interview, MCC, 15 August, 2013). Although there are relatively few physical boundaries erected between plots, there seems to be great respect between neighbours for the legal boundaries as indicated by the corner markers.

The Gbarnga Urban Land Inventory, sponsored by UN-Habitat is currently underway as a first step in a nation-wide knowledge collection and sharing exercise. Currently, however, owing to Liberia's lack of a continuously operating cadastre and its unreliable land information system, the World Bank³² claims that "security of tenure is virtually non-existent in Liberia".

5.5.1 Deed registration

Liberia has a long-standing system of Deed Registration based on registering the documents rather than the land. The paper-based system suffered cruelly during the war and, indeed, simply from climatic rigours as warm damp air blows into the storage areas. It is, therefore, in some disarray. It is, therefore now very difficult to track land ownership so there are high risks in the land market and many examples of fraudulent documentation. It is not uncommon for the same piece of land to be sold to several people. As a result, the courts are overwhelmed with land disputes.

Though land is not seen to be in particularly short supply or expensive (except in a few locations), the major problem is the transaction cost owing to doubts about ownership and title. This holds up development and can make it virtually impossible. There is an urgent need to collect, consolidate and conserve the deed registration system, to digitise records for easy access and to simplify the deed registration processes.³³

5.5.2 Land registration

The Land Registration System was instituted in law in 1974 but incompletely piloted in Monrovia and the issues that arose during the pilot have not been fully settled. A more recently introduced Land Registration System is intended to eventually replace the deed registration system to allow conclusive decision on confused land claims. It is very under-financed. Like all registration systems, it will only be applied gradually so there is a need to rehabilitate the deed registration system while the newer system is implemented.³⁴

Although all registered property is liable to property tax, much of it is not collected especially where records were lost in the civil war and the recording system has broken down. Furthermore, the link between tax (even if uncollected) and registration is bound to discourage owners from registering their land unless there are strong motives for so doing, e.g., to raise a loan or to sell the land. This reflects the findings in other Housing Profiles in Sub-Saharan Africa.

In the *Doing Business 2012* indicators, Liberia is ranked 176th out of 183 countries in terms of ease and cost of registering property.³⁵ Under the on-going improvements in land administration, a pilot project in street numbering is also underway in Monrovia.

5.5.3 Squatting

Squatting was reasonably common in Monrovia even from the 1950s; the Monrovia City Corporation treated squatters with tolerance and large neighbourhoods grew up. Early on during the civil conflict, the various local authorities in Monrovia started charging an annual 'squatters' rights fee' to slum residents, at US\$20 per annum the last time they were awarded. Ostensibly based on a provision of the 1957 Zoning Code on non-conforming structures, the issuance of squatters' rights became an established practice even though it is not clearly legal. Regular payment of the fee entitles the holder "to occupy the area until such time as the government find[s] it necessary to use the land in which case, one month notice will be given to vacate the premises."³⁶

West Point in central Monrovia demonstrates how tolerance towards informal settlements was practiced by MCC until recent years. Founded in the 1950s, it has a population which varies in estimates between 29,500 JICA (2009), and around 75,000.³⁷ Although 70,000 is the common estimate used, MCC planners believe 30,000 is probably nearer the mark (personal communication, Ellen Pratt, October, 2013). It has been treated as an administrative unit and residents believe they have a social contract with MCC to stay. They have paid de facto property taxes and received a “squatters’ rights” certificate from MCC which gives them rights to stay on public land for one year.

Squatters’ rights permits prohibit the building of permanent structures but this rule is generally disregarded and many permanent structures demonstrating that they, at least, feel that their rights to stay are secure. However, Toe³⁸ notes that these rights provide no objective tenure security and that slum dwellers that invest in permanent structures risk “becom[ing] double losers having paid regular annual squatters’ rights renewal fees to the Local Authorities with no guarantee for compensation or relocation assistance”.³⁹ Thus, up-to-date squatters’ rights payments were no guarantee against eviction. For this reason, SLUMDAL supported the moratorium that MCC called on squatters’ rights in 2008. Some of the other authorities within Greater Monrovia are not concurring with the moratorium.

MCC has made the area into an administrative unit and provided some roads, etc. In addition, markets and a range of commercial and manufacturing establishments have been developed in the neighbourhoods or in people’s houses there.⁴⁰ Thus, squatter settlements are not simply dormitories but fit into the complex web of commercial, manufacturing and residential functions like other parts of the city.

The former tolerance is fading, however, as demand for prime urban land increases.⁴¹

“In Monrovia, a belief that the “slum problem” can be solved only by relocating slum dwellers to peri-urban areas or the rural land of the provinces has been a widespread, albeit unsubstantiated, tenet of government at all levels.”⁴²

This belief is not shared by the inhabitants of West Point with whom Kaufmann⁴³ interacted. They did not want to leave West Point despite its challenges. Recalling that some had been resettled but then came back, they drew attention to the fishery and other businesses for which it is ideally placed. The Waterside Market close by provides a great deal of employment, albeit much of it is casual and poorly paid. Food security is assured even if service levels are very poor. In addition, government’s previous



Figure 50. Aerial view of Waterside market (bottom) and West Point (top)

attempts to provide services are not wholeheartedly welcomed. A latrine provided by government has been subject to flooding and overflow onto the adjacent football field. Only after a demonstration to Parliament was the latrine repaired.⁴⁴

Many citizens who fled the country or were killed in the civil war left empty property and it has often been occupied by IDPs seeking accommodation in the relative safety of the city. As they left in times of chaos and often to the sound of gunfire close by, they ran away without rescuing their title documents.⁴⁵ Some new occupants have been there for considerable time and may have invested in improvements and they can claim rights to it through the law of adverse possession.⁴⁶ Progress is being made on reconciling claims but there is a long way to go before solutions can be found to many of the claims. Both parties can pursue each other through the courts and many are doing so⁴⁷ Several major government and other buildings have been occupied by squatters. It is not unknown for the government or its agencies to reclaim the buildings by using forced eviction.



Figure 51. Low lying houses along the Mesurado River, Monrovia



Figure 52. New Kru Town houses on the beach and inundated by sand after high tide on 7th August, 2013



Figure 53. The remains of a house after high tide on 7th August, 2013, New Kru Town, Monrovia

Further complications arise owing to the vulnerability of the land occupied by many squatters. In the coastal parts of Monrovia, much of the land close to, at, or below high tide level is occupied by squatters and, sometimes at very high densities (as in West Point). During the Profile preparation (on 7th August, 2013), a particularly high tide washed away the homes of about 200 households in New Kru Town, leaving others hanging over shifted sand and more with sand drifting into the rooms.

5.5.4 Ministries and organisations with land responsibilities

Many government ministries and other agencies have responsibilities in land administration. This fragmentation among different agencies weakens the sector and leads to overlap and uncertainty over responsibility for key decisions concerning land use and allocation.⁴⁸

The Ministry of Lands, Energy and Mines (MLME) is the key institution for land management in Liberia. It is responsible for supervising land surveyors, and so is involved in public land sales, and for land registration. In these, it has a broader mandate than it is currently able to address.⁴⁹ Its land responsibility is taken by the Bureau of Lands and Survey but this is squeezed by other, very pressing issues dealt with by MLME; energy and mines. Land administration capacities are very low particularly with respect to skilled professionals.

The Ministry of Agriculture administers agricultural concessions, including industrial crops such as rubber and palm oil. The Forestry Development Authority has legal authority over forests and forest land while the Environmental Protection Agency administers the protection of wetlands, wildlife and biodiversity. The Ministry of Internal Affairs is responsible for land matters which involve interactions with traditional authorities over land and it supervises the Country Land Commissioners. The Ministry of Public Works has responsibility for land use zoning. The Ministry of Finance is responsible for collection of fees in connection with land registrations and for the implementation of a real property tax under Chapter 20 of the Revenue Code of Liberia (2000). The Ministry of Justice is responsible for Probate Courts which grant certification under the two land registration systems. The Ministry of Foreign Affairs holds the early deed registers and issues certified copies of those documents. The National Centre for Documents and Records (the National Archives) holds more recent deed registers and the land registers arising out of the pilot systematic land registration from before the civil war.⁵⁰

5.5.5 The Land Commission

The Land Commission was officially launched in March 2010, for a five-year life-span. The general mandate of the Land Commission is to propose, advocate and coordinate reforms of land policy, laws and programmes in Liberia. It has no adjudicatory or implementation role. Its mandate extends to all land whether urban and rural, private or public, residential or any other use.

It attempts to fulfil the following objectives during its five-year life span.

- Equitable and productive access to both public and private land;
- Security of tenure and the rule of law with respect to land;
- Effective land administration and management; and
- Investment in and development of land resources.⁵¹

An Urban Land Policy Working Group was established in 2012 focusing on “addressing the ... definition of an urban area: [the] institutional, policy, and legal framework; urban growth trends; land markets; and an urban land information management system”.⁵² This process could be directed towards regularising current informal settlements and prevention of the development of new ones through policy interventions in the land market.

5.5.6 Concessions

Large amounts of land are held as concessions by companies and organisations for the extraction of timber or minerals. Concessions have great potential for benefit or harm, depending on how they are handled. Jobs can be created in the extraction of the products therein but local agriculture and other activities can be damaged by being replaced by the concessionary activity. They can create reasons to stay in rural areas and local small towns or generate the impetus to leave and move to Monrovia. Wealth can be leveraged to Liberia or lost to the outside world.

Concessions could be used to leverage other benefits. For example, concession holders could be tied to providing training establishments for the skills they need and ancillary ones such as construction trades, bookkeeping and accountancy, management, etc. They could be required to provide housing, infrastructure and social services for a wider population than just their own workers so that the area in general is uplifted.

5.6 EVICTIONS

International law defines forced eviction as “the permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to appropriate forms of legal or other protection”.⁵³

The incidence of evictions and demolitions is quite likely to increase as more owners return to assert their rights over land before the adverse possession rights can accrue to the new occupants (after 20 years). The Independent National Human Rights Commission is finding that it is increasingly hearing land cases whereas, before, they were heard before the Lands Commission where possession of title deed is the basis of adjudication. Owners who fled to the US are now returning in order to take back their properties before losing out through adverse possession rights.⁵⁴

Residents of small, more easily eradicated settlements such as Waterside, 24th Street, Old Government Hospital and the old Ducor Hotel⁵⁵ have been

subjected to eviction: called “development-induced displacement” (Lupick, 2012b). July 17th, 2013 saw evictions from Gio Town, part of Congo Town, to make way for development by the state oil company NOCAL. Residents protested on the streets for several days.⁵⁶

Close to the unfinished Ministry of Defence complex, there is an on-going threat of eviction hanging over land on Peace Island to improve the environment for a US\$60 million project by the Chinese government to build Liberia a ministerial complex on Ministry of Defence and privately owned land very close to the Island. Peace Island has become home to 30,000 people but they lack any security of tenure and MCC will entertain no requests for service improvements. Long-term residents who have invested all their livelihood in Peace Island fear limited compensation and unsuitable relocation strategies.⁵⁷ The NHA has mentioned the land readjustment approach to land owners who are interested in the possibilities that this alternative offers in terms of peaceful and well organised reclamation of otherwise lost land.⁵⁸

According to Lupick,⁵⁹ large informal settlements such as at West Point or Peace Island are too difficult for government to evict in operations of “development-induced displacement”. Such threats of eviction hanging over a neighbourhood blight efforts to develop and settle in the long term and can only increase as land increases in value, former residents return to reclaim their property, and the municipality modernises the city.

There are differing accounts of the propensity to use force and bulldozers in evictions in Liberia. They are usually accompanied by police with batons and bulldozers to overwhelm opposition and ensure quick demolitions. They result in the already poor losing all their assets as they try to protect their children and vulnerable adults. They disrupt all aspects of life for many people who are living on less than a dollar a day. Lupick⁶⁰ notes some improvement in the process of eviction with less use of sudden force involving police and bulldozers in the last two years as better care has been taken with following legal processes. On the other hand, police and “yellow machines” (bulldozers) have been involved in clearances in some places in recent times.

While it is true that the residents have no legal rights to occupy their land, this is also the case for many households who are not evicted. In addition, the evictions were carried out with a notable lack of humanity. In the SIMAAH mission,⁶¹ officials in Grand Bassa expressed their intention to remove squatters regardless of whether they have ‘squatters rights’ or not. In Bomi, some demolitions had already taken place to protect road reserves.



Figure 54. Housing and livelihoods investment in Peace Island

Where eviction is required to make room for investments provided under World Bank-financed projects, Liberia must follow the Bank's standards for "involuntary resettlement". Its Operational Policy 4.12 sets out a participatory process and sustainable resettlement solutions particularly safeguarding vulnerable groups. It was applied in the resettling of people from Happy Corner which was demolished when the Vai Town Bridge was constructed. Outside World Bank Projects, no such standards are upheld⁶².

Hughes⁶³ argues that the change from tolerance of squatters to an increasing propensity to evict them from land wanted for development as CBD or other high-value uses has led to a general sense of insecurity which, in turn, hinders development in the informal settlements. They are, to use the planning terminology, "blighted". The Urban Land Policy could be used to regularise informal settlements.

The proportion of Monrovia's population affected by the lack of security of tenure in informal settlements is so large that some positive attitudes and practices are priorities for effective urban development to assist the majority of urban Liberians.

5.7 PLOT SIZES

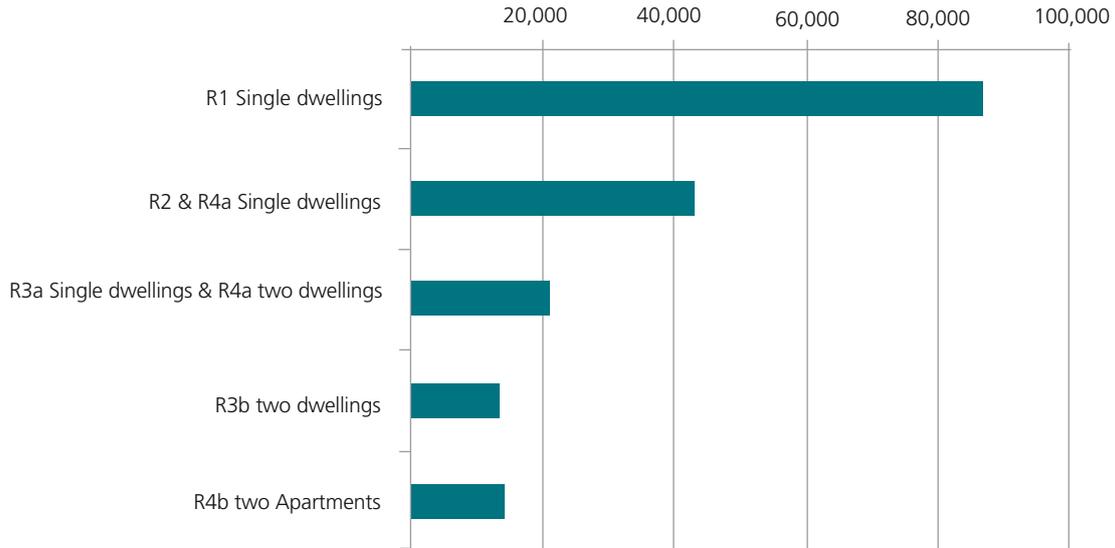
Plot sizes are extremely influential in city form and the amount of areal expansion generated by increases in population. The plot sizes given in the now-defunct Zoning Law are probably an influence on layout form to this day but the map of Greater Monrovia, attached to the law, has been lost in the civil war so no zones can be identified in areas not developed by then. Currently, however, it is common for people to talk about quarter-acre plots (the 1012 m² plot in R1) or amalgamating them into half- and one-acre sites. The smaller sizes do not appear in people's plans for future housing; there seems to be an acceptance that land is easy to come by. Certainly, there are few complaints about its cost.⁶⁴ Given the difficult site upon which Monrovia stands, this is unexpected.

It is evident from table 32 and figure 55 that the difference in land-take between high-cost plots in the R1 category and those holding semi-detached pairs of dwellings in R3 (b) is just over six-fold. Given the need for 30,000 new housing solutions per annum before 2030, 512,000 overall, the difference in land take from R1, high cost single dwellings designed for one household, at 86,400Ha, to R3 (b) R4 (b), low-cost houses designed for two dwellings or multi-occupation, at about 14,000 Ha, is very large; an 84 per cent reduction.

Table 32. Land required for urban housing solutions to 2030 by plot sizes defined in the Zoning Law

Residential types	R1 Single dwellings	R2 Single dwellings and R4a single dwelling	R3a Single dwellings and R4a two dwellings	R3b Two dwelling houses	Apartments
Minimum plot size (m ²)	1,012	506	253	325	169
Land required for 30,000 dwellings / annum (Ha)	5,060	2,530	1,265	813	845
Land required for 512,000 dwellings, 2013 to 2030 (Ha)	86,357	43,179	21,589	13,867	14,421
Saving over R1 (quarter acre) plots for 512,000 dwellings		43,179	64,768	72,491	71,936

Figure 55. Current minimum plot sizes in urban Liberia and the land required for 512,000 dwellings



5.8 CAPACITY NEEDS ASSESSMENT

MLME is understaffed and has more pressing business than land issues. The Profile has no information on how many more staff the ministry requires to deal with land successfully enough to enable the addition of 13 dwellings per thousand population over the next 17 years. This, however, is the capacity issue it must face.

With the currently high minimum plot size regulations, the provision of enough land to provide for the housing need will generate truly massive growth in the area of the city for which land must be found. Angel's team in USA has shown that, while cities have doubled their population, they have tripled the area they cover.⁶⁵ This is a trend that could inflict great infrastructure and environmental costs on Liberia if it is allowed to occur over the next few decades. Thus, rethinking plot sizes, or at least amounts of land per household (which is not necessarily the same thing) could save large areas of land and reduce the cost of development considerably. Furthermore, if multi-occupied dwellings were built on the plots, each occupied by three or four households, savings would rise and land take decrease substantially. The Urban Land Policy provides an opportunity to rethink development densities.

5.9 CONCLUSION

The land administration system in urban Liberia is in a very parlous state. The recording system is completely inadequate to cope with rapidly developing cities and many of its contents have been lost or destroyed. Clouded titles, multiple claims, and the return of former owners to reclaim 'their' land all beset the land sector and delay development. Even though land is usually not very expensive, the transaction costs can be high enough to put off potential developers. The up-coming Land Rights Act should solve many of the problems at the interface between urban growth and customary land holdings and for women's ownership of land.

Going forward, the amount of land required for 512,000 new dwellings is likely to vary very greatly depending on plot sizes and whether multi-occupied housing is encouraged. Even between zoning plan plot sizes the saving available between continuing with 'quarter-acre plots' and those designed for more than one dwelling is 84 per cent (13,900 instead of 86,400).

SECTION ENDNOTES

1. World Bank (2008b: 4).
2. If married, 10 acres if single, and when they showed some development of housing or marketable produce. This system of land grants seems very similar to how the 'West was won' in US history.
3. World Bank (2008b).
4. Republic of Liberia (2012a).
5. Republic of Liberia (2012a).
6. World Bank (2008b).
7. World Bank (2008b).
8. These were indigenous Africans who were educated, wore western dress, and were school teachers, clerks and minor officials (World Bank, 2008: note 9).
9. Republic of Liberia (2013).
10. The amendment to the Property Law provides a New System for Registration of Land and Dealings in Land. However, it does not affect acquisition of public lands which are still governed under the 1956 Land Law (World Bank, 2008b).
11. World Bank (2008b).
12. World Bank (2008b).
13. Section 8.123 of the Registered Land Law, 1974, indicates that the land is to be registered as public land and the tribal reserve or communal holding is to be shown as an "encumbrance" as if it were a lease or mortgage (World Bank, 2008).
14. Namubiru-Mwaura et al. (2011).
15. Namubiru-Mwaura et al. (2011).
16. Namubiru-Mwaura et al. (2011).
17. Norton (2011); President Johnson Sirleaf has declared a moratorium on signature of any further public land sale deeds;
18. World Bank (2008b).
19. Republic of Liberia (2013).
20. Republic of Liberia (2013).
21. World Bank (2008b).
22. Second Stakeholder Workshop, October, 2013.
23. World Bank (2008b: xi).
24. Republic of Liberia (no date, 2013).
25. As only black people can currently be Liberian nationals and non-nationals cannot own land, this is not quite true.
26. Republic of Liberia (no date, 2013). The conversion will take a great deal of money and work to map out and provide deeds for the land but it is unlikely that much will be done until a transfer of land from a community to a private entity is contemplated. (Republic of Liberia, no date, 2013)
27. Republic of Liberia (no date, 2013).
28. World Bank (2008b).
29. Cadastral land is only required when a mortgage is to be raised. As chapter 6 demonstrates, mortgages are very rare in Liberia and very few households qualify for them. Even the planned increases in mortgage finance are likely only to benefit a small proportion of urban households.
30. See, for example, earlier Profiles for Malawi, Ghana and Zambia (UN-HABITAT, 2010; UN-HABITAT, 2012b; UN-HABITAT, 2012c).
31. <http://www.molme.gov.lr/content.php?sub=61&related=22&res=61&third=61>.
32. World Bank (2008b): xi.
33. World Bank (2008b).
34. World Bank (2008b).
35. Republic of Liberia (2013).
36. Williams (2011). Text transcribed from an example of a squatters' rights certificate in the West Point settlement that Rhodri Williams was shown on 19 March 2011.
37. Kaufmann (2011).
38. Toe (2010); in Williams (2011).
39. Williams (2011).

40. Hughes (2013).
41. Hughes (2013).
42. Cities Alliance (2009).
43. Kaufmann (2011).
44. Kaufmann (2011).
45. Lupick (2012b).
46. Adverse possession occurs when the land is occupied in an uncontested manner for 20 years. After this, the occupant (squatter, or otherwise) gains legal ownership of the property (World Bank, 2008: note 1).
47. In the view of the NHA (personal communication, Samuel Thompson, MD of NHA, September, 2013), the best approach, that would address the rights of original land owners (including GoL for parts of Monrovia, such as Slipway Community and Jallah's Town) and long term squatters, is land readjustment. This is a technique in which a group of contiguous land parcels are voluntarily brought together or shared for unified planning, servicing and reallocated with project costs and benefits equitably shared between and among landowners and occupants. This approach is designed to ensure that land owners benefit from reclaiming a significant portion of land occupied by squatters while the squatters gain security of tenure in a permanent home on the same land or acceptable alternatives. Liberia is now seeking technical assistance to start the process in Monrovia, in order to reduce urban land conflict but make more economically intensive use of well-located land.
48. World Bank (2008b).
49. World Bank (2012c).
50. World Bank (2012c).
51. Republic of Liberia (2012a).
52. Quoted in Hughes (2013: 4).
53. UN-HABITAT (2012a: 77).
54. Ohene Sarfoh, personal communication, September, 2013.
55. Named after the pre-resettlement name for Monrovia.
56. Kollie (2013).
57. Azango (2013).
58. Personal communication, Samuel Thompson, MD of NHA, September, 2013. Peace Island evictions could cause a major crisis. A very significant number of residents are former fighters from both the rebel factions and the Armed Forces of Liberia (AFL). The island is also called "540", referring to US\$540 severance benefits given to retired and demobilized AFL soldiers as part of the security sector reforms.
59. Lupick (2012b).
60. Lupick (2012a).
61. Sarfoh (2012).
62. Hughes (2013).
63. Hughes (2013).
64. This was supported both from informal discussions and from stakeholders such as the Deputy Minister for Sectoral and Regional Planning in the Ministry of Planning and Economic Affairs.
65. Angel et al. (2005).

HOUSING FINANCE

6.1 INTRODUCTION

Housing is one of the most expensive assets any household is likely to possess. The existence of a variety of ways to assemble or borrow sufficient money to build or buy a house is an important factor in housing supply policy.

Housing finance is notable for its absence in Liberia. In 1972, the government established the National Housing and Savings Bank (NHSB) to provide financing for housing construction, including making long term mortgage loans for home ownership. In the 1980s, the NHSB provided some mortgage financing for individuals to build their own homes or pay the NHA up front for the full selling price of the housing they built for sale. As there was no linkage to the estate development activity of the National Housing Authority, less than 1,500 houses were built by the NHA. The NHSB later switched its emphasis into full-scale commercial banking before being disbanded during the civil war. Since then, the lack of housing development finance has been a feature of housing supply.¹

The lack of significant mortgage lending activity in Liberia is owing to a series of factors including:

- No policy focus on home ownership via mortgage lending;
- Inadequate long term funding in the banking system;
- Shortage of mortgage lending skills – banks focused on short term lending and fee-based transactions;
- Inadequate paying of formal sector wages directly into banks until recent years;
- Lack of a legal framework to support mortgage lending until recently.²

In the absence of housing finance suitable to the majority of housing suppliers, those who do build are struggling with unsustainable levels of short term debt and construction delays of many years.³

In recent years, while the economy has been gradually improving, national prioritisation of roads, power, education, health, education, and agriculture have limited public financial resources directed towards the housing sector. In its strategy, the National Housing Authority⁴ expects that private individuals, firms and multilateral institutions such as Shelter Afrique will continue to be the main financiers of the housing stock within their available resources.

While government have given little priority to housing, the population at large also seem to put a low priority on it (table 33).

Table 33 shows how low a priority for improvement housing appears to be in urban Liberia; only one per cent of households regarded it as top priority. This demonstrates the pervasiveness of the understanding in Liberia that housing is a welfare good and not, in itself, a vital generator of employment; the first priority by a very wide margin indeed. Construction is a very employment intensive occupation, especially when it is in low-cost housing production. Thus, the employment created is likely be more helpful to urban Liberia than the production of the accommodation (see chapter 8). This is especially important in light of the evidence that the problem is not that housing is too expensive but that incomes are too low.

Table 33. Most Important Measures for Government to Improve Living Standards, 2007 (%)

	Urban	Rural	Total
Create employment	61.9	40.8	47.4
Improve access to education	11.5	17.4	15.6
Regulate basic prices	9.7	6.5	7.5
Provide paved roads	3.5	20.1	14.9
Improve access to credit	3.2	2.4	2.6
Increase salaries	3.2	2.5	2.7
Fight against corruption	3.1	1.5	2.0
Improve access to water or electricity	1.7	0.4	0.8
Improve access to health care	1.1	4.0	3.1
Improve access to housing	0.9	3.8	2.9
Other measures	0.3	0.5	0.4

Source: World Bank staff calculations based on 2007 CWIQ survey data⁵

6.2 THE FINANCIAL SECTOR

“Access to formal credit is generally low in Liberia, and it is particularly difficult for the rural poor to get credit to acquire productive assets. Only a small percentage of the population has access to financial services ...”⁶

The poor majority has little or no access to formal or even informal credit to build or rebuild housing. Access to land is very important in this, since legal title opens up access to credit for housing. As shown in chapter 5, land issues are quite complex, with a need for the improvements that the Land Rights Act should bring.

Access to banking is improving from a very low base. Liberia is ranked 98th out of 183 countries⁷ on the “getting credit” indicator in the World Bank’s 2012 ‘Doing Business’ survey. Credit is constrained by stringent licensing procedures for new banks; payment and settlement systems are rudimentary; and credit reporting weak. Access to finance outside Monrovia has improved as commercial banks have expanded their services to ten out of 15 counties.⁸

There is a need for a means through which banks can recover assets subject to loan defaults more quickly than the current 90-day process under the Commercial Code. Some defaulters are using the judicial process to further delay matters and this is not good for the liquidity of the banks.⁹

Housing finance in Liberia is synonymous with mortgage markets as no other form is seriously engaged with by the financial sector. If this is to grow to serve all the rising and aspiring middle class households, it will need effective frameworks and capacity for mortgage

lending and underwriting, regulations focusing on mortgage lending itself, consumer protection, understanding of the target market, insurance and re-insurance, etc. Banks will need guidelines on limits to lending, especially to potential customers with uncertain incomes, in order to avoid the sub-prime lending collapse. They will need access to long-term funding and they will need increased capacity, especially in personnel who understand financial markets. From this, it follows that collateral on mortgages (which is usually land) needs clarity on land tenure, to enable lien searches and repossession on default if necessary.

The assumption of the Profile is that the Liberian government has too little revenue to divert funds to subsidising middle-class households. Not only would this be an inappropriate use of scarce resources but it would be intrinsically unfair to the poor majority whose tax income contributes but for whom there is no hope of benefit.

6.3 INSTITUTIONAL, LEGAL AND REGULATORY FRAMEWORKS GOVERNING HOUSING FINANCE

The new Commercial Code includes a Mortgage Law which streamlines the foreclosure procedure allowing lenders to be confident of their ability to recover from defaults on loans.¹⁰ This is essential for the growth of a mortgage market. The current banking infrastructure is summarised below to set the context within which housing finance might be made available.

6.3.1 The Central Bank of Liberia (CBL)

The Central Bank oversees all banking practice in Liberia. Because of past events, it demands that any lending institution maintains high reserves against

risk; the primary reserve requirement is set at 22 per cent compelling banks to be ultra-cautious in their lending. In spite of this, however, lending rates are only 10 to 14 per cent per annum, a relatively low level for Sub-Saharan Africa. Inflation has been kept low for several years. The Central Bank is considering introducing some treasury instruments to enable long-term funding by banks.¹¹ Currently, a reduction of the reserve requirement is being considered, provided that the resources liberated by this move are deployed into strategic sectors including housing.

Anecdotal evidence and conversation with officers shows that CBL sees housing finance as a tool for attracting highly qualified Liberians back to the country and for keeping the rising middle class engaged at home instead of moving overseas, especially to USA. CBL's Mortgage Stimulus Initiative is, for the first time, providing an opportunity for Liberians in all parts of the country and at all economic levels,¹² to obtain long term loans for home ownership.

CBL also has the Loan Extension and Availability Facility (LEAF) which is a grassroots programme to help ordinary Liberians who would not be able to raise loans from commercial banks. The loans require no collateral; they are provided through beneficiaries' microfinance institutions, or credit unions or village savings and loan associations. According to the CBL, the LEAF programme has provided 364 loans to groups of Liberians in all 15 counties since its inception, totalling over L\$200 Million (US\$2.7 million); an average of US\$7,000 each,

The CBL Credit Stimulus is the second phase of infusion of funds to Liberian-owned business and has the added intent of empowering the Liberian Business Association (LIBA). CBL also has a Credit Stimulus Initiative for small and medium enterprises aimed at broadening their access to finance.

Since 2012, the Microfinance Unit of the CBL has developed a regulatory framework for the microfinance sector, provided loans to support onward lending, provided funds to microfinance institutions, credit unions and village savings and loan associations; assisted with village saving loans in twelve counties and pursued opportunities for advancing mobile and branchless banking.¹³

6.3.2 The Liberia Bank for Development and Investment

Founded in 1965, the LDBI is the only bank currently lending for long-term ventures in housing, including mortgage finance for the upper income echelon. Because mortgages require lending long, and in the absence of a

bond market in Liberia, LBDI in partnership with the NHA has negotiated a ten years, \$10 million loan from the CBL Mortgage Stimulus Initiative, to serve what it regards as "soaring" demand for mortgages in Liberia.¹⁴ LBDI is now able to offer the only mortgage finance in Liberia but only over a ten year period.

To qualify for US\$10,000 over ten years, a minimum monthly household income of \$450 is required; repayments can be a maximum of one-third of income. For US\$15,000 over ten years, \$675 per month is required. Repayments would be lower per month over a longer period but the funding stream into LBDI to support it is not available yet. For example, US\$15,000 over 20 years would require \$487 per month income to qualify. The interest rate is eight per cent per annum using the fixed principal payment system. This is subsidised by six per cent per annum at present (a 43 per cent subsidy on the interest payments) as the basic bank rate is 14 per cent.¹⁵

For applicants, there are many problems in assembling all the documentation necessary. The validation of a land deed is very difficult now. The system is not automated and the deed might have been borrowed against already. There are also many forged land deeds around. Land tenure issues faced by individual homeowners finding their own plots and building houses point to the usefulness of the NHA and other private housing developers finding title-free land and building large estates for would-be homeowners. If this is to continue, however, care should be taken to remove any subsidy element, including the costs to NHA to consolidate the land. Other problems include that addresses in Liberia are not unique, and self-employment income is difficult to verify. Transaction direct costs are limited to US\$200 for the environmental appraisal and US\$50 for a GPS reading.

Up to August, 2013, there have been 200-300 applications with 75 per cent qualifying. LBDI has funded about 100 so far. Most have been used to finish an already started construction project. Documentation for the mortgages should take 30 days but it currently takes longer, partly because it takes time for customer to collect all the paperwork they need before the mortgage is considered (table 34).

LBDI regards this as a first step; clearly not enough for the urban housing needs and more is needed. The subsidy is justified on the strength of the ripple effect it will have on other industries and services, and on property tax collection.¹⁶ It remains, however, that some of the best-paid and most secure workers are receiving government subsidies financed by the public.

Table 34. Prerequisites for an LBDI 10 year mortgage

Identification	Two passport size photographs. Two forms of legal identification.
Financial position	LBDI Account Number. Three months' pay slips. Signed letter from employer to include salary, allowances and employment status. Business Licence (if relevant). Audited financial statement (if relevant). Tax clearance. Bank statement verifying income.
Ownership of land and development status	Copy of deed (Administrative deed requires a Letter of Administration and Court Decree of Status). Valuation Appraisal and GPS – after pre-approval MPW and EPA Permit (if available).
Property development	Drawing and Bill of Quantities (if available). Picture of property.

Source: LBDI Mortgage Application Form

6.3.3 Major employers

Major employers tend to house their senior staff; some of them also invest some of their Corporate Social Responsibility funding into housing. In the concessions process, there is some opportunity to leverage CSR payments into general funding for housing and infrastructure both inside and outside the concessions area. National Housing Authority¹⁷ hoped that funding for its 5000 Houses Programme would be provided through CSR programmes of major employers and government Agencies. Named in its report are NOCAL and NASSCORP, Mittal, Firestone, Chevron, China Union, Sime Darby, Putu Iron Ore and Golden Veroleum.

National Oil Company of Liberia (NOCAL)

NOCAL has funded NHA's construction of 30 pilot housing units, 10 each in Buchanan, Voinjama and Sanniquellie, under its Corporate Social Responsibility (CSR) activities.¹⁸

National Social Security and Welfare Corporation (NASSCORP)

As in many other Sub-Saharan African countries, the pension funds held over the long term are seen as a potential reservoir of money for housing development. NASSCORP has been established since 1975 but lost much of its financial capacity in the civil war. It was resuscitated in 2006 but still must pay the pensions of retirees whose contributions were wiped out. In addition, the government still owes it the 4.75 per cent payments which complement the public-sector workers' monthly payments towards their pensions. NASSCORP's only current income is the 3 per cent contributions from workers' salaries and the 4.75 per cent from the

employers. NASSCORP is looking to the development of the bond market to provide it with a source of capital for housing development. NASSCORP's income is, of course, constrained by the relatively small percentage of workers who are in the formal sector (Sarfoh, 2012). Nevertheless, NASSCORP was able to fund the NHA's construction of 58 housing units at its Brewerville housing estate under its CSR programme. It has committed to further investing in NHA programs on a commercial basis.

6.3.4 The Direct Deposit Scheme (DDS)

Over the past six years, Liberia's banking system has implemented the Direct Deposit Scheme (DDS) in which formal sector workers have their monthly incomes paid through a bank rather than in cash. It is believed that the DDS is critical to the development of mortgage financing as loan payments can be withdrawn directly from employee salaries each month.¹⁹

6.4 FINANCING PRIVATELY SUPPLIED HOUSING

For the majority of Liberians, housing is financed through cash inputs by the prospective owner made possible through incremental building. Incremental building is a typical mechanism used when there is no housing finance available to a prospective home-owner. As will be shown in chapter 8, incremental building in Liberia involves completing horizontal layers (foundations, walls, roof, etc.) and leaving the project while more cash and materials are accrued. The ubiquity of semi-completed structures, some slowly mouldering away in the damp climate, is testimony to the protracted process that housing becomes for most people in the

Liberian context. Block-saving is a method of gathering resources before the build but it ties up capital for long periods.

6.4.1 Remittances

The World Bank²⁰ data for 2010 show that approximately 430,000 Liberians, or more than 10 per cent of the population, are emigrants to places such as Guinea, Cote d'Ivoire, United States, Sierra Leone, and Nigeria. There is some confusion over the scale of Workers' Remittances into Liberia, however. According to the National Housing Authority²¹ remittances from the Liberian diaspora amounted to US\$435.4 million per year in November 2011.²² The World Bank²³ estimates remittance inflows for 2010 at only about US\$57 million.²⁴ Whatever is the correct global figure, remittances could become a key source of funding for housing purchases. Conversely, high quality new housing is being proposed as a means of attracting back Liberians from the Diaspora.

There is only a small presence on the internet for agents and developers in Liberia in comparison to Ghana which has a thriving internet sales and rental housing presence. At the time of writing, the estate at Fendell (chapter 3) offers three bedrooms, two bathrooms dwellings but they are un-serviced, without any boundaries, roads or drains; they simply stand in ranks on sandy ground.

6.5 HOUSING FUNDS AND GOVERNMENT SUBSIDIES

Inadequate long term financing plagues Liberia's search for housing finance. It is a symptom of the insecurity and risk perceived to be present in Liberia which stems from very real concerns about the lack of legal, regulatory and financial frameworks for mortgage lending. In addition, banks focus on short term lending and fee-based transaction because longer loans are too risky (but of unknown risk levels), and few institutions will invest money in the banks for onward lending.

6.5.1 The NHA's Programme for the Construction of 5,000 Affordable Housing Units

This programme relies heavily on proposed mortgages which will be raised against capital being solicited currently from CBL, Shelter Afrique, OPIC, AfDB, etc. In order to build confidence and ensure that the Mortgage Programme will be successful and capable of expansion, NHA set out a list of requirements for the target the beneficiaries, based on risk management, as follows:

- "Gainfully" employed with direct monthly salary deposits or debt service payments to a bank account.²⁵

- Combined monthly loan repayments including mortgage equal to or less than 33% of net household income.
- Positive credit references and history in the banking system.
- Minimum contribution of six months to the National Housing Trust Fund.
- More than 20 years to go before his employer's retirement age.
- Net household income ranging from US\$ 350 to US\$ 1,250 per month.

The programme designers acknowledge that gainfully employed potential home buyers in the informal sector are excluded, in order to reduce risk, owing to the difficulty of capturing regular monthly salary payments from their bank accounts.²⁶

The 'solution' for informal sector borrowers is said to be micro-loans but the National Housing Authority²⁷ admits that the very short loan periods offered in microfinance are obstacles for housing supply or serviced house plots sold to them for construction of their own homes at a pace to be determined by their incomes. Therefore, the NHA is experimenting on a smaller scale with a 10-year rent-to-own financing arrangement, in the Matadi Estate, for about 80 tenants there with non-verifiable income. It is hoped this experiment will provide information on the viability of rent-to-own for this group. NHA also remains committed to outright sales of serviced house plots as the way forward for households who cannot afford their dwellings. They are then expected to build incrementally as they can afford.²⁸

As is traditional in Sub-Saharan Africa, housing is provided according to income classes. In the programme to build 5,000 Affordable Housing Units, the maximum loan amounts are to be US\$10,000 to 15,000 for low-income housing and US\$16,000 to 35,000 for middle-income housing.

The dwelling becomes the collateral for the loan, endorsed by a spouse's signature. In addition, a life insurance must be entered with a lien for the cost of the dwelling in favour of the bank, and employment terminal benefits must also form part of the pledge to repay. The proposed loan is for a maximum of 20 years at nine per cent interest plus a one per cent processing fee.²⁹ The aim is to keep to a fixed rate to increase affordability but this makes it less sustainable if other interest rates rise. This low (and fixed) rate represents a subsidy in favour of the growing middle class usually referred to in terms of young graduates.

NHA's calculations provided for the Profile take interest rates of eight and 12 per cent. They show that, at 33 per cent of income, households earning more than US\$361 (for their proposed US\$15,000, 20 year loans) or US\$487 per month (for the loan over ten years) are counted as affording mortgages on NHA housing. The proposed mortgages are at nine per cent with one per cent processing fee (10 per cent in total). Payments can be expected to be US\$132 per month over 20 years and US\$174 per month over 10 years. These need net household incomes of US\$400 and US\$527 to qualify at 33 per cent of income. Thus the median renter households in the areas sampled in the Profile's survey cannot afford even the proposed 20 year mortgages even at 33 per cent of income.³⁰ While longer terms reduce the monthly outgoings and the qualifying household income, they increase the total amount paid.

NHA uses 33 per cent of household income as its affordability fraction. This is more than twice as much as the Profile uses for affordability. As housing payments are currently quite low and housing payments in Liberia cannot be seen as an investment for most households as they will almost certainly never sell the asset, the Profile opts for the lower affordability criterion (15 per cent) in advising on housing costs in the near future (chapter 4).

6.5.2 NHA's search for funds

The shortage of long term funding in the banking system constrains the growth of the formal housing sector. LBDI, GT Bank and FIB are seeking US\$ 29 million of 10-year funding from Shelter Afrique in collaboration with the NHA for construction and mortgage lending. In addition, the NHA is seeking a Housing Sector Line of Credit from the African Development Bank. National Housing Authority³¹ recommends

“that GoL considers the provision of US\$ 20-30 million of long term liquidity in phases linked to projected Program growth, to be placed at participating banks for 20 years at a maximum interest rate 5.0% p.a., to complement 10-year funding now being made available to the Liberian banking system by [Shelter Afrique], the ECOWAS Bank, etc., for on lending as construction and mortgage loans to target beneficiaries.”

While this might be a reasonable request for the work of an institution which takes some responsibility for housing supply, the two financial proposals together only constitutes five to six thousand mortgages of US\$10,000 so would cover only one fifth of one year's need for housing for Liberian urban households.

6.5.3 Establishment of a National Housing Trust Fund

The National Housing Authority³² proposes the establishment of a National Housing Trust Fund into which each formal sector worker or bank account holder will be required to make a monthly contribution of 2.5 per cent of his/her monthly income. The balance will attract interest and can be refunded to any contributor as a pension fund unless they have obtained a housing loan from it. Matching payments would be made by banks and other financial institutions, insurance companies, government and employers (similar to employer contributions made to the National Social Security & Welfare Corporation scheme).

The Trust Fund would provide long term funding for mortgage lending and provide backing for a pilot credit guarantee scheme. Contributors to the scheme for a minimum of six months would be eligible for mortgage loans provided they meet other criteria. These are detailed as including minimum monthly household income, age, credit history, job performance, direct salary deposit into bank accounts and biometric identification in order to prevent abuse and breakdown of the system. This immediately lifts the target population to only the few thousand who would be able to show evidence of fulfilling the criteria through a formal sector employer.

This sounds very similar to schemes in other countries which have proved to be unmanageable in the long term as the wealthier members (who can prove their credentials) can quickly decapitalise it by borrowing enough to fund high cost homes, leaving nothing for the majority. For example, if someone earning US\$1,000 a month subscribes their 2.5 per cent (US\$25) a month (matched by US\$25 a month from their employer), they will have a deposit of \$300 at the end of their six months qualifying period. If they then borrow three times their annual income, which would be US\$36,000, they would be absorbing the six-months' savings of another 119 people. If they only borrow US\$10,000, they will be using up the deposits of 32 others.

6.5.4. Other proposed mortgage providers

National Housing Authority³³ encourages the revitalization of the National Housing & Savings Bank (NHSB) and extension of mortgage activity through new specialised mortgage finance institutions or current banking institutions such as LBDI, GT Bank and FIB. Mindful that mortgages need a guarantor to carry the final risk, National Housing Authority³⁴ proposes the sharing of mortgage risk among many institutions (Ministry of Finance in collaboration with the central bank, major employers and donors) to minimise the effects of the “at risk” portions of the lending institutions' portfolios, until foreclosures or other measures can be

imposed on defaulting borrowers. In this, the model cited is the US mortgage credit system in which Federal National Mortgage Association (FNMA or “Fannie Mae”) and Federal Home Loan Mortgage Corporation (FHLMC or “Freddie Mac”) provide the guarantee.³⁵ Unfortunately, both of these financial giants were victims of the sub-prime mortgage crash. The extension of mortgage finance down the market must be treated with caution following the experiences of the last few years.

There is concern that the revived NHSB should not be resuscitated as a para-statal but, rather, as a majority private-owned and managed entity to avoid the sins of the past. There are issues of how the NHSB’s residual liabilities should be treated.³⁶

6.6 RESOURCE MOBILIZATION AND SAVINGS SYSTEMS

6.6.1 Informal savings: ‘ROSCAs’, etc

According to Sarfoh,³⁷ most women’s groups are involved in “Rotating Savings and Credit Associations” (ROSCAs) in which small amounts of money are saved each day, pooled and allocated, by rotation, to individuals each month. Typically, the contributions from each participant in such rotating savings groups is in the range of L\$1,000 LD (US\$13.33) a week and beneficiaries can receive up to L\$33,000 (US\$440). There are also microfinance savings schemes – also known as “susu” savings – in operation but these are mostly patronized by the men and they make the contributions as and when they have income and are able to set some aside. Lastly there are social clubs where people pay for membership in the form of dues, paid periodically in the region of L\$25. Notwithstanding these initiatives, there is no doubt that there is more to be done with the informal financial sector to enable the poor to afford some conventional finance for housing.

6.6.2 Micro-credit

There seem to be two streams of discussion of micro-credit in Liberia. One, whose main actors is CBL, deals with SME loans of several thousand US dollars; the other, with actors such as BRAC, deals in very small loans of a few hundred US dollars.

CBL is quite active in encouraging micro-finance in all its forms. The CBL-SME Credit Stimulus Initiative is aimed at launching economic activities in Liberia with more than US\$4.6 million in loans to 88 Liberian-owned businesses, 25 of whom are run by women. As this represents an average of US\$52,000 each, it hardly qualifies as micro-credit.

CBL also has the Loan Extension and Availability Facility (LEAF) which is dealt with briefly above. It has provided 364 loans to groups of borrowers since its inception, totalling over US\$2.7 million, and average of US\$7,000 each. The CBL-SME Credit Stimulus Initiative has provided more than US\$4.6 million in loans to 88 businesses, 25 of whom are run by women. The Microfinance Unit of the CBL provides a regulatory framework for MFIs and enables them to operate through loans for onward lending.

The Foundation for Women-Liberia (FFW) was established in 2007; it now operates in 13 of Liberia’s 15 counties. It offers start-up micro-loans from US\$100 to 1,500 at 10 to 12 per cent interest over eight months. Over 5,000 women had benefited by 2012.³⁸ It also gives loans to disabled men.

Access Bank Liberia (ABL) had over 50,000 customers and equity of €7 million by 2011. It had €3.3 million in clients’ deposits in 2011 and offered loans between €67 and €4,800, with an average repayment period of six to 12 months. Its clientele includes low-income retail shop owners, street vendors, craftsmen and farmers. ABL’s plan for the five years to 2016 is to open new branches in Monrovia and in the provinces. It hopes to advance over 45,000 new loans before 2014, disbursing an estimated €48 million.³⁹

BRAC, a development organization started in Bangladesh in 1972, adopts a comprehensive approach to development of which financial services are a part. BRAC launched its operations in Liberia in 2008, disbursed the first loans in 2009. Its microfinance programme is designed to “provide reliable access to cost effective financial services to poor and marginalized women”. Its Small Enterprise Programme (SEP), launched in 2010, offers individuals, male and female, who would otherwise miss out on formal finance and who need loans that are too large for microloans but do not have sufficient collateral for commercial banks.⁴⁰

By December 2011, BRAC Liberia had provided micro-loans to 24,751 women who are the members of 1,514 group organisations through its 30 branch offices in seven counties. The total disbursement was US\$8.92 million giving a mean loan size of just US\$360. The programme also provides loans to 1,063 small entrepreneurs through its small enterprise programme (SEP), which consists of US\$3.14 million to allow entrepreneurs the opportunity to start or restart their businesses.⁴¹

KIVA,⁴² which sponsors some BRAC loans, reports that loans granted through its partnership with BRAC, almost all of which are to women, average US\$328 or

63 per cent of per capita income. The average period of the loan is nine months and it takes two days to raise the loan.

Originally set up by the Association of Evangelicals of Liberia, the Local Enterprise Assistance Programme (LEAP) is a locally registered independent MFI which started its operations in 1994 with the goal of providing micro-loans and other financial services to the vulnerable poor. LEAP operates with 12 branch offices in Monrovia North/South, Harbel, Kakata, Tubmanburg, Ganta Gbanga, Zorzor, Voinjama, Kolahun and Foya (The Microfinance Gateway, 2013). It receives assistance from major international donors.

6.7 SUBSIDIES

Subsidies are a form of finance provided to people who benefit from a good or service provided at less than true cost. If they are paid from the public purse, however remotely, those who benefit receive income from those who do not but pay tax in any way.

Traditionally, government and quasi-government housing providers have provided subsidies to reduce costs to the consumer in the form of cheap land, low interest rates on loans, no charge for design, supervision, administration, etc. These are all supply-side subsidies, vested in a particular house so that the buyer benefits. If supply-side subsidies have to be given, those in the form of a once-for-all write down, in the form of a reduced purchase price, are most easily managed as they can be planned for and are paid in one financial year. Where, say, fixed interest rates are granted, their cost is impossible to predict and affect many annual budgets.

If subsidies are seen to be politically necessary, those given on the demand side are generally felt to be less inequitable than supply side. Demand-side subsidies come in the form of housing allowances or tax breaks to enable particular households, chosen usually on grounds of low income or inability to work, to afford more housing. They are easier to target to the poor than supply-side subsidies. In general, advice in the housing sector in developing countries for the last thirty years has been to avoid subsidies.

One of National Housing Authority⁴³ objectives is to assist the decentralisation process, especially along the growth corridors and in the growth centres of Liberia's Vision 2030 development plan. Thus, houses would be built in Kakata, Buchanan, Tubmanburg, Zwedru, Gbarnga, Ganta, Greenville and Pleebo/Harper; and in other county capitals; Robertsport, Bopolu, Voinjama, Barclayville, Cestos City and Fishtown which are administrative hubs, under the government's

Decentralisation Programme. Increased economic and administrative activity outside of central Monrovia is translated into housing demand from civil servants and other workers who could be expected to enter into home mortgage programmes and rental/lease-purchase schemes. This is the main justification given for subsidising such housing.

The 5,000 houses programme is to be implemented through Public-Private Partnership in which the government facilitates access to title-free land through the NHA, contributes to the cost of sites and infrastructure, plans it through the technical support of the Ministry of Public Works (MPW), Liberia Electricity Corporation (LEC) and Liberia Water & Sewer Corporation (LWSC), and grants investment incentives to developers. The technical support of the infrastructure institutions is one form of subsidy. Others include financial subsidies, such as fixing low interest rates for 10 years, and contributions towards the cost of infrastructure, and investment incentives, such as import duty exemptions to private housing developers who provide complementary funding and construct the housing estates.

As with the Government of Ghana's support to Ghana Real Estate Developers' Association (GREDA) developers, the Liberian government would provide support through import duty exemptions to encourage experienced private housing developers to provide complementary funding and construct the housing estates. This is a subsidy directly to foreign developers and the recipients of the houses. Thus, as in Ghana,⁴⁴ the only people being subsidised for their housing are the growing middle class.

6.8 CAPACITY NEEDS ASSESSMENT

Sufficient finance will be required to build 30,000 dwellings per annum at the affordability level of US\$50-60 per month or a capital cost of \$5,000-10,000 per household. It is unlikely that mortgages will be suitable for more than a small percentage of households, although there will still be demand for many more mortgages than are currently available. If, for example, 20 per cent of the new households would qualify for mortgages, 6,000 mortgages would be needed per annum. The main need will be for some type of finance effective in speeding up the time it takes for a householder to complete the construction process of his/her new dwelling. The incremental method is wasteful of land and ties up capital over long fallow periods before the house is actually occupied. At a mean of US\$7,500 per household, the finance required for 30,000 households per year is US\$225 million – an immense sum in Liberia.

6.9 CONCLUSION

The main thrust of finance in the housing sector in 2013 is the drive to provide a few hundred mortgages a year to provide housing in growth corridors for the middle classes. These are seen as important enough for the future of Liberia that government is prepared to subsidise them. This will be both inefficient and inequitable. There is an on-going capacity problem in the finance sector from the lack of human resources with the training to administer mortgages and the lack of long-term finance as a source for mortgage loans.

At 14 per cent, the central bank interest rate is relatively low in Liberia compared to other Sub-Saharan African countries. Nevertheless, the NHA feels it needs to subsidise its houses in order to sell them to salaried workers. The Profile's sample survey points to the need to provide housing at a cost that is too low for mortgages but will require US\$225 million per year until 2030, mainly leveraged from the household sector. Even so, over 6,000 mortgages will probably be needed per year; many more than are available now. The banking sector needs to go to scale on mortgages and reach down to very low income households with shorter-term funds at the same time. This is a very heavy burden for the future.

SECTION ENDNOTES

1. National Housing Authority (not dated, 2013).
2. National Housing Authority (2012b).
3. National Housing Authority (2012b).
4. National Housing Authority (not dated, 2013).
5. In World Bank (2010): table 1.2.
6. World Bank (2012a).
7. A substantial improvement over its 2011 ranking of 139th.
8. World Bank (2012a).
9. Sarfoh (2012).
10. National Housing Authority (not dated, 2013).
11. Sarfoh (2012).
12. This is easy to say but difficult to implement because so many Liberians have no traceable permanent income stream such as a salary. Banks are understandably too risk-averse to lend to the majority of people in Liberia who work in the informal sector.
13. Microfinance Nigeria (2013).
14. Edwina Zackpah, LBDI.
15. Edwina Zackpah, LBDI. As interest rates fluctuate, the subsidy might increase or decrease to keep an eight per cent rate for the customer.
16. Edwina Zackpah, LBDI.
17. National Housing Authority (2012b).
18. Sarfoh (2012).
19. National Housing Authority (2012b).
20. World Bank (2011).
21. National Housing Authority (2012b).
22. Central Bank of Liberia data.
23. World Bank (2011).
24. Cited in World Bank (2012a).
25. It particularly mentions employees of the Civil Service, major concession holders such as Firestone and Mittal Steel, public corporations, banks and other private sector employees (e.g., cell phone companies) plus Liberians in the Diaspora provided their bankers or employers are prepared to formally commit monthly payments to banks in Liberia.
26. National Housing Authority (2012b).
27. National Housing Authority (2012b).
28. National Housing Authority (2012b).
29. National Housing Authority (2012b).
30. The Profile's survey uses expenditure as a proxy for income. In many surveys in Sub-Saharan Africa, the consultant on the Profile has collected both income and expenditure data from households. Expenditure is almost always reported as higher than income mainly because people are more willing to be realistic when reporting expenditure. Thus, the households in the sample survey are likely to be even less able to afford the offered mortgages than income criteria suggest.
31. National Housing Authority (2012b: 6).
32. National Housing Authority (2012b).
33. National Housing Authority (2012b).
34. National Housing Authority (2012b).
35. National Housing Authority (2012b).
36. Personal communication, Samuel Thompson, MD of NHA, September, 2013.
37. Sarfoh (2012).
38. Daily Observer (2012).
39. European Investment Bank (2011).
40. BRAC Liberia (2011).
41. BRAC (2013).
42. KIVA (2011).
43. National Housing Authority (2012b).
44. UN-HABITAT (2012b).

INFRASTRUCTURE AND BASIC URBAN SERVICES

7.1 BASIC URBAN INFRASTRUCTURE PROVISION IN A NUTSHELL

Infrastructure provision is an essential part of the housing process; without access to water, sanitation, solid waste disposal, etc., housing is inadequate. The absence of basic infrastructure, however, gives a sense of squalor and poor quality of life for most urban Liberians.

According to Republic of Liberia,¹ infrastructure in urban Liberia was already weak before the civil war but whatever water, sanitation and hygiene (WASH) infrastructure there was suffered fairly comprehensive destruction and collapsed. In Monrovia, only one-tenth of those who had water before the civil war had it at the end and the sewerage system became inoperable. There has been some recovery since 2003, so that many urban residents now have access to protected water sources; these are mainly wells or boreholes with hand pumps, but some are springs and harvested rainwater.

Liberia's newly approved water and sanitation policy states that "water is life and sanitation is dignity".² This represents at least a rhetorical commitment to improvements in a context where safe water and effective sanitation have been in such short supply that their absence "represents a massive public health crisis".³ The great majority of the population has lacked them and the effects upon life and social welfare have been severe. These include diarrhoea, which accounts for 19 per cent of Liberia's high child mortality, and cholera which is endemic and causes many deaths annually, especially in major urban centres. Together, according to the WHO,⁴ lack of safe water for drinking and household use, poor sanitation and bad hygiene practices cause about 18 per cent of all deaths in Liberia.⁵

Water and sanitation should be the first sector to be reconstructed after a conflict but it can be expensive. New infrastructure or major renovation of existing

networks seems to rely heavily on money from outside Liberia, through multilateral and bi-lateral donors or international NGOs, on a project basis. There is much to be gained from investing in WASH. According to Republic of Liberia,⁶ "access to safe sanitation and water can increase economic gains by \$8-\$11 for each dollar invested in the sector".

As many of Monrovia's informal areas are built at or close to sea level, servicing is a major problem. Many households rely on brackish wells and build their own makeshift toilets; many people defecate in the narrow alleys between their houses, on the beach, or into plastic bags, which they dump as rubbish or throw into the sea, leading to higher disease risks.⁷

7.2 INSTITUTIONAL, LEGAL AND REGULATORY FRAMEWORKS GOVERNING INFRASTRUCTURE PROVISION

According to UNEP,⁸ article 20 (a) of the Liberian Constitution (1986) promulgates the right to life which, by extension, provides for a right to a clean and healthy environment. Further, it binds the state to adopting an active environmental policy and to formulating national development plans that are environmentally sustainable. In addition, Liberia has ratified the Covenant on Economic, Social and Cultural Rights, which contains the right to water.⁹

Through the Poverty Reduction Strategy (PRS) 2008-2011, the government planned to increase access to safe water from 25 to 50 per cent, to increase access to sanitation from 14 per cent to 33 per cent of the population,¹⁰ and to ensure that 90 per cent of water and sanitation facilities are functional.¹¹

Many institutions have responsibility in the delivery of water and sanitation. Government ministries and

agencies involved include the Ministry of Public Works, the Ministry of Health and Social Welfare, and the Ministry of Lands, Mines and Energy, plus the Liberia Water and Sewerage Corporation, the Environmental Protection Agency, and municipal and local governments. It is not unknown for a decision by one to worsen the position of another. Apparently overlapping duties and a lack of co-ordination among agencies also cause problems.

7.2.1 The Ministry of Lands, Mines and Energy

The Ministry of Lands, Mines and Energy has the overall responsibility for water resources management and granting of water permits. The Liberian Hydrological Service Bureau of the Ministry acts as the Secretariat and the focal point for hydrological data collection and storage. It provides technical support to other government agencies and basic information on all aspects of water resources development, including water quality issues.¹² Within the MLME, the National Water Resources and Sanitation Board (NWRSB) was formed in 1980 to coordinate all activities in water resources development, reviewing of regulations and drafting Water Legislation and Policy. It prepared Liberia's first Water and Sanitation Action Plan (1985 – 1997). The board has stopped operating, but is not formally dissolved.¹³

7.2.2 The Ministry of Public Works (MPW)

The Ministry of Public Works (MPW) is responsible for the installation of the infrastructure required for waste management, including waste collection and transfer stations, management of storm-water drainage and the construction of engineered landfill sites.

7.2.3 The Ministry of Health and Social Welfare

Alongside health care delivery, the Ministry of Health and Social Welfare is mandated to make water quality assessments, in particular for domestic water supplies. It sets standards of water quality and environmental health.¹⁴

7.2.4 The National Public Health Committee

Established in 1986, this *ad-hoc* committee co-ordinated water and sanitation affairs when the NWRSB failed to do so. It was constituted to spearhead the mitigation of serious garbage problems in the City of Monrovia which were growing because the NWRSB was ineffective.¹⁵

7.2.5 The Water and Sanitation Coordinating Committee (WATSAN)

WATSAN was established in 1992 to coordinate the activities of the water sector institutions. It produced a working guideline for the institutions to present annual monitoring and evaluation reports to the Committee.¹⁶

7.2.6 The Liberia Water and Sewage Corporation

The Liberia Water and Sewage Corporation, was established in 1973 to provide safe drinking water for both the urban and rural population. It generally operates on a commercial basis but it provides basic water to the urban poor at no cost.¹⁷ According to the JICA Master Plan for Monrovia,¹⁸ LWSC manages water supply works mostly for the centre of Greater Monrovia and the main towns of each county. In 2009, it had 140 staff. Although LWSC is undoubtedly underfunded, some of this is its own doing as it tolerates a very high default rate in payments for water.

7.2.7 Liberia Electricity Corporation (LEC)

The LEC has a mandate to plan, generate transmit and distribute electric energy throughout Liberia. It is responsible for the design and development of electricity infrastructure either through connections to the National Grid or by other economically viable renewable energy options. It can work through contractors or directly provide electrical connections.¹⁹

7.2.8 Municipalities

Under the Public Health Law of 1975, the Municipalities have been charged with the responsibility for ensuring clean and sanitary environmental conditions in their jurisdictions. They are responsible for sanitation activities including the cleaning, collection and disposal of generated solid waste. As has happened so often in decentralisation exercises, the annual operating budget for waste disposal does not find its way from the Government so services are severely limited. In Greater Monrovia, Monrovia City Corporation tends to do repairs and urgent servicing for other townships and New Kru Town Borough, often without reimbursement.²⁰

7.2.9 International Partners

Donor support for government infrastructure activities is still project based and mainly targets urban areas, notably Monrovia, Kakata, Zwedru and Buchanan. The African Development Bank (AfDB) is the lead donor but it had no presence in Liberia for several years. Thus, donor coordination has been weak.²¹ JICA²² has provided much needed information on the state of infrastructure in Greater Monrovia and the cost of its improvement.

7.2.10 Non-Governmental Organizations (NGOs)

Several NGOs are involved in the water and sanitation sector, including the Liberia WASH Consortium (Action contra la Faim, Concern Worldwide, Oxfam, Solidarité Internationale, PSI and Tearfund). All around urban Liberia are pumps, improved wells and pour-flush latrines provided by NGOs.



Figure 56. Local community organisations take a lead in promoting health and hygiene

The Foundation for Women-Liberia (FFW) is introducing fuel efficient cooking stoves to reduce reliance on charcoal. A project of 700 stoves is planned with UNDP help but this could act as a catalyst for further more general use.²³

7.3 POLICY FRAMEWORKS

There is to be a National Integrated Water Resources Management Policy²⁴ and there is a Liberia WASH Compact.²⁵

“However, the protracted policy formulation process, which lasted well over two years, has left the sector prone to uncoordinated interventions. Strong and clear leadership, and buy-in across government, will be needed to ensure that the policy is properly put into effect.”²⁶

7.3.1 The WASH Compact (2011)

“Liberia stands to gain from a new [international] initiative, which is a platform aimed at addressing the critical neglect of the sector at both national and international level.”²⁷

Sanitation and Water for All is an international programme to improve lives across the world through improvements in sanitation and water supply. Its principles have been reflected very closely in Liberia’s National Water Supply and Sanitation Policy (NWSSP) (2009) and the WASH Compact.²⁸ The NWSSP Principles include some relevant to housing:

- “The principle of access to WASH services to all people without discrimination is clearly underlined;
- The policy emphasizes the need for increased coverage as a priority over improved service; ...”²⁹

In implementation, the government is aware that the lack of financing, human resource and technical capacity for infrastructure investments has hindered improvements in services. Currently, there is no board or similar body to co-ordinate the operations of the sector even though government is aware that service improvements need multi-sectoral co-operation so that improvements in, say, water supply are not compromised by poor performance in solid waste disposal or hygiene behaviour.

A new National Water Resources and Sanitation Board (NWRSB) is planned to implement and monitor appropriate WASH standards and regulation protocols.

7.3.2 The National Integrated Water Resources Management Policy

A National Integrated Water Resources Management Policy is in place which provides for “a clean, safe and sufficient supply of water for domestic purposes to all persons” and “control of pollution and safe storage, treatment, discharge and disposal of waste, which may pollute waters or otherwise harm the environment and human health” as two of its principles.³⁰ This is easier promised than delivered, however.

7.4 FINANCING INFRASTRUCTURE PROVISION FOR HOUSING

Most of the finance for infrastructure installation and repairs in urban Liberia seems to have come from international agencies; the local infrastructure sector is severely lacking in finance. International Development Partners which support the development of water resources and implementation of sanitation projects include UNICEF, UNDP, EU, UNEP, USAID, DFID, AFDB and WRCU (ECOWAS).³¹ The recent Monrovia Water and Sanitation Rehabilitation Programme, which focuses on Greater Monrovia relies on international donors, such as the World Bank and EC. Its aims are to rehabilitate the water supply and sewerage systems and to improve on-site sanitation facilities. It is also improving institutional capacity in LWSC.

Government’s allocation to the water and sanitation sector in 2009-2010 financial year was only 0.2 per cent of the total budget; slightly over US\$1 million, mainly as a grant to the Liberia Water and Sewerage Corporation.³² If the undertaking to spend 0.5 per cent of GDP on sanitation and hygiene in the Thekwini Declaration of 2008 is to be fulfilled, government will need to spend not less than US\$4 million per year just on sanitation and hygiene.³³

The Second Country Status Overview (CSO2) estimated the total investment required to meet the Millennium Development Goals (MDGs) by 2015

is US\$22 million per annum for water supply and US\$ 41million per annum for sanitation. Currently, the anticipated shortfall is US\$14 million per annum for water supply and US\$18 million per annum for sanitation.³⁴ According to a recent World Bank study,³⁵ Liberia's overall infrastructure deficit is estimated at between US\$350 and US\$600 million dollars.

The annual allocations have been between US\$200,000 in 2006-2007 and US\$785,000 for 2008-2009. Much of the recent improvement in the WASH profile is because the money came to assist IDPs moving in from Cote d'Ivoire. The lack of priority given to Water and Sanitation by the government is a major complaint of the Liberia WASH Consortium.³⁶

Water connections to new property are paid for by the occupants. Following application to LWSC, connections can be made within one or two weeks if pipelines pass by the construction site. The cost for such direct connections includes about US\$3 for the connection itself and US\$50 for the meter. If a water pipeline does not pass nearby, then the developer must buy all the necessary materials to extend an existing pipeline to the construction site before the connection is made.³⁷

There is great need both to service new areas and to maintain and renew the historic provision. This maintenance problem is particular acute in Liberia as existing infrastructure stock was badly damaged in the civil war. This means that alternative means of financing and managing infrastructure are even more important than they might be in neighbouring countries.³⁸

7.4.1 Revenue and cost recovery

Government accepts that water tariff structures should be sustainable, covering repayment of construction loans, replacement costs of the plant, and full cost of operation and maintenance. Currently, the proposal is that water tariffs should allow a basic minimum consumption at reduced rates while larger consumption would attract increased rates. While this seems sensible, it should beware penalising many low-income households sharing one house and, therefore, causing a large demand on a single meter.³⁹

A water metering programme is being resisted by communities. The perception of mass poverty is clouding the cost recovery efforts and this is backed by key decision makers who, for political reasons, are still pushing for free services in spite of several familiarisation tours to countries practising full or partial cost recovery. The sector leaders are unwilling to take their own initiatives and rather wait to take direction from the highest level of authority, the Presidency.⁴⁰

Private management of water supply and sanitation systems is accepted in principle; the government sees that it is very important to encourage the private sector and other major groups in partnerships in water supply. But the government is keen to prevent marginalization of the poor through it. The government see its role as overseeing the process and protecting the right of poorer households through legislation and decentralised governance with appropriate participation. The way forward currently proposed is for government to retain the responsibility for bulk water, its distribution, control and ownership, while the private sector should concentrate on effectively meeting demand without carrying subsidies within its pricing structures.⁴¹

7.4.2 Outside sources

The ethnic associations in the Diaspora have funded improvements to particularly neighbourhoods in Monrovia and elsewhere. Figure 57 shows a sign acknowledging the contribution of the Krao Association in the USA for improvements in New Kru Town.

Much of the funding of electricity comes from external sources. For example, the African Development Bank is funding the transportation of power from Cote d'Ivoire. It also supports some of the WASH initiatives. USAID is also involved in augmenting power supplies in Liberia.

7.5 SUPPLY AND COVERAGE OF INFRASTRUCTURE NETWORKS

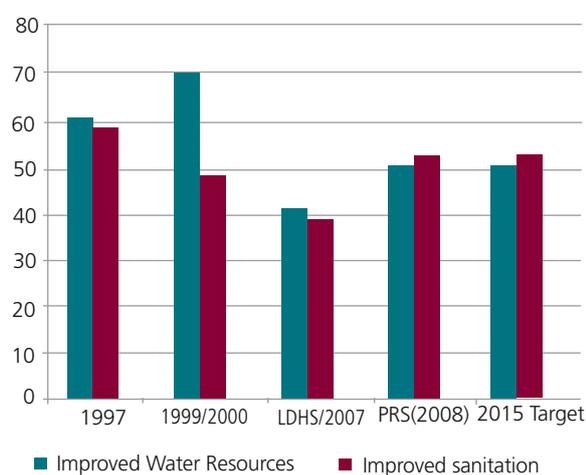
Despite the vital importance of water and sanitation in reconstruction after conflict, the data on access and coverage suffers from wide inconsistencies and discrepancies among sources. According to Republic of Liberia,⁴² the WASH sector was already weak before 1990 but, in Monrovia, piped water connections fell to one tenth of pre-conflict levels. Now, an estimated 62 per cent of the Liberian population has access to protected water sources. These are mainly wells or boreholes with hand pumps, springs and harvested rainwater, but many do not have year-round consistency. Water safety is also affected by unsafe storage practices, with about 63 per cent of households storing water in open containers.⁴³

The Poverty Reduction Strategy (PRS) claims variously that only 25 per cent and 42 per cent of Liberians have access to safe and improved drinking water respectively. It estimates that just 15 per cent have access to human waste collection and disposal facilities^{39,44} but, alternatively, "[o]nly about 39 per cent of the population has adequate means of human waste collection".⁴⁵ The 2008 Census shows lack of drinking water affecting 53 per cent of male-headed and 48 per cent of female-headed households.⁴⁶ The Liberia Demographic and Health Survey⁴⁷ gives different figures again (figure 58).



Figure 57. Acknowledgement of help from the Diaspora

Figure 58. MDG access data (2000/1999 Base Access Figures and LDHS 2007 Access Figure) (percentage with access)



Source: Liberia Water and Sanitation Sector Assessment, 2008⁴⁸

In these data, 82 per cent of urban households have improved sources of drinking water and 21 per cent have access to improved toilets. Indeed, LDHS data show that the water access MDG target has already been reached! The MDG access assessment figures give a different picture yet again (figure 58).

Government's own recent data⁴⁹ has it that 53 per cent of urban households have access to improved sanitation. The prevalence of open defecation (30 per cent of urban households) and lack of solid waste disposal (including faecal matter and garbage) and poor drainage pose threats of contamination to drinking water.

The way sources are categorised as improved may be the key to the differences. There is urgent need for baseline data and categorisation of "improved" sources in which all stakeholders can be confident.

7.5.7 Water supply

Problems in the supply of water include poor policy development, fragmentation in the institutional framework, unreliable data, severe financing constraints, lack of coordination in sector aid, and the absence of a strategy to target investments at the most vulnerable communities.⁵⁰

The formal water system in Monrovia, drawing water from the Saint Paul River, generated about 68,000 m³/day before the Civil War but about 42 million US gallons per day in 2011. Beddow⁵¹ estimates that production had probably fallen to around 10,000 m³/day.

Greater Monrovia will face water shortage of about three million US gallons per day in 2014, most of which will be in the Paynesville zone.⁵² Table 35 shows, however, that LWSC is losing ground in its coverage of Greater Monrovia and collecting money for less than 20 per cent of the water it produces.

JICA⁵⁴ separates residential water provision into three categories:

- Category A are users with house connection;
- Category B are kiosk users, buying water from public taps; and
- Enclave; users living in elevated area close to Central Monrovia, such as Mamba Point and UN Drive.

Table 35. Water supply coverage and billing rates by LWSC in Greater Monrovia (2004-2008)

	2004	2005	2006	2007	2008
Administrative Population (Million)	0.90	0.93	0.95	0.98	1.00
Coverage rate	11.1%	10.8%	36.8%	35.7%	37.0%
Rate of Billed Water	92.9%	71.2%	30.3%	26.3%	18.6%

Source: JICA⁵³

It also divides users of water from trucks into two categories: the centre of Greater Monrovia and its suburban areas such as Paynesville and Gardnersville.

Matching these divisions, current water tariffs charged by LWSC are divided into two categories (table 36). It is notable that consumers relying on water trucks pay 10 times higher prices than those with house connection or who use kiosks. A household of five people with a household connection using 60 litres per capita per day (lcd) in Monrovia would have to pay US\$0.48 per day (US\$14.40 per month). Even households with US\$150 monthly could afford this. If the same household had to rely on a truck-borne supply, it would pay US\$7.20 per day, US\$216 per month for the same consumption.⁵⁵

In West Point, households pay as much as L\$50 (67 cents US) per 20 litre (five gallon) jerry can of water sold by private vendors and L\$10 (14 cents US) per use for use of a shower stall with a bucket of warm water for bathing.⁵⁷ In an area of Clara Town named "Struggle Community", 10,000 residents share two privately owned water taps. Land-owners there employ young men to manage the taps and they charge between seven and 14 US cents for five to 15 litres of water.⁵⁸

Only small parts of Monrovia currently have direct access to the piped water supply. JICA's Public Awareness Survey for their 2009 Greater Monrovia Master Plan showed that the most important supply mechanism is the push cart carrying jerry cans. Next in importance are the public taps. Supply hours vary greatly by zones but water is available for at least six hours daily to about 46 per cent of the households that

rely on pipe borne water. Sixty per cent of households consumed between 15 and 30 gallons of water per day per household, while 27 per cent consumed between 35 and 50 gallons a day. Only around 10 per cent consumed less than 10 gallons a day.⁵⁹

7.5.2 Access to improved water supply

The 2008 Census shows 81.5 per cent of urban households enjoying access to improved water supplies⁶⁰ but only seven per cent having water piped into the plot.

Table 37 shows a much larger cohort enjoying piped water in the home in 2010 than the 2008 census data and almost 20 per cent in Greater Monrovia. This is probably at least partly testament to the improvements being made in the intervening period.

The Profile's sample survey of formal and informal low-income neighbourhoods in Monrovia and of Gbarnga and Zwedru found that, although many households in Monrovia buy from vendors, the most important supply among the sampled population in Gbarnga and Zwedru is the public tap or water pump (figure 61). Almost none has a tap in the house.

In table 38, the Profile sample survey shows many fewer households with access to water on the plot than either the World Bank's data in table 37 or the 2008 Census data suggest. It shows that a third of households in informal neighbourhoods and 60 per cent in formal neighbourhoods in Monrovia buy from vendors. Conversely, none in the Gbarnga and Zwedru samples buy from vendors while most use public taps or wells in the house.

Table 36. Cost of water for residential consumers and from trucks (US\$/100 US Gallons)

	Quantity	Up to 2,250 gallon	Over 2,250 gallon	Container (5 gallon)
Residential	Category A	0.16	0.42	-
	Category B	-	-	1.67
	Enclave	0.42	0.67	-
	Average	0.29	0.55	1.67
Water Truck	Quantity	Up to 500 gals	Up to 1,000 gals	
	Around Monrovia	2.40	2.50	
	Outside Monrovia	3.00	3.00	
	Average	2.70	2.75	

Source JICA⁵⁶

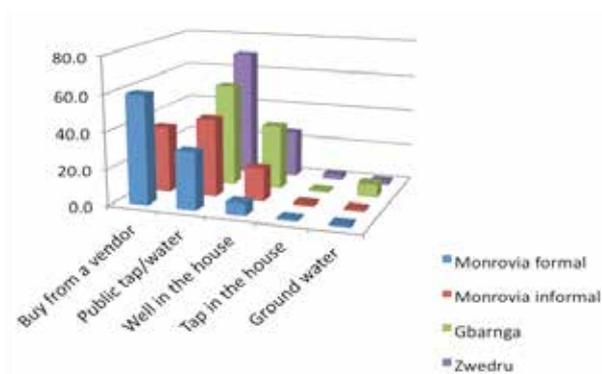


Figure 59. A pumped well in Monrovia



Figure 60. Water source in Monrovia supplied by international donors

Figure 61. Access to water in low income areas in three cities, 2013 survey donors



Sources: UN-HABITAT/NHA Sample Survey, September 2013

The 2008 Census showed that most people using a public tap or pump took less than 30 minutes to reach the water. In the Profile's sample survey, it took means of seven and five minutes' walk to fetch water, for households in formal and informal neighbourhoods in Monrovia and slightly shorter in Gbarnga and Zwedru.

7.5.3 Access to improved sanitation

Monrovia had a waterborne sewerage system built in the 1950s which covered the central part of the city (including Bushrod Island and Sinkor). There were 61 km of sewer mains and four pumping stations. The network discharged to a waste stabilisation pond which discharged to the sea via concrete outfalls. Owing to the civil war, most of the system is no longer

Table 37. Household access to water supply (2010)

	Urban	Greater Monrovia	All Liberia
Piped into dwelling or compound	13.5	19.2	8.4
Improved water source	67.7	77.4	57.3
Public tap or standpipe	43.9	50.5	39.1
Vendor truck	7.9	12.8	3.8

Source: World Bank⁶¹

Table 38. Access to water supply in low income areas in three cities, 2013 survey

	Monrovia formal	Monrovia informal	Gbarnga	Zwedru
Buy from a vendor	59.6	36.4	0.0	0.0
Public tap/water pump	31.5	42.9	56.1	70.0
Well in the house	6.7	18.2	35.4	25.7
Tap in the house	1.1	1.3	1.2	2.9

Sources: UN-HABITAT/NHA Sample Survey, September 2013

Table 39. Time to get drinking water (round trip)

	Urban	Rural	Total
Water on premises	15.2	8.0	10.6
Less than 30 minutes	72.5	84.1	79.9
30 minutes or longer	10.4	6.5	7.9
Don't know/ missing	2.0	1.4	1.6

Republic of Liberia⁶²

operational. The stabilisation pond is now filled with sludge and overgrown with vegetation, and the outfalls are damaged.⁶³The remaining system is now a very small affair, only serving about five per cent of the households. Reconstruction and improvement of this system has been a priority of post-war strategy. Some dwellings have WC to septic tank provision or

just outflow into the ocean. Considering the cost of renovating and extending such an expensive system, and the government's guiding principle to treat water as a "finite and vulnerable resource",⁶⁴ there is no reason to turn to seweraged WCs as a sanitation option for the majority in urban Liberia. It might even be worth reconsidering restoring the existing system.

Table 40. Cost of sanitation in Monrovia (US\$)

Customers having water supply and sewerage connections		40% of Water tariff
Customers having only sewerage connections	Two to three-bedroom house	10 per month
	4-bedroom house	15 per month
	Two-apartment building	50 per month
	Hotels	250 per month
	Other commercial centres	75 per month
Customers that rely on vacuum truck	Around Monrovia	100 per trip
	Bushrod Island	125 per trip
	Gardnerville/Paynesville	150 per trip
	Outside of Monrovia	Negotiable

Source: LWSC data.⁶⁵



Figure 62. Typical cart used for carrying jerry cans of water for sale, West Point



Figure 63. An improved well, New Kru Town

Table 41. Access to sanitation in low income areas in three cities, 2013 survey

	Monrovia formal	Monrovia informal	Gbarnga	Zwedru
WC or pour flush in the house	38.20	32.47	12.20	14.29
Improved pit, VIP	25.84	19.48	59.76	40.00
Public toilet nearby	25.84	41.56	12.20	27.14
Make-shift toilet	7.87	6.49	12.20	11.43
No toilet	2.25	0.00	3.66	7.14
Total improved	64.04	51.95	71.95	54.29

Sources: UN-HABITAT/INHA Sample Survey, September 2013

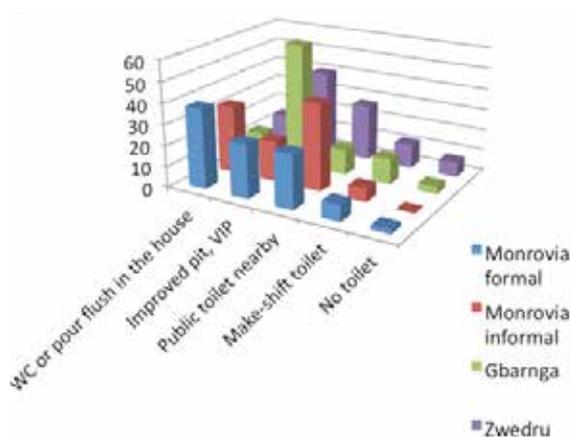
There are severe problems in high density areas in Monrovia. Congested low-standard housing areas in Bushrod Island, Central Monrovia and Sinkor mostly have no access to the sewer network so their toilets are pit latrines or non-existent. During the rainy season, the latrines and low-lying vaults flood and cannot be used but discharge sewage onto the surface. Most of the low-density areas are served by septic tanks. The majority of residents in high density areas who do not have access to facilities at all are forced to defecate in the open, in rivers, bush and beach close to their houses or place of work.⁶⁶

According to the LDHS,⁶⁷ only 21 per cent of urban households have access to private, improved toilets with almost all of them having WC or pour-flush toilets. Private improved dry systems only affect about one per cent of urban households. One in four households share a toilet and almost one in three must resort to the 'bush'. A Programme for Urban Sanitation is still under consideration.⁶⁸

The sample survey in low-income areas of Monrovia and in Gbarnga and Zwedru (table 41 and figure 64) show much better toilet access than the LDHS with more than half households having access to improved sanitation even in the informal neighbourhoods. This probably shows, at least in part, the improvements that have been made in the WASH sector since 2008

In many urban neighbourhoods, currently, informal provision at a very basic level is privately provided at a cost per use. In Clara Town, IRIN News⁶⁹ reports 75,000 people sharing 11 public toilets and 22 public taps. Similarly, West Point's 30,000 residents must make do with just four public toilets at the cost of L\$5 (seven cents US) per use.⁷⁰ Public toilets can be smelled 50 metres away, with the floor of each squalid cubicle 15cm deep in soiled newspaper that residents use for anal cleansing. The used paper is dumped in a river or the sea. An NGO has built six toilet blocks in Sawmill at a cost of US\$4,000 per six-toilet block.⁷¹

Figure 64. Access to sanitation in low income areas in three cities, 2013 survey



Sources: UN-HABITAT/INHA Sample Survey, September 2013



Figure 65. Public latrine, Wroto Town

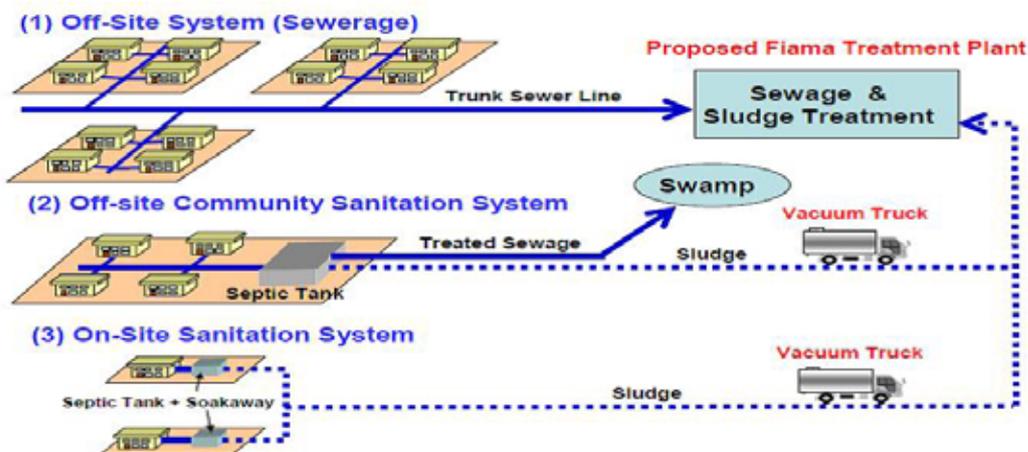
Figure 67. Alternative sanitation systems proposed for Greater Monrovia by JICA⁷²

Figure 67 shows the alternatives in JICA's plan for restoring and improving sanitation in Greater Monrovia. It proposes 159 community sanitation schemes by 2019 to augment the restoration of the sewerage system. They would have 311 public toilets and 15 vacuum trucks to empty the sludge into a treatment plant capable of processing 230 m³ per day. Each public toilet would be managed by a local committee that will have an agreement with LWSC for tariff collection of US\$1.05 per month per household. Similarly communal sanitary committees would be established in each community sanitation system. The committee would have an agreement with LWSC for tariff collection and maintenance for which each household will have to pay US\$0.55 per month.⁷³ Of course, this is only a plan and it must be converted to implementation before any improvements can be achieved.

7.5.4 Hygiene

Where there is poor sanitation and water must be carried around and stored, the lack of basic hygiene is also a problem. The Agenda for Transformation (AfT) reports that 43 per cent of households in Liberia do not practice hand washing with soap; 62 per cent do not wash hands after using the toilet and a further 68 per cent reported that they do not wash their hands before they eat. Living in unhygienic circumstances is usually not a cultural practice or choice but a reality of people without a choice. When people lack clean water, soap or safe solid waste disposal, they find it difficult to change their hygiene behaviour, even when they are aware of good practices.⁷⁴ Usually this is a result of lack of knowledge of the linkages of waste/sewage and diseases and/or the lack of resources to build appropriate sanitation systems. The WASH Compact⁷⁵ argues, however, that many communities in urban Liberia are resistant to change of health habits and practices; there are cultural traditions that discourage safe hygiene practices and there is a general lack of resources to succeed in a change in practices or technology.⁷⁶



Figure 66. Improved toilets, Vai Town Market

It is, perhaps, fitting that even the expensive WCs and wash-basins in some of the ministries have no running water so routine hygiene is even difficult among the senior echelons of government.

7.5.5 Solid waste disposal

Regulations of the Monrovia City Corporation (MCC)⁷⁷ divide up the duties of municipal waste disposal between departments of MCC and also prohibit littering and require residents to clean in front of and around their properties. In addition, all residents in Monrovia should pay various monthly fees for solid waste collection and disposal. The failure to translate this into reality is part of the reason for what UNEP⁷⁸ called the "total paralysis of the waste management in Monrovia".

Based on international standards for middle and low-income countries,⁷⁹ Monrovia is likely to generate 0.7 kg/capita/day or about 780/tonnes/day. Of this, 43 per cent is vegetable matter. In the high density areas such as West Point, garbage disposal is a real problem;



Figure 68. Hygiene advertisement for the use of Clora to purify water, New Kru Town

its 70,000 people are likely to generate 49 tonnes or almost 200 m³ of garbage per day!

7.5.6 Solid Waste Contracts for Monrovia

In June and July 2011, the Monrovia City Corporation (MCC) took up a set of contracts for solid waste collection and disposal for the entire city within the context of the World Bank-administered Emergency Monrovia Urban Sanitation Project (EMUS). There are contracts for primary waste collection with 14 community-based organizations for one year. The contractors collect waste from households and dump it in the nearest of about a hundred skips. They pay a fixed quarterly license fee to MCC and can negotiate with households whatever price they can agree on to remove their waste to the skips on their behalf.⁸¹

Two contractors are responsible for secondary collection under three-year contracts in the north and south zones



Figure 69. Community-based entrepreneurs bringing their garbage collected to a collection site near West Point

of the city. They empty the skips and carry the solid waste by truck to transfer stations and then to the Whein Town disposal site, a sanitary landfill 30 kms from the city centre. The dump has a current capacity of 300,000 cubic metres, expected to be expanded to 540,000 cubic metres. The two contractors are remunerated based in part on the weight of solid waste brought to the landfill.⁸²

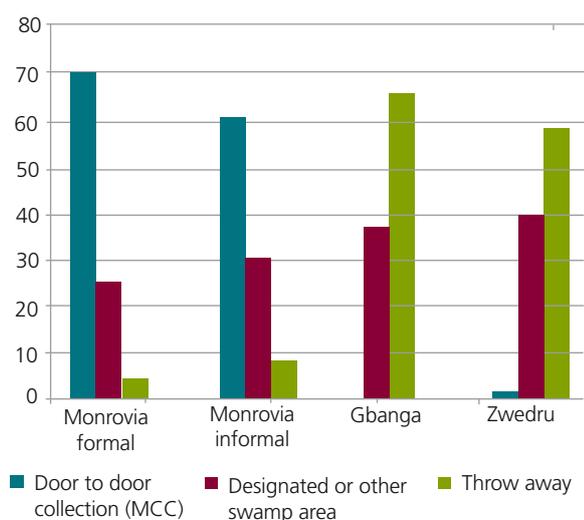
Early in the project, problems arose concerning the unwillingness of some residents to pay the primary collectors to take away their garbage, at L\$25-30 per week (US\$0.33-0.4) even though householders have a legal obligation to dispose of it this way. Efforts are now focusing on how to remedy this through the planned awareness campaigns coupled with stronger enforcement against illegal dumping.⁸³

Table 42. Waste composition in Monrovia

Component	% by weight
Vegetable/ Putrescible	43.0
Miscellaneous Items	20.0
Plastics	13.0
Paper	10.0
Textiles	6.0
Wood, Bones, Straw	4.6
Metals	2.0
Glass, Ceramics	1.2
Leather, Rubber	0.2
Total	100
Density	250 kg/m ³

Source: UNEP⁸⁰

Figure 70. Garbage disposal in low income areas in three cities, 2013 survey)



Sources: UN-HABITAT/NHA Sample Survey, September 2013

In the Profile sample survey, the great majority of households in low-income areas in Monrovia reported a door-to-door collection but this was not generally available in the other cities. Still, more than 30 per cent of households dump or throw away their garbage.

The rest of the country has no solid waste disposal programme.⁸⁴

7.5.7 Roads, access and surface drainage

Roads are very poor in urban Liberia but much better than in the rural areas. Some county capitals remain very difficult to reach by road from Monrovia in the rainy season. Central Monrovia is the exception, in which most roads are tarred. Within the other urban areas, roads which are part of the national intercity network may be tarred for some or all of their length, but side roads in urban Liberia (and in most of Greater Monrovia) are mostly no better than laterite-surfaced tracks. Even the tarred roads are often very broken, requiring slow and serpentine driving to navigate them. Four-wheel drive vehicles are very common indeed.

Storm water drainage is the responsibility of the Ministry of Public Works. Cleaning of drainage facilities is sometime implemented by Municipal Councils. There is an underground drainage system in central Monrovia but it is in great need of unblocking and repair. Drainage of surface water is separate from the sewer system. Considering how hard the rain falls in Liberia, one of the wettest countries in the world, the lack of drainage along streets elsewhere is startling. Monrovia receives 4,600mm of rain per year.⁸⁵ This is a major cause of road surface damage as, even on supposedly well-engineered roads in NHA estates, there is no drainage and a curb keeps the water flowing along the road (figure 74). In high-density informal areas, where streets are simply the spaces left between buildings packed together, drainage is a major problem and local flooding a frequent hazard, spreading disease. This is only exacerbated by the low-lying land on which many are built being liable to tidal variations and often having a very high natural water table. The JICA Master Plan for Monrovia⁸⁶ estimated the cost of renovating and refitting storm water drainage in Greater Monrovia, what it calls “recovery of [the] fundamental function of [the] drainage system”, at US\$595 million between 2009 and 2019.

7.5.8 Electricity and other power supplies

The cost of electricity in Liberia is very high at US\$0.54/kw/hour but there is an expectation of improvements in supply so the price should drop significantly. Many households and businesses provide their own power through diesel generators. Electric power is notably absent in much of Liberia’s urban area. Monrovia must be one of the darkest capitals in the world. Electric power is a government priority as it is seen as a major influence on industrial and mining productivity. Major investment is being devoted to the Liberia Electricity Corporation’s generation capacity and the transportation of electricity around the country, but the Profile is mainly concerned with the availability of electricity to the urban households. In the 2008 census, only about 7 per cent of urban households were recorded as have access to electricity.⁸⁷ The Liberia Electricity Corporation’s services are so

Table 43. Households use of electricity for cooking and lighting (percentages)

	Mains electricity for cooking	Mains electricity for lighting	A generator for lighting	Total using electricity
Liberia	1.0	2.8	4.8	8.6
Urban	1.1	5.1	8.1	14.3
Greater Monrovia	1.0	6.8	11.2	19.0

Source: World Bank⁸⁸



Figure 71. Dumping in peri-urban Monrovia

unreliable that running a diesel generator is now almost universal wherever electricity is needed.

Only 19 per cent in Monrovia and 14 per cent in urban Liberia are reported as having electricity in any form. According to the Profile sample survey, however, almost all households use charcoal or wood for cooking in the low-income areas of Monrovia, and in Gbarnga and Zwedru. This is not sustainable as Liberia is being deforested. Alternative practices such as fuel briquettes made of plant and paper waste can replace the use of fire wood and coal and result also in economic savings.

The Foundation for Women-Liberia (FFW) is introducing fuel efficient cooking stoves to reduce reliance on charcoal which reduce fuel used by 60 per cent; a monetary saving of \$120 per annum. The stoves radically reduce emissions which will have an effect on women and children's health. A project of 700 stoves is planned with UNDP help but this could act as a catalyst for further more general use.⁸⁹

Table 44 shows that the households in the Profile's sample survey are more likely to use mains electricity than the census would indicate. Surprisingly, more informal neighbourhoods have mains electricity than formal neighbourhoods, no doubt owing to upgrading efforts in the past.

The lack of electricity probably contributes to the small percentage of urban households who cook in the house (see chapter 7). Even in the urban areas, households are heavily reliant on wood, coal and charcoal. This is probably both the reason for and enabled by the usual place for cooking being outside the house; wood and charcoal are not good fuels for indoor cooking. Traditionally, in rural areas, cooking is done in a detached shelter.



Figure 72. Despite the garbage collection contracts, many households still dump in the street (New Kru Town) (photo by Graham Tipple)



Figure 73. Exhortation to pay taxes for infrastructure improvements



Figure 74. Road in Old Matadi. Note that even metalled roads in government-developed housing areas have little drainage, in one of the wettest countries in the world

Table 44. Fuel used for lighting in low income areas in three cities, 2013 survey

	Monrovia formal	Monrovia informal	Gbarnga	Zwedru
Generator Electricity	18.0	9.1	3.7	2.9
Mains Electricity	2.2	46.8	0.0	0.0
Kerosene	1.1	0.0	0.0	0.0
Candles	1.1	2.6	0.0	1.4

Sources: UN-HABITAT/INHA Sample Survey, September 2013

Table 45. Place for cooking

	Urban	Rural	Total
Outdoors	47.5	62.2	56.9
In the house	27.7	13.7	18.8
In separate kitchen	17.5	8.5	11.8
Porch	16.9	4.2	8.8
Not in separate kitchen	10.2	5.2	7.0
In a separate building	5.7	18.2	13.6

Source: Republic of Liberia⁹⁰

7.5.9 Telecommunication

A complete renovation of the telecommunication system of Monrovia was undertaken and completed in 2009. The new Liberia Telecommunications Corporation (LIBTELCO) is the sole fixed-line provider in Liberia. Services became commercially available in May 2009 only in Monrovia.⁹¹ There is a project to extend the services to other counties in the future but it is likely that mobile phones will render fixed line services obsolete; in 2009, 22 per cent of the population had cellular phone access (Kaplan *et al.*, 2012) and coverage is probably at least double that now.

7.5.10 Current cost and affordability of infrastructure

In the sample survey, the households living in low-income neighbourhoods in Monrovia report pay a mean of only around 10 per cent of their monthly expenditure on housing-related matters (table 46). Those in Gbarnga and Zwedru have means of 5 and 4 per cent. These data demonstrate that 15 per cent expenditure on housing would represent a major increase and may be too optimistic. It is, however, the basis for the affordability calculations in the Profile. Current mean monthly spending on sanitation is about US\$7 in Monrovia and half that in the two smaller cities. Water costs US\$11-14 at the means in Monrovia but almost nothing in Gbarnga and Zwedru



Figure 75. Electricity supplies are available in West Point

The expenditure data from the Profile's sample survey (chapter 4) show much higher figures than the 2008 Census figures inflated to 2013. Annual expenditures for renters at the mean of about US\$5,500 for the two low-income neighbourhood types in Monrovia and Zwedru would suggest housing affordability of about US\$50-60 per month with service payments of a further 33 per cent of that; US\$17-20 per month. This is very close to the means for Monrovia infrastructure payments in table 46 but much higher than in the smaller cities where there is very little infrastructure.



Figure 76. Charcoal drying, New Kru Town (photo, Graham Tipple)



Figure 77. Traditional house in Bong County with detached kitchen shelter

7.6 CAPACITY NEEDS ASSESSMENT

The need for new dwellings by 2030 is established in chapter 4 as 512,000 or 30,000 per annum. Of these, 144,000 are dwelling equivalents as proxy for the large amount of major renovation needed to the existing stock. Thus, the infrastructure provision for the new dwellings would be required for 368,000 or 22,000 per annum. In addition, large numbers of households are currently not serviced but data is insufficiently reliable to put a reasonably reliable quantum on them.

Taking the servicing of 368,000 new dwellings by 2030 as the need within the Profile, it is far beyond the capacity of existing infrastructure agencies unless there is a major influx of resources. Whatever infrastructure is provided, it needs to be at a mean cost of about US\$20 per month, or below US\$2,500 capital cost per household. This cost indicates that shared taps and toilets, non-water-borne sanitation technologies, and community-operated waste disposal are the likely technologies to fit the bill. In addition, there must be limited plot space per household to shorten pipe and road lengths, which indicates multi-occupied housing for many households.

The cost of even this modest level of infrastructure is likely to be US\$54.1 million per annum or about US\$920 million overall. As every dollar spent on improving sanitation, saves at least nine dollars in costs related to health, education, and social and economic development,⁹² this could generate benefits of about US\$8.3 billion in 2013 prices over 17 years. In addition, there is great scope for employment in fitting and operating infrastructure.⁹³ Labour-intensive infrastructure has been started in the waste management sector in Monrovia but can extend to labour-based installations, and the management of drainage, sanitation and water supply. In such operations, wages are paid into local communities for the installation and operation of infrastructure, increasing incomes and employment there. Furthermore, greater 'ownership' is taken by local people, services are more likely to be valued, looked after and repaired than those which are centrally controlled.

Investments in infrastructure can be very important in maintaining high density in central cities and raising densities in the periphery (see chapter 5). With electricity to light the streets and pump water, high densities become much more manageable.

Table 46. Mean expenditure on infrastructure per month in low income areas in three cities, 2013 survey (US\$ per month)

Expenditure in US\$/month	Monrovia - Formal	Monrovia - Informal	Gbanga	Zwedu
Water	11.2	14.1	2.5	2.0
Sanitation	7.4	10.9	1.5	0.5
Waste Disposal	2.7	2.3	0.0	0.0
Infrastructure spending (US\$)	21.3	27.2	4.0	2.5
Infrastructure spending (%)	4.5	5.9	1.3	0.5

Sources: UN-HABITAT/NHA Sample Survey, September 2013

According to the AfT,⁹⁴ there is limited human resource and technical capacity in WASH, and there is no coordination in the operations of the sector. JICA⁹⁵ estimates that the staff of LWSC, which numbered 140 in 2009, must rise to 400 in 2019. Service coverage needs to be co-ordinated so that advances in water supply, for example, are not compromised by poor progress in solid waste disposal or hygiene behaviour.⁹⁶

7.7 CONCLUSION

Infrastructure provision is very poor in urban Liberia, especially outside central Monrovia. Much of past investment has been destroyed by the civil war. Even where the hardware is in place, service does not necessarily flow most of the time. Taps remain dry for days at a time; almost universally where households have an electricity supply, they have to augment their supply with a diesel generator. Even the capital, Monrovia, is very dark at night.

There have been many advances in WASH services supply, mainly through donor investments, since the 2008 census. Though datasets are inconsistent, there seems to have been improvements, especially in access to public pumped water sources. The need for services to catch up the shortfall have not been calculated in the Profile but that required for new dwellings before 2030 could cost almost US\$1 billion and generate potential savings and economic benefits of some US\$8 billion.

The need to provide infrastructure to 368,000 new dwellings by 2030 is far beyond the capacity of existing infrastructure agencies unless there is a major influx of resources. Whatever infrastructure is provided, it needs to be at a mean cost of about one quarter of the total housing cost, or below US\$2,500 per household. This indicates shared taps and toilets, non-water-borne sanitation technologies, and limited space per household to shorten pipe and road lengths per household.

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CONSTRUCTION INDUSTRY AND BUILDING MATERIALS

8.1 THE CONSTRUCTION SECTOR IN A NUTSHELL INCLUDING THE INFORMAL SECTOR

Housing is an assembly of an assortment of components on one site. All of the processes involved in its assembly are dependent on the construction industry, its workers and its suppliers. The building process for the majority of housing follows the traditional informal sector format. A person who wishes to own a dwelling must find and buy land for cash. Then there will probably be a fallow time while money is being saved up to start construction. A contractor is engaged through either a written or verbal, labour-only contract. The cost of the structure will probably depend as much on the perceived wealth or otherwise of the client as on the actual cost of building.

The contractor provides the workers but the customer must provide the materials. The usual material for walls is cement blocks. Many buy blocks from traders off-site but others engage a contractor to mix the materials and make blocks on site where the process can be controlled to some extent to ensure that the cement is not reduced per block. As in Ghana,¹ the time before beginning construction, or between stages, often sees the assembly of building materials against the construction (re) commencing. Block-saving is a favourite form of stock-piling (figure 78) but there are costs in the likelihood of breakages and losses as well as in tying-up capital which could be used for business.

When the contractor completes the foundations and floor slab, there will probably be a pause as more money is saved up for the walling stage either in part or all the way to lintel level. Again pauses and then the roof is added and internal fittings installed. Each stage might involve a different contractor. This is an incremental process similar to that of Ghana but not like those of Zambia and Malawi² in which the increments are rooms

rather than layers of construction (figure 80). The layer approach often takes many years before anyone lives in the dwelling whereas the room-increment allows the household to move in straight away. The resultant scatter of part-finished housing across the periphery of urban areas is very wasteful of land (figure 81).

Sometimes, especially in squatter settlements, a contractor will be engaged to build a small dwelling in one process. Current prices for two to four roomed simple dwellings in cement blocks, with pole and corrugated metal roof are between \$2,500 and \$5,000 (interview with builders in Peace Island, Monrovia, October, 2013).



Figure 78. Block saving in New Kru Town against the time when the wood and metal sheet structure can be upgraded to cement blocks



Figure 79. Houses like this in Peace Island can be built for as little as \$5,000



Figure 80. A house in New Kru Town undergoing incremental development, completed up to sill level



Figure 81. Peripheral development in Monrovia with many unfinished houses

8.2 INSTITUTIONAL, LEGAL AND REGULATORY FRAMEWORKS GOVERNING THE CONSTRUCTION SECTOR

There is a 1958 Building Code for Liberia held by the Ministry of Public Works Zoning Department but it is not routinely available and efforts by Profile staff to obtain a copy proved fruitless. In practice, the IBC (*The International Building Code*), ASTM (American Society for Testing and Materials) and AASHTO (American Association of State Highway and Transportation Officials) standards are being used in Liberia.³

8.2.1 Building permits: a highly centralised process

On May 16th, 2013, the Ministry of Public Works suspended all construction permits in Monrovia and called on all construction to halt immediately pending a review of all permits before granting any more building permits.⁴ This rather heavy-handed approach comes at a time when most stakeholders feel that there is no building control operating in urban Liberia. The theoretical steps required to obtain a building permit are set down in table 47. They add up to about 70 days in time which could discourage compliance.⁵

8.3 ORGANISATION: ACTORS, SUPPLIERS, CONTRACTORS AND SERVICE PROVIDERS

The main actors in construction in Liberia are the myriad of small informal contractors and single artisans who build houses for the majority one house at a time. There are a few formal contractors building in the higher-cost sectors who have machines and employ many workers. They are mainly of Middle Eastern extraction and are categorised together as “Lebanese”.



Figure 82. Multi-storey slab and frame structure being built in Monrovia

Table 47. Steps in obtaining a building permit

No.	Procedure	Institution	Time to Complete
1	Submit plans to Ministry of Public Works The application file should include 2 copies of the site plan; letter of request addressed to the Deputy Minister; the land deed; and the architectural, structural, and mechanical drawings. The documents are submitted internally at the MPW in the following order: <ul style="list-style-type: none"> • Office of the Deputy Minister/Technical Service • Office of the Assistant Minister, Technical (initial recipient) • Land-Use Planning and Zoning Division (initial site plan and document review). • Chief of Zoning (physical site approval) • Chief of Architecture (design approval) • Chief of Electromechanical Engineering (electrical and mechanical approval) • Chief of Engineering (structural approval and billing) • Finance Section (payments) • Land-Use Planning and Programming (signature on permit) • Office of the Deputy Minister, Technical Services (permit attached) 	MPW	1 day
2	Receive inspection from Zoning division, Ministry of public works	MPW	1 day
3	Obtain payment slip from the MPW and pay fees at the Central Bank.	MPW	1 day
4	Obtain construction permit from MPW.	MPW	28 days
5	Obtain construction clearance from the City Corporation of Monrovia.	MCC	2 days
6	Receive periodic inspections from MPW (these do not happen for residential development at present.	MPW	1 day
18	Request and obtain fixed telephone line from LIBTELCO, if required.	Liberia Telecom	7 days
* 19	Register with water company	LWSC	1 day
*20	Receive inspection from Water and Sewer Corporation The Water and Sewer Corporation inspects the site to prepare a cost estimate for the pipes and installation.	LWSC	1 day
*21	Obtain water and sewage connection		14 days
22	Request and obtain occupancy permit	MPW	10 days
23	Register the building at Probate Court	Probate Court	3 days

Source: *The World Bank*⁶

Note: * Takes place simultaneously with another procedure.

According to the Labour Force Survey,⁷ construction generates about 13,000 informal sector jobs for men and 3,000 for women, 2.2 per cent of all informal employment. Approximately 60 per cent of male jobs and two-thirds of female jobs in construction are informal, 62 per cent overall.⁸

In the pre-war era, Liberians were not significantly involved in the formal construction industry and the sector was dominated by Lebanese and other foreigners.⁹ The AfT policy proposals include “Encourage employment-intensive techniques where appropriate for construction and site preparation”.¹⁰ The informal sector approach to construction maximises the employment intensity¹¹ so fits in with AfT very well.

8.3.1 The Association of Liberia Construction (ALC)

Currently 200 contractors belong to the ALC. Numbering only 20 before the civil war; potential members must register at the Ministry of Commerce and with ACL. Vetting procedures establish whether the firm is up to the expected standard and it is then entered into a category. ALC is taking very welcome steps in partnering with the German government in an attempt to raise contractors’ standards.¹²

8.3.2 Technical and Vocational Education and Training (TVET)

Following the long years of civil war, when training institutions were not operating, there is a problem of

a shortage of skilled workers and projects requiring them may use immigrant labour. Many war veterans were given brief skills training but their standard of work reflects the brevity of training. The poor quality is especially noted in the standards of finishes.

In 2006, TVET institutions were training about 2,400 construction-related workers in their institutions.¹³

There are a number of public and private institutions providing artisanal training for the construction sector. The main public schools are the National Vocational and Technical Centre (NVTC) and the Booker Washington Agricultural and Industrial Institute (BWI). These institutions fall under the Ministry of Youth and Sports and are driven by the youth empowerment initiative. According to the Director of the NVTC they are running 18-month proficiency programmes for masonry, plumbing, (basic) electrical engineering and draughtsmanship.

The Agricultural and Industrial Training Bureau (AITB), under the Ministry of Planning, is responsible for trade testing and curriculum development. However, the

AITB transaction costs for certification are too high. As a result, NVTC conducts terminal testing for promotion and internship appraisal as criteria for graduation. Internship appraisal forms have been developed by NVTC and provided to hiring organisations.

Since 2009, about 1,600 students have qualified. Some of the graduates have found entered the job market through internships with the utilities, mining concessions, etc. To date 16 (public and private) organisations are providing opportunities for internship. The NVTC has entered into a partnership with a Chinese contractor (courtesy of the Ministry of Youth and Sports) to expand the facilities in order to increase intake. Currently students are paying US\$130 for the entire 18 month programme.

There is no link or continuity between the NVTC programmes and other post-secondary / academic programmes. So graduates cannot present NVTC qualifications to support applications for further academic training. Although polytechnics and universities run engineering programmes, they do not consider the NVTC certificates as legitimate

Table 48. TVET Enrolment by Course

Subject	Enrolment
Carpentry and construction	1,007
Masonry	689
Electricity	443
Plumbing	245
Total construction-related	2384
Others	
Agriculture	1,546
Electronics	1,279
Auto Mech.	528
Computers	4,852
Secretarial science	904
Typing	1,177
Cosmetology (cosmetics)	559
Home arts	711
Pastry	391
Soap making	596
Tailoring/sewing	2,042
Tie & dye	734
Other	329
Total	18,032

Source: Based on assessments of 113 TVET institutions in 2006¹⁴

qualifications. About 5 per cent of NVTC graduates have shown interest in gaining higher education and training. The NVTC has collaborated with the Association of Building Contractors to train staff of the contractors under a programme sponsored by InWENT (from Germany)

The TVET policy and allied legislation has been under review over the past 3 years without successful completion. It is recognised that artisanal certification needs to be standardised.

It is accepted in Liberia that workforce development creates jobs and improves quality of work. The ACL has no resources to improve training but has signed a Memorandum of Understanding with the Ghanaian Association of Contractors to try to improve training. It must be noted here that the Ghana Housing Profile¹⁵ pointed out a shortage of skilled labour in Ghana. Instructor level is quite poor, needing medium level courses.

There is great potential for concession agreements for mining, forestry, etc., to leverage training in construction skills but this is not done currently. In addition, such organisations as Architects without Borders, Liberians in the Diaspora and UN-Habitat Housing Unit might assist in building skills in Liberia.

The United Methodists Church (UMC) and the Salvation Army are non-traditional partners providing vocational training through their own training centres. UMC has been doing so for the last six years.¹⁶

8.3.4 The Contractors Classification and Certification System (CCCS), Ministry of Public Works

In order to obtain the best value for public expenditure, the CCCS pre-qualifies construction contractors according to its rules and standards. The CCCS is a contractors' database of all companies willing to perform any kind of road and social infrastructure works. It establishes the requirements for applying for formal certification by the Ministry of Public Works in order to be allowed to tender for government construction work.

There are two main areas of construction work in which the MPW operates which are Transport Infrastructure, and Public Buildings and Social Infrastructure. Of the 43 different contractors' classifications, only three relate to the subject matter of the Profile; A.8, Labour Based Road Works; A.70, Water, Sewerage and Sanitation; and B.63 Small buildings (400 m² or less). The requirements for the last include possession of pick-up trucks and cement mixers but those for the labour-based works do not include any machinery at

all. Other requirements are for relatively sophisticated business operations including quality assurance plans. As planned, these limit the system to firms with high levels of management and technical expertise and exclude most informal sector firms.¹⁷

8.4 BUILDING MATERIALS: TRADITIONAL AND INDUSTRIALIZED PRODUCTION

As seen in Chapter 3, the main flooring materials used in urban Liberia are concrete or cement screed (75.3 per cent). Earth, sand and mud (14.8 per cent) and ceramic tiles (5.5 per cent) are both also found. The main wall material is cement or stone blocks (60.1 per cent) but mud is used with poles as a wattle and daub technology (11.7 per cent) or as mud bricks (7.3 per cent). Metal sheets, mostly reused galvanised corrugated roofing sheets, cover a frame of wood poles in nearly one in ten rooms. Bricks are hardly used (4.5 per cent). The main roofing material by a very large margin is galvanised corrugated metal (83.3 per cent). About five per cent each are covered with a concrete slab, or tarpaulin or plastic sheeting.

Building materials are traded from formal stores (figure 83), mainly by traders of middle-eastern extraction, and from informal suppliers beside main roads and on empty plots. There is only a small local construction materials and components manufacturing industry so much is imported and, therefore, relatively expensive. Contrarily, Chinese materials are said to be very cheap and ruining local manufacturers.

8.4.1 Cement and concrete

Cement is easily the most common material used in formal construction. It is used for reinforced concrete posts, beams and slabs, for making cement blocks, for mortar, plaster and floor screeds.

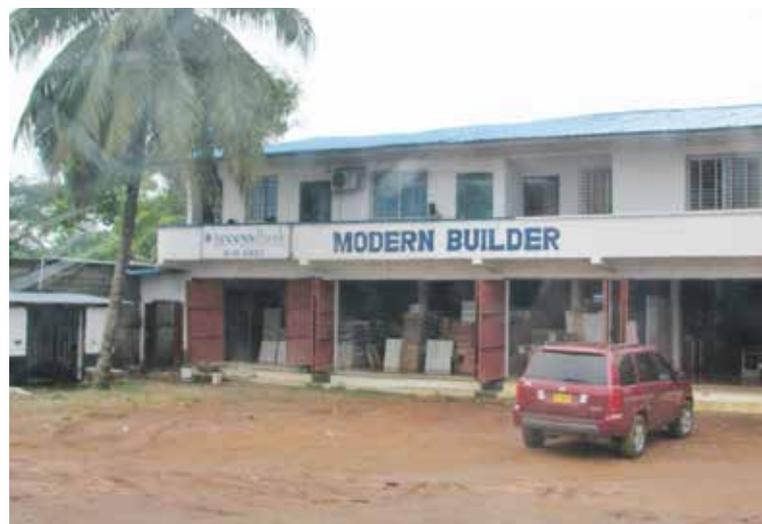


Figure 83. Formal sector building materials suppliers

CEMENCO produces Portland cement using clinker (limestone heated to 1500°C) which it grinds with gypsum and raw limestone. It makes a very fine 52.5 grade for high-specification work such as bridges, and 42.5 grade for housing. The natural life of cement in store is three months. CEMENCO sells bags at US\$7.40, when buying 500 bags or more, or \$7.55 per bag for quantities between 100 and 499. Cement is retailed at US\$9.00 per bag. CEMENCO is not allowed to export. It has recently invested \$20 million in a new plant which is capable of providing for the demand in the whole country. It is operating at 35 per cent of capacity at present. Private truckers transport the cement from the factory.¹⁸

As CEMENCO uses imported clinker, there is insignificant CO₂ emission from cement manufacture in Liberia but the diesel generators used for electricity have some carbon footprint. Currently, however, the government¹⁹ is preparing to take legal action against CEMENCO, through the Independent National Commission on Human Rights (INCHR), for allegations of pollution. Dozens of residents in the Belema Community have been examined and doctors have established that cement dust being produced by the company is responsible for their disability and lung infections.²⁰

CEMENCO does not produce cements with pozzolanas as none of the raw materials are found in Liberia. When electricity supply improves, the cost of cement should reduce as it will cut the costs absorbed by using generators. It demands 7MW just to start the cement mill running.

Cement blocks are made all over Liberia either on site or in small enterprises close to main roads (figure 84). Some advertise machine-made blocks of superior quality. The blocks are hollow with two voids and relatively thin walls. Each one has the bottom (or top) closed so that the block is smooth on five out of its six faces

Aggregates are an important component in making concrete. In Liberia, they are produced either mechanically in medium-sized plants or by the traditional way, by hand with a hammer; hard and tedious work (figure 85).

8.4.2 Other wall materials

Alternatives to cement blocks are mainly found in stabilised soil technologies but they are not common as yet. Laterite soil is commonly found in Liberia and forms an important building material for walls and floors. Laterite is a red, iron-rich soil with quantities of ferruginous nodules produced by eons of warm rain leaching out nutrients. The nodules are lumpy so they



Figure 84. Block manufacturing, Gbarnga



Figure 85. Aggregate crushing by hand (left) and for sale by the bag, Monrovia

bind together under light pressure; eventually they bind chemically also producing a very hard material. Laterite technologies allow quick construction as most gain sufficient strength almost immediately to bear the weight of more on top. When provided with a good roof overhang and a protected foundation skirt, laterite walls are durable over decades. Laterite walls also have very good thermal qualities providing internal environments that are cooler than the outside during the day and warmer during the night. Unfortunately, despite much scholarly work showing its advantages, laterite walling is regarded as old fashioned all across Sub-Saharan Africa and is often illegal in urban areas because of inappropriate building regulations.

There are many laterite-based technologies where the soil can be bonded with a little cement or other chemical agents but these are in their infancy in Liberia. Stabilised soil blocks (SSB), which have a small amount of cement mixed in with the laterite, have been used by the Catholic Church in Liberia for many years. There are some interlocking SSB manufacturers now also.



Figure 86. Poles and bamboo mats for construction, Gbarnga

Hydraform interlocking SSB machines imported from South Africa are becoming commonplace as more contractors, including Firestone, use them to build houses. An American company called Gateway Development has approached the NHA with a chemical soil stabiliser to use with Hydraform machines. NHA has expressed its willingness for Gateway to build two model homes at Brewerville using the bricks in order to validate its cost effectiveness. Another American developer, Broadcove Partners, is using the Hydraform soil bricks in the Ecohomes project in Schiefflin.²¹

There is little use of burnt bricks in Liberia.

There are long thin timber poles, harvested from the forest, which grow reasonably straight for eight metres or so (figure 86). They are used for uprights in shelters, the armature structure in wattle and daub construction and as the frame on which wooden planks or metal sheets are nailed to make walls. They are also used for rafters, fence posts and poles of all sorts, including for scaffolding.

Bamboo is also available but used in smaller quantities than the poles described above.

Many building components and materials are imported, especially from China.

8.5 CAPACITY NEEDS ASSESSMENT

While the construction of 30,000 new dwellings a year sounds daunting, it is capable of providing a large number of jobs. These will mainly provide employment for the poor and youths as they predominate in building jobs. In calculating the amount of work generated, the Profile uses work generation rates which are also used in the Ghana Profile.²² These are 2.9 worker-months per informal dwelling and 17 work-months per formal



Figure 87. Steel door manufacture, Gbarnga

dwelling (with higher specifications). In addition, a division of 10 per cent formal and 90 per cent informal sector will be used. The work generated thus is shown in table 50.

From table 50, it is clear that there is potential for about 11,000 direct construction jobs and about 21,500 jobs connected with the construction of the dwellings needed each year; 32,300 in all. Given that there are about one million jobs in Liberia,²³ this would provide work for three per cent of the workforce. In the national construction workforce, 62 per cent of jobs are in the informal sector.²⁴ The 10:90 division between formal and informal also produces 60 per cent of jobs in the informal sector so table 50 seems to represent reality quite well. Insofar as more of the dwellings might be built in the formal sector, even more jobs are likely. With 20 per cent in the formal sector, jobs would rise to 43,000 per year almost four per cent of the jobs in Liberia and formal jobs would outweigh informal by 60:40.

Businesses in Liberia often find that the workers they hire lack basic skills. The civil war destroyed many of the vocational training centres, unemployed youth did not have the opportunity to learn on the job,²⁵ and many were diverted to fighting when they would otherwise have been learning peacetime skills.

The World Bank²⁶ reports that suppliers of skills for TVET are of uneven quality, respond to specific needs sometimes for short periods, and many of them do not operate certificated courses. Co-ordination and improved certification are required. There is a need to focus on transfer of construction skills through collaboration between formal housing developers and informal-sector artisans working together to improve the finishing skills that are seriously lacking among local workers.

8.6. BUILDING MATERIAL COSTS

Table 49. Cost of selected building materials in Monrovia

Material	Type	Unit	Cost (US\$)
Cement	Ordinary Portland Cement 42.5	50kg	9
	White cement	10kg	10
Aluminium Corrugated Roofing sheets	32 gauge	Bundle of 20	100-135
	28 gauge		145-175
	14 gauge		70-75
Crushed Stones	Hand crushed	Half gallon	1.0
	Machine crushed	cubic yard	58
Sand	Rough	cubic yard	35
	Smooth		35
Wawa (soft wood)	1"x10"	14 foot piece	6.5
Timber	2"x2"	14 foot piece	2.5-3.5
	2"x4"		4.5-6.5
	2"x6"		9.0-10.0
	1"x8"		6.5
	1"x4"		5
Steel rods	12mm	36 inches long	8.5
	¼"		2.5
	3/8"		5.5
	½"		8.0
	5/8"		15.0
Plywood	1/8"	8 feet by 4 feet	9.0
	¼"		12.0
	½"		23.0
Ceramic Tiles	12"x12"	Carton of 11	15.0
	8"x12"	Carton of 16	10.0
	6"x6"	Carton of 44	7.00
Paint	Emulsion	gallon	8.00
		Bucket of 5 gals	33.0
	Enamel	gallon	14.0
		4 gallons	56.0
Plumbing	Water closet	set	75.0-80.0
	Shower pan		160.0
	Bath tub		175.0
	Kitchen sink		75.0
	Double sink		135.0
	4" pvc pipe	20 feet	13.5
½" pvc pipe		9.0	

Source: NHA Research and Development Department and UN-Habitat, Monrovia

Table 50. Work generated in the production of 30,000 urban dwellings per year

	Work months	Jobs per year
Informal sector jobs (worker months per dwelling)	2.9	0.24
Worker-months for 27,000 dwellings	78,300	6,525
Formal sector jobs (worker months per dwelling)	17	1.42
Worker-months for 3,000 dwellings	51,000	4,250
Total direct jobs	129,300	10,775
Double for indirect employment created	258,600	21,550
Total	387,900	32,325

8.7 CONCLUSION

The construction of housing is mainly done by small-scale contractors operating as single tradespeople or in groups of skills required for house-building. The small formal sector contribution to housing is mainly by Lebanese-led contractors or, at a small scale, through partnerships between NHA and international contractors. The local building codes are not followed (nor are they available) and there is virtually no planning or building control except where road reserves are encroached upon. The concentration on cement-based materials is unhelpful as 90 per cent of the contents (clinker) are imported,

cement-blocks have poor thermal qualities, and cement is a heavy producer of greenhouse gasses where the clinker is manufactured. The task of building 30,000 dwellings per year until 2030 will require serious collaboration with the informal sector and a great increase in the capacity of TVET institutions to train construction skills at all levels. On the other hand, it provides huge potential for economic growth and new jobs if directed towards small-scale, local contractors using local materials and technologies. There is great potential for improving on earth-based technologies for walling.

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THE HOUSING MARKET

9.1 THE STRUCTURE AND FUNCTIONING OF THE MARKET

There appear to be three separate markets in urban Liberia; the informal rental market in the poorest neighbourhoods, the market in houses for sale, and the expatriate rental market in Monrovia. As no non-Liberian can own land in Liberia, there is no chance of expatriates in Liberia buying and living out their days there.

In the informal rental market, in poorer neighbourhoods of Monrovia and in the smaller cities, rents are very low. According to Sarfoh (2012), rents in Grand Bassa, ranging around L\$ 300 (US\$4) per month for a single room and rises to US\$75 per month for a two bedroom apartment. In Bomi County, renters pay about L\$200-250 (US\$2.67 – 3.33) a month for one bedroom in a zinc or mud brick house without latrine, safe drinking water or electricity (Sarfoh 2012). Half of renter households in Bomi county pay rent of less than US\$10 per month (National Housing Authority 2012). In Margibi rents stand at US\$75 - US\$100 for a two bedroom apartments. A house containing two bedrooms is rented for about US\$80-100 per month in the city of Tubmanburg (Sarfoh 2012).

The shortage of rental rooms is demonstrated by landlords' being able to demand and receive rent for 6 to 12 months in advance and then in annual payments. This increases the net present value of rental income as a dollar today is worth more than a dollar next month or in a year's time. Advance rents are a feature of tight supply systems and are likely to disappear if housing supply catches up with demand and then keeps up with it. A successful housing policy that results in the supply of enough housing across the cost spectrum is likely to cause the phasing out of market aberrations such as rent advances.

The formal housing market in Liberia is limited in reach and depth. There are a few signs by the road advertising housing for sale, and a few developers are building speculative developments in estates and on walled plots, especially along the Robertsfield highway between Monrovia and the international airport. A problem this sub-sector might come against is the relationship between size of house and cost as its products are small but with relatively good finishes. Many prospective home-owners will look at, say, the Ecohomes project in Schiefflin and think "If I had that much money (US\$39-64,000), I wouldn't live there".¹

The completed dwellings in the SINLIB Project in Fendall are for sale for US\$39,900 to US\$42,900 depending on plot size. Although proposed as housing for the low to middle income groups, the Project is being marketed as Liberia's "first new luxury community, free, cozy life, good investment, ready to move in" (<http://www.monroviahouse.com/>). The 50 detached, 100 square metre, three bedroomed dwellings have two bathrooms on 347 to 474 square metre plots. They are advertised as being in a beautiful location near Redlight Market and the new Fendall campus of the University of Liberia, in Mt. Barclay. Several payment options are available. The preferred one is for payment up-front or a down-payment of 30 per cent (US\$13,300 – 14,300). Minimum monthly payments would then be US\$500 monthly (<http://www.monroviahouse.com/>). This project is now commonly described as a 'white elephant' as there is little interest in buying them as access is quite difficult and there is no mains water supply to the site.

There is a thriving market in Monrovia for expatriates needing rental accommodation, with very high prices demanded because of the shortage. It is not unusual to pay \$2,500 a month for a two bedroom, fully serviced apartment that includes security and is conveniently located. Most expatriates claim that rents in Monrovia are poor value for money but they have little alternative

as there is a shortage of good quality housing with generators, full servicing and security. There are also sales of apartments and houses to members of the Diaspora who are an important part of the discussions on the development of a housing market. The need to attract back the skilled people who moved overseas during the civil war is a constant theme of the housing discourse at government level and high quality housing at internationally low cost is seen as an important attraction.

9.2 HOUSING AS A MARKETABLE GOOD

There is a tendency among richer Liberians and those of American background to talk about the benefits of housing as an investment and the importance of a growing market so that families may be enriched by its increasing value. Many of the officials of banks and the few private development companies bring American attitudes to property and markets into Liberia. Phrases such as “housing wealth is increasingly gaining importance in the Liberian economy” (National Housing Authority 2012) seem to be commonly used by people the financial sector in conversations among themselves and with government. There are dangers in such attitudes, however, in a society where the majority would not countenance selling housing and so it does not constitute an investment to them except for rental income or as collateral for consumer or business loans. As in much of West Africa, housing belongs to the lineage rather than the individual and is an important bequest to the next generation. Selling a house out of the lineage is almost unthinkable apart from in the very direst of circumstances.²

Many owners rent out a whole house or a few rooms in the one they occupy. In addition, all the other economic benefits are in place, i.e., direct income for building workers, backward and forward economic linkages and income multipliers, but the long-term equity storage and accumulation is unlikely to feature in most Liberian’s minds.

9.3 HOUSING MARKET REGULATIONS AND ACTORS

There are no regulations in Liberia affecting the way property is bought, sold, let or rented, apart from the deed/ land registration requirements.

9.3.1 Estate Agents and Brokers

There are a very small number of international estate agents advertising houses for sale to the Diaspora on the internet. Within Liberia, there is no apparent network of estate agents through which vacancies are advertised within the country.

The informal housing market is mainly in rented rooms. There is no formal advertising, just word of mouth around the neighbourhood. If someone learns that a household is moving out, s/he might spread the word or might already have been asked by an acquaintance or relative to look out for a room in the neighbourhood. If a person wants to own a house, s/he has to build it for him/herself through the informal construction industry.

The NHA 5,000 Affordable Houses Programme

This is the largest formal housing supply programme in Liberia at present. The client group for formal sector efforts to supply ‘affordable housing’ are talked of in such documents as National Housing Authority (2012): 2 as ‘low-to-middle income citizens’. This group sounds as though it could comprise households grouped around the median (50th percentile of) income. When further discussed, however, this group appears to comprise the lowest income households who can afford mortgage finance and have the opportunity for their wages to be paid directly into their bank account. They are, thus, more likely to be grouped around the 90th percentile.

The dwellings targeted at them are said to cost US\$15-20,000³ (Extrapolated from data in National Housing Authority (not dated, 2013). However, some units built by private developers leasing land from the NHA within this programme turn out costing much more. Some of the few that have been completed are on sale for considerably more than the programme intended. The Ecohomes in Schiefflin, close to Roberts International Airport, are on sale at US\$39,000 for one bedroom to \$64,000 for three bedrooms (personal communication with Sekou Keita, Sales and Marketing Manager, Ecohomes Liberia

While these houses are very low-cost for what they are, they are far above what ordinary Liberians can afford. They point out a common problem in Sub-Saharan Africa. The problem is not that housing is expensive (it is not), but that incomes are too low. Moreover, the presence of a strong subsidy element within the NHA 5,000 Affordable Houses Programme has the potential to distort the market for high-end private housing and reduce the sustainability of developers who do not fit into the programme.

9.4 CAPACITY NEEDS ASSESSMENT

As increasing numbers of people will be seeking housing in urban areas, it might improve the efficiency of the rental market if there were some agents whose business it was to advertise and assist in the letting of rental rooms. The production of 30,000 dwellings per year, as the Profile shows is required, will impose significant strains on the marketing ability of the real estate sector.

Some mechanisms by which landlords can advertise rooms will probably be required and is likely to grow up spontaneously. The main issue for policy is in imposing sufficient regulation to maintain reliability and probity but not too much to inhibit the activity of agents in the sector.

There are some calls for rent control (e.g., from delegates at the Stakeholders' Workshops). Rent control is, however, not to be recommended as it causes such major distortions in limited supply circumstances that it does much more harm than good (Malpezzi and Ball 1991).

9.5 CONCLUSION

As in other Anglophone countries in West Africa, there is very little housing market in Liberia as the sale of a house is unconscionable to most people. There is a small market in newly-built housing aimed at the Diaspora and higher echelons of Monrovia society. Non-Liberians are not allowed to own land (or, therefore, housing) in Liberia. Rental housing is advertised at the top end of the market, mainly for expatriates in Liberia, but the lower parts of the market operate by word of mouth. Formal and official pronouncements about housing market issues are almost entirely based on a tiny minority which includes the officials responsible for the rhetoric. The market is distorted at the top end by government subsidies on NHA inputs, cheap land and subsidised mortgages for the middle class.

SECTION ENDNOTES

- 1 Anecdotal evidence suggests that, if an average Liberian had US\$35-40,000, he or she would not buy a one-bedroom Ecohomes or SINLIB dwelling but would build a large house to live in and then look round for somewhere to build another small one to rent out!
- 2 This is also the case in Ghana UN-HABITAT (2012). Ghana urban housing sector profile. Nairobi, UN-HABITAT.
- 3 These are the prices of the Brewerville units. The sale price of the 30 units built in Sanniquellie, Voinjama and Buchanan are US\$12,000 and US\$14,000 for the 2- and 3-bedroom units respectively. NHA could maintain that price with CSR grants and cost saving construction techniques/ designs.

CROSS-CUTTING ISSUES: VULNERABILITY ANALYSIS IN ACCESS TO HOUSING FOR WOMEN, YOUTH AND MARGINALIZED GROUPS

10.1 WOMEN

“The culture of patriarchy pervades Liberian society, beginning in the family with men as heads-of-households, and serves as the model for organizing society”.¹

In pre-civil war times, women in Liberia had very different places in society depending on whether they were indigenous or belonged to the hegemony of Liberians with American background. The former could be powerful in trade while the latter might take up positions in nursing, teaching or government while others found it difficult to work outside the home-maker role. Some of the Liberian women with American background (and those accepted as ‘civilised’ by the terminology of the day), however, could rise to positions of political power, as demonstrated by Angie Brooks Randolph, President of the UN General Assembly, Mary Antoinette Brown Sherman, President of the University of Liberia, and HE President Ellen Johnson Sirleaf who became Finance Minister in 1979.²

Women and girls suffered dreadfully in the civil war from the general violence and displacement and additionally from the use of rape and sexual mutilation as weapons of war. Women affected as victims or mothers, sisters, grandmothers, etc., of victims joined together to lobby for peace and contributed greatly to the successful peace process. Following their important role in peace making, it is fitting that Liberian women should provide the first

woman Head of State in Africa when HE Ellen Johnson Sirleaf was elected President in 2005. In addition, women’s groups have become important in some urban areas, beginning in combating gender-based violence and becoming involved in lobbying for services and a fairer share of government resources.³

Their experiences during the civil war, when many women had to take on men’s roles while their husbands were away fighting or hiding from the militias to avoid recruitment or death, led to a reshaping of gender roles which, for some, leads to marital instability and problems of gender violence. At the same time, other women have become leaders in their communities, taking on the authorities in either replacing their service activities or lobbying for better infrastructure, especially in informal neighbourhoods, notably West Point.⁴

The Liberian state is attempting to take advantage of the window of opportunity offered by the post-conflict years. It has been busy making statutory law consistent with international conventions and guidelines on gender. Among the changes was a law increasing the penalties for rape and a law that defined women’s property rights in marriage.⁵

U.N. Security Council Resolution (UNSCR) 1509 (2003) and UNSCR 1325 on “Women, Peace and Security” (2000) assert three gender principles for peace-building interventions:

1. “that women should be included at all levels of decision-making,
2. that gender perspectives must be integrated into all aspects of peace-building to mitigate the impact of conflict upon women, and
3. that women should be protected from violence during and after conflict”.⁶

The Constitution of the Republic of Liberia promotes unity, liberty, stability, equality, justice and human rights, regardless of gender. The government is also committed to promoting gender equality in various sub-regional, regional and international instruments which it has ratified and adopted.

Liberia has a National Gender Policy whose goal is to “mainstream gender in the national development processes, enhance women’s and girls’ empowerment for sustainable and equitable development; and create and strengthen gender responsive structures and mechanisms in which both women and men can participate and benefit from development program[me]s on equal basis”.⁷

The National Gender Policy identifies 19 priority areas for intervention which, in the context of the Profile, include Economic Empowerment; Water Resources and Access to land; Employment, Health and Reproductive Rights; Environment & Natural Resources; and Infrastructure and Basic Services.⁸

10.2 WOMEN IN THE ECONOMY

Women find it harder than men to participate actively in the economy. It is not surprising, therefore, that more females are in the informal sector than males. If they want to break out of petty trading, women find raising capital, acquiring skills and being involved in marketing networks more difficult than men.⁹ Because of their second place to men historically, women tend to lack productive skills and the contacts needed to find work. Sexual harassment from employers has been an important problem for women in work. They often encounter opposition from boyfriends or husbands when they want to go to work and have worries about their children while they are out.¹⁰

There are, however, a notable group of women who, through trading, have become very rich and successful. These are the Cross-Border Traders who travel around West Africa by land or across the world by air to bring goods from Cote d’Ivoire, Ghana and Nigeria or from Guangzhou, Seoul, or London. These women deal in large amounts of goods and make substantial profits.¹¹

Post-war Liberia presents opportunity for bridging existing inequalities between women and men in all development sectors. The political goodwill and leadership for promoting gender equality and women’s empowerment in the country is clearly evident¹² and should be grasped. The Association of Female Lawyers in Liberia (AFELL) is both powerful and visible in the struggle for women’s rights.¹³

10.3 WOMEN’S HOUSING SUPPLY NEEDS AND OPPORTUNITIES

According to LDHS,¹⁴ 35 per cent of Liberian urban households are female-headed and they are larger than male-headed. This is unexpected as they would be expected to be one person smaller. As combatant males may have been killed in the war or started another family after it, women have been taking a very heavy childcare burden. Households with female heads are better off than expected, particularly given that women generally have lower incomes than men.¹⁵ Potentially, this could be explained by there being a male partner who is working outside Liberia and remitting income, though there are no data on this.

Women are a major economic force in West Africa but their resources are often ignored. The Cross-Border Traders and the many successful traders who stay in Liberia have substantial capital resources which they could invest in housing. There are few investment opportunities so it should not be too difficult to develop a way to enable their building good housing for themselves and to rent out as income stream. They are likely to have loyalties to many areas of the country so this could also be a good way of improving investment in provincial cities. Their ease of entry into housing depends on fair land and finance laws and practices.¹⁶

Women in Liberia do not tend to be able to supply housing with as much autonomy as men do. Economic behaviours and expectations in marriage are still asymmetrical with more autonomy for the man than the woman. As is traditional in much of West Africa, if a husband’s family comes to him for money for a funeral, he will pay without consulting his wife. On the wife’s side, however, she does not have equal freedom. She would have to consult her husband. In the same way, a husband is able to buy land without consulting his wife, if he so chooses. If, on the other hand, a wife buys land without telling her husband, she may well be beaten severely.¹⁷

10.4 FINANCE FOR HOUSING

Women are great savers. MFIs have long targeted women because they are more reliable than men at both using loans within the household and for paying the loan back on time. In West African society, women have had traditional roles and traders and are used to handling money, even to raising and paying off loans daily. UN Women (UNW) has worked with CBL and local MFIs since 2010 to complement literacy training with business training and loans to the literacy trainees. Recently, however, some problems with MFIs have led them to switch to Savings and Loans Associations (SLAs) using the SLA methodology. UNW invests sums of money in the SLAs which are then matched by CBL for onward lending. The UNW component is lent at zero interest while the remainder is lent at the SLA standard rate in Liberia of 10 per cent per annum.

Local SLAs are established among groups of 20 to 25 women and provide both financial services and a space in which to discuss issues among other women. The twin empowering, financially and socially, is very effective. SLA establishment is also used as an exit strategy for UNW when it moves on to help other communities. The women dealt with by UNW prefer SLAs to the MFI and banking institutions because they do not levy high transaction costs and their property is not demanded as collateral. Few would willingly risk their home for a business loan.

Empowering through SLAs has a few down-sides in present-day Liberia, however. When women's empowerment shows them one way and they become frustrated by society's ignorance of it, they find it difficult to obtain their rights through the justice system; lawyers are expensive and police personnel are often corrupt. In addition, opposition may also come from within the home. Some men respond badly to their wife's empowerment and use domestic violence to re-establish their hegemony in the household. Other men insist on taking the money for their own uses, leaving the woman to pay off the loan. This is often accepted without demur by women in rural areas as they expect both an inferior position and gender-based violence as part of marriage. Through education and campaigning, the message that it is unacceptable to beat your wife is spreading, but all too slowly in Liberia.

These efforts at extending credit to women are generally successful for trading and other short-term activities. They are not yet used for housing and it is difficult to see how they could be. The Slum/Shack Dwellers International (SDI) protocol where women's groups save with an account that is used to leverage capital specifically for housing, using SDI's international influence, is more

likely to benefit housing supply for women. When the agreement between YMCA and SLUMDAL (the Liberian affiliate of SDI) is fully operational, this type of finance should become available.

10.5 LAND

“Although the Liberian laws (both customary and statutory) give equal rights to men and women in inheritance and access to land, owing to customary practices and norms women tend to have less access. As women heading households are unable to contribute to labour within the communal system, they have less access to communal land disbursement systems which are controlled by a patriarchy in the community”.¹⁸

Many beneficiaries of business loans have expressed the problem of lack of access to land for women. Despite the legal position of equality, women find it very difficult to gain land allocations which are essential if they are to develop housing. UNW is now focusing some attention on rights to land for women in concessions areas with training courses including their land rights.

As one of the most important ways in which women acquire rights to land is through marriage, so women's rights to land are dependent on customary marriage traditions. In general in Liberia, the marriage system means that women relocate to their husband's communities and, therefore, access land for housing and farming there. This system generally means that men are almost always the ones to administer land on behalf of their families or extended families and women's claims to land are weaker than men's. This particularly affects

women when they are widowed. Under the Customary Marriage Law of 1998, women married under customary ceremonies have equal right to those with a statutory marriage. Furthermore, they are entitled to a third of their husband's property, to stay in the house they have occupied with the husband if it is owned by them, and they cannot be remarried within the husband's family.¹⁹

Abramowitz and Moran²⁰ point out that legal changes giving women protection against gender-based violence and dispossession of their property on the death of their husband have created uncertainties for both men and women about the meanings of marriage, and property rights. The chaos in the land system caused by the civil war has left many Liberians without any means of proving rights to land, either through traditional mechanisms or registered deeds. In this, women's access to home and productive resources has been particularly seriously threatened. Apocryphal reports, claiming that women could now charge their husbands with rape,

have them incarcerated for life, and then claim all of their property, are signs of serious uncertainties. In fact, the inheritance law provides wives with only one-third of the marital property, so this could not happen in law. Nevertheless, Abramowitz and Moran²¹ claim that issues of marital status, marital rights and contributions to household expenses become highly charged.

10.6 INFRASTRUCTURE

Women tend to prioritise water and sanitation infrastructure more than men and are especially affected by infrastructure failings, as they lead in the tasks affected by poor water supply and sanitation. Shortages of water affect personal hygiene for themselves and their children, cleaning foodstuffs and washing of clothes. Fetching water from distant sources eats into the time they need for work, childcare (as the traditional carers for children) and housekeeping. In addition, journeying to and fro increases their vulnerability to attack. Moving through dark streets to a toilet can be a dangerous journey for women. Security lighting is important in this; the darkness of Liberian urban areas currently is quite extreme.

It is not surprising, therefore, that some of the women's groups set up as part of the peace-making process, have turned their attention to infrastructure problems and their solutions in their communities. As Kaufmann,²² demonstrates, the West Point Women for Health and Development Organisation was formed by a few women there to improve WASH and related issues in West Point, Monrovia.

In situ upgrading of squatter neighbourhoods can be particularly helpful for women. Their local networks are often very important as livelihood assets; both in the economic capital of trading networks and in the social capital of friendship and support. Thus, because *in situ* upgrading is likely to preserve them, it is greatly preferable to relocation. Women are also likely to be employed in the construction and rehabilitation of the infrastructure involved in upgrading. This puts money into their hands which they can then use for household and family improvements.

10.6.1 Construction

The great majority of urban building jobs are occupied by males but women have traditionally had a role in building. While assembling the pole and branch armature of the house has been men's work, adding the mud infill and coating has been a woman's job. There is no reason why more women should not be involved in construction, especially when SDI increases its

activities. The Angela Goveya women helped by SDI's local affiliate in Malawi (CCODE)²³ could inspire Liberian women to build for themselves and become contractors in urban areas under the SDI umbrella.

10.7 CHILDREN AND YOUTHS

In Liberia, children (aged 0 to 14) and youths (15 to 35 years old) form 77 per cent of population. Children have traditional roles in the home; boys sweep floors and the ground outside and take garbage out, girls clean utensils and inside the house, and fetch water with their mothers. The late age of transition out of youth reflects the obstacles that young people face in their passage into adulthood in post-conflict Liberia. Many grew up in areas of direct conflict, some were child soldiers and many have been traumatised. Many more will have grown up without male role models. Addressing their various needs and the challenges they face is vital to peace and economic development.²⁴

Poverty and lack of employment mean that young men can be lured into crime when gaining conventional employment seems impossible so they have little to lose. Similarly, they can lure young women into dispensing sexual favours in return for material goods that they can obtain no other way.

Technical and Vocational Skills Development (TVSD) is seen as an essential part of Disarmament, Demobilisation and Reintegration (DDR) programmes led by the United Nations. They are designed to give ex-combatants the feeling that they have an alternative for making a living and this can give peace and stability a chance to last. In Liberia, much of the DDR TVSD programming was implemented through a campaign in which vouchers for training programmes were exchanged for weapons. The training provided for men focused on construction, agriculture and business skills while those geared towards women included cooking, domestic skills and small business management. The majority of the demobilised children also opted for training. The limited diversity in the existing TVSD programmes, mostly in construction-related industries, has largely failed to improve the livelihoods of the participants in the training as it often flooded particular labour markets.²⁵

The group most often referred to in discussions about formal-sector housing market activity are the newly graduated professionals, well-qualified young people whom Liberia must retain in the country if it is to develop effectively. Their needs appear to be regarded as paramount and almost outweighing those of any other group. While there is much virtue and reason in this attitude, it is important also to focus on their less qualified peers who need housing affordable to individuals or small households on less than

US\$2 per day per capita. They are a much larger group; they have little opportunity to better themselves outside of Liberia but their chances of a rewarding life are also highly influential in Liberia's chances of a peaceful future.

One of the goals of the "Agenda for Transformation"²⁶ is to empower young people as full participants in all aspects of Liberian society. Currently, however, the young people of Liberia tend to be left out of stakeholder participation; they are not seen as valid decision-makers in society. They generally lack information. Furthermore, housing policy is usually only directed at family households; young people who may wish to live alone are no part of formal policy. The policy assumption that only owning is a good form of tenure is inimical to making good policy on rental housing. The multi-occupied house, with households renting a room at a time, is ideal for young people as it is both cheap and supportive. Young women need water, sanitation and a healthy environment more than young men and have to pay about \$25 per month more for such accommodation.

Two forms of employment are particularly vital for young men in the cities, unskilled construction work, and driving the motor-cycle taxis (*pehn-pehn*) which both attract an income of \$50 per month or so.

Construction has a great potential as a source of work for youths as one can earn a living using only strength to carry materials. As the industry moves into providing the huge number of new dwellings needed, there will be great demand for construction skills and labour. The two important issues for fairness and maximising the potential of construction as youth employment are:

- The training received on the job and/or opportunities to combine work with vocational training in the classroom;
- The availability and affordability of basic tools.

The current lack of certification of training courses damages the opportunities for young people to use their previous training as a stepping-stone to higher education or further training. Apprenticeships joined with day-release and or night school courses in construction skills can be an effective way of improving life chances for youths who did not flourish at school but whose drive and determination can benefit the construction and other industries and lead them into well-paid jobs.

Children often suffer more from poor housing conditions than their elders. Crowding assists the spread of diseases to which children are often more vulnerable than adults. It also magnifies family conflicts resulting in increased rates of violence and fewer options to avoid it. Poor

water supply and sanitation result in avoidable infant mortality. Hygiene practices are poorly integrated into Liberian life which seriously affects under-5s children and the elderly. Lack of routine hygiene magnifies the debilitating impact of water-borne diseases and the general malaise of living in environmental squalor.²⁷ Light in the home is important for children's schooling and leisure. Improvements in housing cannot be proved to be causal in improving health and well-being but it is intuitively evident that they do. Liberia's children need better quality housing, more space per person, fewer persons per room, better WASH infrastructure, and improved electricity.

10.8 ELDERLY AND DISABLED PEOPLE

According to the 2008 Census²⁸ about five per cent of Liberians are 60 years old or over; only 0.85 per cent are 80 or over. Elderly people are traditionally looked after in the home. In Liberia, few elderly people are taking on the care of their grandchildren as HIV/AIDS has not affected Liberians as intensively as, say, Malawians.²⁹ There is a nascent supply of specialist care for the elderly; the United Methodist Church has established an Old People's Home for the aged and caters to all (not only church members).³⁰ It is being asked to expand by the Department of Social Welfare.³¹ In many ways, elderly people and disabled people are similarly affected by the environment. Elderly people have difficulties in accessing services and in improving their livelihoods. Both elderly and disabled people are badly affected by the poorly maintained and often chaotic and poorly surfaced public space and routes available in informal settlements. As age often brings with it conditions and diseases, the lack of or distance to special medical attention is an issue.

The 2008 census seems to have seriously undercounted disabled people as it shows only three per cent of the population with any disability when 10 per cent would be expected.³² Indeed, according to Beyan Kota of the Christian Association of the Blind (CAB), Liberia has even more disabled people than would be expected (16 per cent)

People with disabilities face discrimination generally in the world and the urban milieu in Liberia is no exception. There is a lack of user-friendly facilities, and access to services and the job market are limited owing to social biases and stereotyping. Women with disabilities suffer double discrimination. Women and people with disabilities have high rates of unemployment and low levels of education and training. Cultural and social pressures, economic dependency and fear of violence make women more liable to HIV/AIDS and other STDs.³³

People with disabilities are under particular constraints in informally developed areas where pathways may be too uneven for those with sight impairment and too narrow for wheelchair users. Where people are housebound, either from mobility issues or stigma, the residential environment becomes their entire universe. Where it is small, dark, hot, crowded and un-serviced, it makes for very poor quality of life. Although the HIV/AIDS rate is not high in Liberia, a poor quality home environment is a serious problem for one whose immune system is not working effectively.

The disability campaigner invited to the Stakeholder workshop³⁴ referred the Profile to two documents; the seven principles of universal design and the UN Convention on the Rights of Persons with Disabilities.

The seven principles are as follows:

Principle 1: Equitable Use: the design is useful and marketable to people with diverse abilities.

Principle 2: Flexibility in Use: the design accommodates a wide range of individual preferences and abilities

Principle 3: Simple and Intuitive Use: use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.

Principle 4: Perceptible Information: the design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.

Principle 5: Tolerance for Error: the design minimizes hazards and the adverse consequences of accidental or unintended actions.

Principle 6: Low Physical Effort: the design can be used efficiently and comfortably and with a minimum of fatigue.

Principle 7: Size and Space for Approach and Use: Appropriate size and space is provided for approach, reach, manipulation, and use regardless of user's body size, posture, or mobility.³⁵

It is clear that housing in residential neighbourhoods fall short on several of the principles but Liberia should aim to fulfil them in new neighbourhoods. The UN Convention on the Rights of Persons with Disabilities pinpoints some of the areas needing improvement in the context of housing in its Articles 19 and 28.³⁶

Article 19, 'Living independently and being included

in the community' calls for "appropriate measures to facilitate full enjoyment by persons with disabilities of this right and their full inclusion and participation in the community". This includes being able to live where they choose on equal terms with everyone else, having access to the necessary assistance and support services necessary to support living in the community.

Article 28, 'Adequate standard of living and social

protection' includes the authorities taking appropriate steps to safeguard and promote welfare and social protection, including measures to ensure equal access to appropriate and affordable services, including clean water, social protection programmes and poverty reduction programmes, and assistance from the State with disability-related expenses and care. Also

mentioned are public housing programmes, implying that at least 10 per cent of publicly-provided dwellings should be allocated to disabled people.

Although, in general, this Profile argues against subsidies of any type, there is good reason for subsidies to be targeted at disabled people as they have particularly difficult housing issues. While supply-side subsidies would be suitable for specially modified housing with, for example, flat entries, wide doors and passageways, etc., for wheelchair users, demand-side subsidies to help disabled people afford appropriate housing would also be appropriate. Both of these would be a more humane approach than focusing subsidies on an aspiring middle class and would imbue Liberia with a high standing in the world contrasting with its recent history.

10.9 VULNERABILITY TO DISASTER

Liberia is not particularly vulnerable to natural disaster as it is not on or close to tectonic plate intersections. It is particularly wet, however, so that flooding, landslips, and tidal inundations are all issues. Many parts of Monrovia and other coastal cities are liable to flooding from both riverine and marine water levels, especially when high rivers coincide with high tides. During the Profile preparation, in early August, 2013, 200 households in New Kru Town lost their homes to coastal erosion.

As sea levels rise and rainfall becomes even more intense, decisions will have to be made about low-lying areas that are not based, as currently, on a remote possibility that thousands of households can be moved to higher ground and, once there, can forge a livelihood for themselves. This is especially important for people who make their living from the sea.

A change in attitude at high levels of government from the current inhospitable stance taken to low-lying coastal neighbourhoods could be very important for housing conditions for many of the poorest households in urban Liberia. Giving assurances of medium-term security from eviction, and ceasing forced evictions immediately and publicly, are both important ways forward.

Human-made disasters, such as the high level of diseases which may be caused by dust from the manufacture of cement, or outbreaks of diarrheal diseases from poor sanitation, or outbreaks of fire in poorly constructed neighbourhoods, all require mitigation in modern Liberia.

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GENERAL CONCLUSIONS AND WAYS FORWARD

Liberia is at a pivotal stage of its development. Liberia's recent past has caused many problems of poverty; its current GDP per capita in 2004 was only one seventh of that in 1978 which has already surpassed in other parts of Sub-Saharan Africa. The economy has been growing since the war stopped, providing opportunities for improvements in well-being for the majority of Liberians. As the peace dividend increases, the economy regains its momentum and general levels of well-being improve. There is now a reasonable expectation that the low incomes that make housing unaffordable will rise and make simple housing affordable for the majority. This is beneficial for housing demand and supply but its scale must not be over-estimated.

Ten years of recovery from the civil war have put in place some of the policy frameworks to allow equitable future development and some are in the pipeline, awaiting final approvals. The latter category includes the transformation of the Land Rights Policy into law, which should remove many of the serious imbalances in rights to land between the tiny but privileged minority of Liberians of American background and the majority indigenous people. There are opportunities to use new mineral and forestry concession agreements for the good of housing for the majority.

Housing has not been a priority for Liberia's Government and is hardly seen so by most of its people. It is, however, an important environmental issue as it provides the physical circumstances in which the people are nurtured and within which many earn their living. A particular standard of housing, described by policy-makers as 'decent and affordable', i.e., small self-contained dwellings with full services built by the formal sector and with freehold tenure, is seen as a major strategy to attract qualified Liberian back from the Diaspora, or to live in the small cities rather than in Monrovia. So important is this that supply-side subsidies are thought by many Liberian policy-makers and stakeholders to be justified, despite the arguments mitigating against them.

Helpfully, housing supply is also one of the most effective developmental activities in which any country can be involved. This is especially effective when the housing uses local materials used in local ways by local trades-people, and using labour-based technologies. It is much less effective when built with imported materials and technologies.

This Profile is produced as part of the process to formulate a National Housing Policy which should move housing up the national political agenda. The Profile has examined housing in a holistic way taking due account of the regulatory framework, the actors in the process, the current supply of urban housing, the likely need for urban housing by 2030, and issues of land, finance, infrastructure, the construction industry and its workers, and the housing market. Its conclusions and the Ways Forward suggested in this chapter will stimulate the Housing Policy along the most effective lines for early 21st century urban development in Liberia.

11.1 INSTITUTIONAL FRAMEWORK

The formal institutional framework is relatively ineffective for housing supply. Issues closely related to housing are dealt with by several ministries, most of which have other more urgent priorities. The government's policy is to consolidate agencies as much as possible and phase out duplicate functioning agencies. All formal planning application around the nation must seek permission from the MPW in Monrovia, responsibilities for the various functions of housing development are scattered around ministries and within the NHA.

Produced on behalf of the NHA, this Profile and the Policy to come are grounds for some optimism that the NHA has a role in influencing the housing solutions offered to the majority of urban Liberians. The NHA, like its counterparts across Sub-Saharan Africa, has ceased to be a major supplier and now focuses on provision of

‘decent and affordable’ housing for the aspiring middle class and as an attractor of skilled Liberians (as above); it has ceased to receive government subventions. There is an urgent need for more coherent decision-making and lines of responsibility in housing at Minister level.

Institutions with responsibilities for housing supply should receive capacity-building inputs to provide the skills needed for encouraging housing supply rather than providing it and managing housing stocks.

Ways forward in the institutional framework

1. There should be a Minister at Cabinet Rank, or NHA’s status should be greatly enhanced to co-ordinate all housing policy and enable housing supply (but not to supply housing) for urban Liberia.
2. Mid-career education in pro-poor urban planning and housing in developing countries should be a priority for staff at NHA and any ministry dealing with housing.

11.2 HOUSING SUPPLY

Official documents relating to housing in Liberia, e.g., the Zoning Law, use the terms ‘dwelling’, ‘dwelling unit’ and ‘family’ to mean what the international community call ‘house’, ‘dwelling’ and ‘household’ respectively.

The paucity of reliable information on the housing supply, housing stock, etc., is an important shortcoming which needs to be rectified. For example, the population of West point is variously estimated at anything from 27,000¹ to 75,000² and popularly stated by officials and other stakeholders.

The current housing stock in urban Liberia numbers approximately 327,000 dwellings of which 56 per cent do not need major renovation or reconstruction. About 60 per cent of residents of Monrovia’s low-income areas occupy one and 80 per cent occupy two or fewer rooms; mostly in structures built in concrete and cement-blocks. Those in the smaller cities have about one room more and many are in mud-walled dwellings.

In Monrovia, many households live in multi-occupied housing. Most housing is built in informal developments some of which are very large while others nestle within the interstices of the city’s formal developments. Many in Monrovia occupy very densely developed sites, such as West Point and Clara Town.

The idea of a household separate from the larger family is by no means common in West African languages.

Tipple et al³ discusses the difficulty of planning for housing supply when there is no word for household (the people who normally live and eat together) or dwelling (the space occupied exclusively by one household) as these are the two building blocks of policy. This is reflected in Liberia where ‘family’ is the only unit for which at least some local languages have a word. Furthermore, the 2008 census did not collect data in a form suitable for some of the most important decisions in housing policy, including persons per room and households per house. Neither did it routinely divide urban areas from rural within counties. These all make housing policy formulation difficult.

The concept of ‘affordable housing’ as used in American and European literature is unhelpful in Liberia as it refers to housing affordable by those on middle salary levels. As these households are in the top ten to twenty per cent of the population by income, ‘affordable’ housing is not affordable to the majority.

The construction of middle-class aspirational housing, as single household villas on quarter-acre serviced plots, is not an appropriate way forward for most of Liberia’s urban population. It takes unnecessarily large amounts of land, creating unsustainable demand for new land, service and road lengths. Even as incomes might improve, the threshold costs of such housing are far beyond the ability to pay of most Liberians. The main effective developer in the low-income sector is the householder working with a small contractor. Public-Private Partnership arrangements usually only attract partners for higher cost housing and are unsuited to supply for the majority. Assistance given to householders is more likely to assist the low-cost provision system.

Concessions are a major opportunity to leverage investment into the housing sector and should be used by the government to benefit the majority.

Ways forward on housing need

1. There is a great need to provide accurate information on housing and households in urban Liberia and to make it freely available to all stakeholders.
2. The use of the terms ‘dwelling’, ‘dwelling unit’ and ‘family’ in official documents relating to housing should be modified to their internationally-accepted counterparts: ‘house’, ‘dwelling’ and ‘household’ respectively.
3. LISGIS should collect and analyse data in a way that informs housing policy, especially by presenting data on persons per room and households per house, and by separating urban and rural data at county level as well as national.

4. The term 'affordable housing' should reflect the affordability of the median household in the urban areas concerned.
5. NHA should switch its focus from its planned 5,000 Houses Programme into encouraging and enabling the production of large amounts of cheap, multi-occupied housing suitable for the poor majority. This will imply a substantial increase in government and donor funding to develop the appropriate programmes and a conscious political decision to make housing a national priority.
6. Concessions should leverage investment in housing both for workers and in the larger context of low-income households.

11.3 THE NEED FOR MORE HOUSING

To eradicate overcrowding, between 60 per cent and 120 per cent more rooms are needed in 2013 in low-income areas in Monrovia; smaller percentages in smaller cities. In the absence of a crowding threshold, the Profile assumes that 60 per cent is a reasonable shortfall in urban Liberia overall. Thus, to relieve overcrowding in existing housing, urban areas need about 400,000 new rooms in 2013; 200,000 dwelling equivalents at a mean of two rooms per household.

In addition, new development will be needed for all the additional households in the city by 2030. Calculating housing need to 2030, the Profile uses Government of Liberia figures over those of UN-HABITAT. The Profile assumes:

- The 2008 census stock of 327,000 as 2010 stock;
- 44 per cent of that stock (144,000) needing renovation or reconstruction;
- The need to renovate/ reconstruct all the 144,000 by 2030, equally spread between 2014-20 and 2021-30;
- The need to replace three per cent of the stock per annum as it become obsolete.

From these, the need for new urban housing by 2030 can be estimated at 512,000. Delivery of these dwellings over 17 years (2014 to 2030) would require a build rate of 30,000 new dwellings every year (or one every five minutes) between 2013 and 2030 without any improvement in the space occupied in the current housing stock. This must be accompanied by the provision of land, infrastructure, and construction capacity to provide them and the finance and materials with which to build them.

One of the most important improvements in housing that can be achieved for a poorly-housed population, such as that of Monrovia, is the provision of much more housing suitable for the poor majority. Much benefit can come from such households being able to occupy one more room.

The commonly-held view that the slum problem can only be solved by resettling communities out of their current sites must be discouraged as a matter of urgency as it is blighting the life-chances of many thousand Liberians without any corresponding action being taken to improve their living conditions or the amenity of the cities.

Housing Rights protocols, particularly as they have responded to the Grootboom judgment in South Africa,⁴ stipulate that a government fulfils its housing rights obligations by having two things in place; a rational housing delivery system to provide medium- to long-term needs; and provision for at least a substantial proportion of emergency and crisis needs with basic housing and servicing.⁵ Liberia needs to fulfil Housing Rights protocols.

Ways forward on housing need

1. Housing policy should be based on enabling the supply of new housing solutions for 512,000 households by 2030.
2. These housing solutions should cost US\$7,500 capital cost at the median or less than US\$60 per month at 2013 prices.
3. Neighbourhood and housing improvement should focus on giving households in multi-occupied housing the opportunity to rent at least one extra room. This might be partly achieved by encouraging current landlords to add extra rooms to their rental houses.
4. Public-Private Partnerships should be modified to Public-Household Partnerships or to partnerships with very small-scale private providers who currently work in the informal sector.
5. Neighbourhood upgrading should be a priority in co-operation with CBOs within the neighbourhoods. These should include but not be limited to those associated with SLUMDAL.
6. Any and all households evicted from their homes should be provided with adequate replacement or sufficient compensation to find replacement in the market, but upgrading is preferable to resettlement

whenever possible (see below). There should also be transitional housing available for people being resettled and for victims of disasters.

11.5 LAND FOR HOUSING

The current land administrations system is highly inequitable in favour of the minority Liberians with American background. Current customary rights are only for surface use, the allodial right to all land not privately owned is vested in the state. The new Land Rights law should change customary rights to be the same as private land holdings and remove much of the inequity. There are many complications in land administration caused by the civil war and the ambiguous nature of the deed registry system in operation in Liberia. Land registration has been piloted but not continued with. It is not surprising, therefore, that titles are clouded and disputed, holding up development. Despite this, land is not regarded as expensive even around Monrovia.

The binary nature of land security in cities, in which there is freehold and little else, should be modified to give intermediate rights such as a right not to be evicted for, say, ten to twenty years accompanied by a right to build in permanent materials.

Squatting on land and in abandoned buildings are both common in Monrovia. In the past, some security was awarded through the US\$20 per annum Squatters' Rights certificates but these have been suspended. Evictions are common and blight the development of services in some squatter settlements. Many of these are at or near sea level and suffer flooding and/or erosion at high tides. Decisions about the future of neighbourhoods located at or near sea level in central areas where the land is potentially very valuable, currently referred to as 'financial land' should be made to remove the planning blight that currently hangs over them.

Plots in the formal sub-divisions tend to be a quarter of an acre (just over 1,000m²) which is large even by Sub-Saharan African standards. The land saving potential of multi-occupied housing is very great even before multi-storey forms are considered.

Land is an important enabling component in housing supply and a difficult issue in urban expansion. Current concentration on 'quarter-acre' (just over 1,000m²) plots is only sustainable if each is used for several households. Given the need for 30,000 new housing solutions per annum before 2030, 512,000 overall, the difference in land take from quarter-acre plots to smaller ones in the Zoning Law is very large; an 84 per cent reduction.

As urban areas are likely to impinge increasingly on customary land, and the rights of customary land-

holders should be safeguarded; this has been a major source of conflict, especially within concession areas.⁶

Ways forward on land for housing

1. Land sharing, land re-adjustment and land-pooling might all be tried to achieve a way of allowing neighbourhoods to develop while keeping significant numbers of their current occupants close to their chosen location.
2. Land tenure security at less than freehold but offering protection against eviction in the foreseeable future and the right to build in permanent materials should be introduced without a cadastral survey or full land registration to encourage occupants to invest more in their homes.
3. Any new law dealing with plots sizes should reduce the minimum and consider encouraging multi-occupied housing in many neighbourhoods.
4. The new Land Rights Act should be passed into law without delay and chiefs should be encouraged to take part in discussions on urban expansion wherever it is likely to occur.

11.6 FINANCE FOR HOUSING

Bank lending rates in Liberia are very low compared with other countries in Sub-Saharan Africa. Currently, there is almost no housing finance available in Liberia. The LBDI is granting a few heavily subsidised mortgages at eight per cent per annum over ten years awarded to a few of the aspiring middle class to buy housing; but nothing is available for the poor majority. Proposals for a National Housing Trust Fund need to be improved as the first few borrowers can de-capitalise it.

There are several micro-lending institutions at present but none which directly fund housing. The only savings groups related to housing are those operated by SLUMDAL in the SDI tradition but they are currently not being leveraged for housing finance. If the need for housing is to be fulfilled, up to 512,000 households will need loans or rent-to-own financing over the next 17 years. If 20 per cent can afford mortgages, there will be a demand for 6,000 mortgages and 24,000 small housing loans per year.

Many current houses are poorly built. There should be some encouragement to improve the existing stock, incrementally if necessary but reasonably quickly. Finance may be an important issue in this.

Currently, subsidies are used to reduce the cost of housing which the formal institutions are willing to provide. However, such supply-side subsidies are almost always inefficient in redistributing income equitably.

Ways forward on finance for housing

1. Many thousands of loans at market interest rates will be required every year either directly for housing costing up to \$10,000 or for businesses so that they can generate the income required to build extra and improved housing. Some of this could be covered by mortgages. However, other recipients are likely to be unsuited to mortgages.
2. Formal banks need to find capacity for thousands of mortgages per year but not at the expense of the need for many more smaller housing-related loans needed by the majority.
3. Loans should be made available for improving the physical quality of existing urban housing across the country. Amounts of US\$2,000 or so per room should be appropriate, and over one to five years at market interest rates. Where necessary, repayment schedules should take account of uneven incomes across the year. Likely demand is for about US\$50 million per year.
4. Government's role in housing finance should concentrate on providing partial credit guarantees for loans to protect lenders from losing money through repayment defaults.
5. Along with availability of finance, there must be a mechanism for repossessing property on which loans have been defaulted. This is an essential prerequisite for housing loans organisations to be established.
6. Consideration should be given to removing housing subsidies on the supply side.

11.7 INFRASTRUCTURE FOR HOUSING

There is a crisis in infrastructure in Liberian cities demonstrated in a sense of squalor and poor quality of life for most urban Liberians. Physical infrastructure, already weak before the civil war, suffered fairly comprehensive destruction and collapsed. In Monrovia, only one-tenth of those who had water before the civil war had it at the end. Water and sanitation should be the priorities of reconstruction after a conflict and they are a cornerstone of any housing project.

There has been some recovery since 2003, so that many urban residents now have access to protected water sources through wells or boreholes with hand pumps but many of these are not year-round supply. The demand for new infrastructure will be very great in the next few years, not only for new housing but also for restoring connections to existing housing. Current plans include restoring the original infrastructure lines.

Many households have no sanitation at all and resort to open spaces for defecation. The lack of solid waste disposal further threatens water sources; it leads to poor disposal of garbage, often blocking the already poorly provided drainage courses.

Hygiene practices are poorly integrated into Liberian life which seriously affects under-5 children and the elderly. Many households lack access roads; electricity is almost universally the product of home-based diesel generators but most households do without and rely on carbon-based fuels.

The time spent (by women and girls) in fetching water is a waste of potential education, economic or leisure time. Many residents of dense squatter areas rely on container supplies brought by push-cart. There should have been an improvement in the safety of stored water as the enclosed five-gallon container takes over from open storage but there is no hard evidence published about this.

Current responsibilities in infrastructure provision are confused and overlapping. Improvements in physical and institutional arrangements are chiefly made through projects funded by international donors. Though both roads and power supplies are major priorities in the Agenda for Transformation, the effect on urban households is likely to be less than on inter- and intra-city transport and on major power consumers such as industries.

The need to provide infrastructure to 512,000 new dwellings by 2030 is far beyond the capacity of existing infrastructure agencies unless there is a major influx of resources. Whatever infrastructure is provided, it needs to be at a mean cost of about one quarter of the total housing cost, or below US\$2,500 per household. This indicates shared taps and toilets, non-water-borne sanitation technologies, and limited space per household to shorten pipe and road lengths per household.

Large populations currently have little access to services, especially where they live on sites which are officially regarded as unsuited to residential development. Infrastructure provision to them is blighted by plans to relocate them which are unlikely to be implemented.

As cities with almost no current mains infrastructure are likely to double their housing stocks over the next 17 years, making appropriately affordable choices of infrastructure provision is crucial.

Ways forward on infrastructure for housing

1. The cost of infrastructure per household should be around \$2,500 capital cost or \$20 per month at 2013 prices. This cost indicates that shared taps and toilets, non-water-borne sanitation technologies, and community-operated waste disposal are the likely technologies to fit the bill. In addition, there must be limited plot space per household to shorten pipe and road lengths, which indicates multi-occupied housing for many households.
2. Provision of appropriate WASH services to high-density neighbourhoods should be a priority as improvement in infrastructure from a zero base generates the highest social, health and economic benefits. Choice of technologies and planning for incremental improvements are crucial. Community involvement at planning, installing and operating phases, and information campaigns are all essential for sustainable supply used in appropriate ways.
3. Though it is currently regarded as a priority, infrastructure providers should consider whether it is cost effective to restore the water-borne sewerage system in Monrovia; pour flush to septic tank may be more appropriate where densities are high.
4. Infrastructure in small cities should be appropriate to their ability to provide and maintain WASH and other services over the long term both in the reach of services and their continuing operation day by day. Community-led and operated schemes are more likely to succeed than top-down imposition.
5. Tariffs and sanctions for non-payment should be operated at levels which ensure sustainable services. This includes Government and its agencies paying for their services on time and ensuring that major service providers are financially stable.
6. Alternatives to burning wood or charcoal are essential for sustainable urban fuel use.
7. Rain water harvesting is an important way of accessing water in the context of inadequate collective water infrastructure system but it is important to use sealed containers in order to avoid any leakages inside the water container especially if the water is to be used for drinking.

11.8 THE CONSTRUCTION INDUSTRY IN HOUSING SUPPLY

The strength of the construction industry is vital for the supply of 30,000 new dwellings per year but the formal construction sector is neither able nor willing to build housing cheaply enough for the majority poor to afford. The small formal sector contribution to housing is mainly by Lebanese-led contractors or through partnerships between NHA and international contractors. The construction of housing is mainly done by small-scale contractors operating as single tradespeople or in groups of skills required for house-building. The task of building one new dwelling every five minutes of the working day until 2030 will require serious collaboration with the informal sector and a great increase in the capacity of TVET institutions to train construction skills at all levels.

The local building codes are not followed (nor are they available) and there is virtually no planning or building control except where road reserves are encroached upon. Where concessions are granted, concession holders' Corporate Social Responsibility contributions should include skills training in construction and related skills both in their areas and in the country at large.

The part of the industry that provides housing for the majority at prices they can afford is filled by many small-scale, local contractors working alone or in small groups, employing local labour and using labour-intensive technologies. The crux of the housing policy will be to improve the efficiency of small-scale, local contractors working alone or in small groups, employing local labour and using labour-intensive technologies, and nothing should be done to reduce its efficiency or competitive edge.

Ways forward on the construction industry in housing supply

1. As the crux of the housing policy, assistance should be targeted at small-scale, local contractors using labour-intensive technologies through (among others) small loans, improved understanding of the market, training in bookkeeping, customer relations, quality control and site supervision.
2. The capacity of TVET and other tertiary education institutions to train construction labour at all levels from basic skills, through site supervision, to professional levels, should be increased. Vocational courses linked with apprenticeships (linking work on site and in the classroom) should be a priority focus of education funding.

3. Training centres should be supported and they should teach building technologies that are sustainable and suitable to the local affordability and climate. International organisations and skilled local professionals can train trainers in improving local building technologies.
4. Where concessions are granted for mining, etc., concession agreements should include Corporate Social Responsibility and social development funding commitments earmarked for use outside their immediate project area, which can be pooled and used for skills training in construction by Government.

11.9 DEVELOPING BUILDING MATERIALS FOR HOUSING

Cement is a relatively expensive commodity for Liberia as 90 per cent of its contents are imported and the electricity for its processing is currently expensive. Furthermore, cement-blocks have poor thermal qualities, and cement is a heavy producer of greenhouse gasses where the clinker is manufactured. In addition, cement's production in Liberia appears to involve serious health risks for workers, it demands huge quantities of electricity which is relatively scarce, and it is manufactured in one large concern in Monrovia which imposes heavy transport costs to move it to cities around the country. Cement blocks are not the only durable way of constructing housing and they have many disadvantages in use. They are not environmentally friendly to produce in comparison with many other materials, they have very poor thermal capacity so do not protect the interior from the heat of the sun. Alternative materials to cement-blocks are required, especially those made from laterite which is commonly available. Information campaigns and pilot projects, especially among government and international organisations can showcase other more sustainable building technologies that use traditional building methods in an improved way. It is important to strengthen Liberia's own national building codes to include affordable, sustainable building practices based on local building materials that are suitable to the hot and humid climate.

Ways forward on building materials in housing supply

1. Use should be made of the completed research on building materials from Ghana, Nigeria and elsewhere in West Africa, to make the best use of locally available raw materials, including laterite with and without additional cement for stabilisation.

2. Government and its partners, such as EC, UNICEF, USAID, etc., should encourage the use of such locally-available materials. The government should show the way by building clinics, classrooms and other public buildings with stabilised soil blocks.
3. The development of a sustainable local building materials industry is key in the supply of appropriate housing in Liberia. Effort should be focused on identifying local resources available as raw materials. Local small-scale industries should be encouraged to produce building materials from identified raw materials.
4. A new building code should be developed which specifically permits the use of local traditional building materials, especially laterite. It should also include guidance for local disaster risks.

11.10 THE HOUSING MARKET

As in other Anglophone countries in West Africa, the housing market is small in Liberia as the sale of a home is unconscionable to most people. There is a small market in newly-built housing aimed at the Diaspora and higher echelons of Monrovia society. Rental housing is advertised at the top end of the market, mainly for expatriates, but the lower parts of the market operate by word of mouth. Formal and official pronouncements about housing market issues are almost entirely based on a tiny minority which includes the officials responsible for the rhetoric. The market is distorted at the top end by government subsidies on NHA inputs, cheap land and subsidised mortgages.

Information on rooms to let is spread by word of mouth. As housing supply increases and more rooms are likely to be available at any one time, improved information sharing is needed.

Ways forward on the housing market

1. Policy-makers should not assume that a market in housing will develop in Liberia in the medium term. This is highly unlikely. Thus, the housing policy should be developed in the absence of an easy way for owners to improve their housing by selling and buying another.
2. There is a need, however, to establish better information sharing on housing available for rent and for sale

11.11 CROSS-CUTTING ISSUES: GENDER AND VULNERABLE GROUPS

Although the constitution of the Republic of Liberia and many laws put women and men on equal legal footing in urban Liberia, it is still evident that men dominate and many women are not benefiting from their rights. The recent laws on marital rights and the proposed mainstreaming of gender issues should help but more needs to be done to fulfil women's equality.

Many women have considerable economic resources gained through trading either in local markets or through the Cross-Border Trading that flourishes around West Africa. The housing sector could benefit greatly by leveraging some of these resources for housing supply, both for the women's households but also for rental.

Ways forward on gender and vulnerable groups

1. The Land Rights Act should be promulgated as soon as possible.
2. The Cross Border Traders should be encouraged to enter housing supply both as owner-occupation and for renting.
3. Major effort should be made to attract, train and keep young people in the construction industry. The expansion and certification of vocational courses is important if young people are to maximise their career prospects.
4. Instead of subsidizing only middle-class households in good housing, at least 10 per cent of new housing provided through the 5,000 Affordable Houses Programme and similar future initiatives could be modified for and allocated to disabled people.

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