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FINAL REPORT
SHELTER SECTOR ASSESSMENT
SIERRA LEONE

Prepared for
Agency for International Development

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SIERRA LEONE SHELTER SECTOR ASSESSMENT

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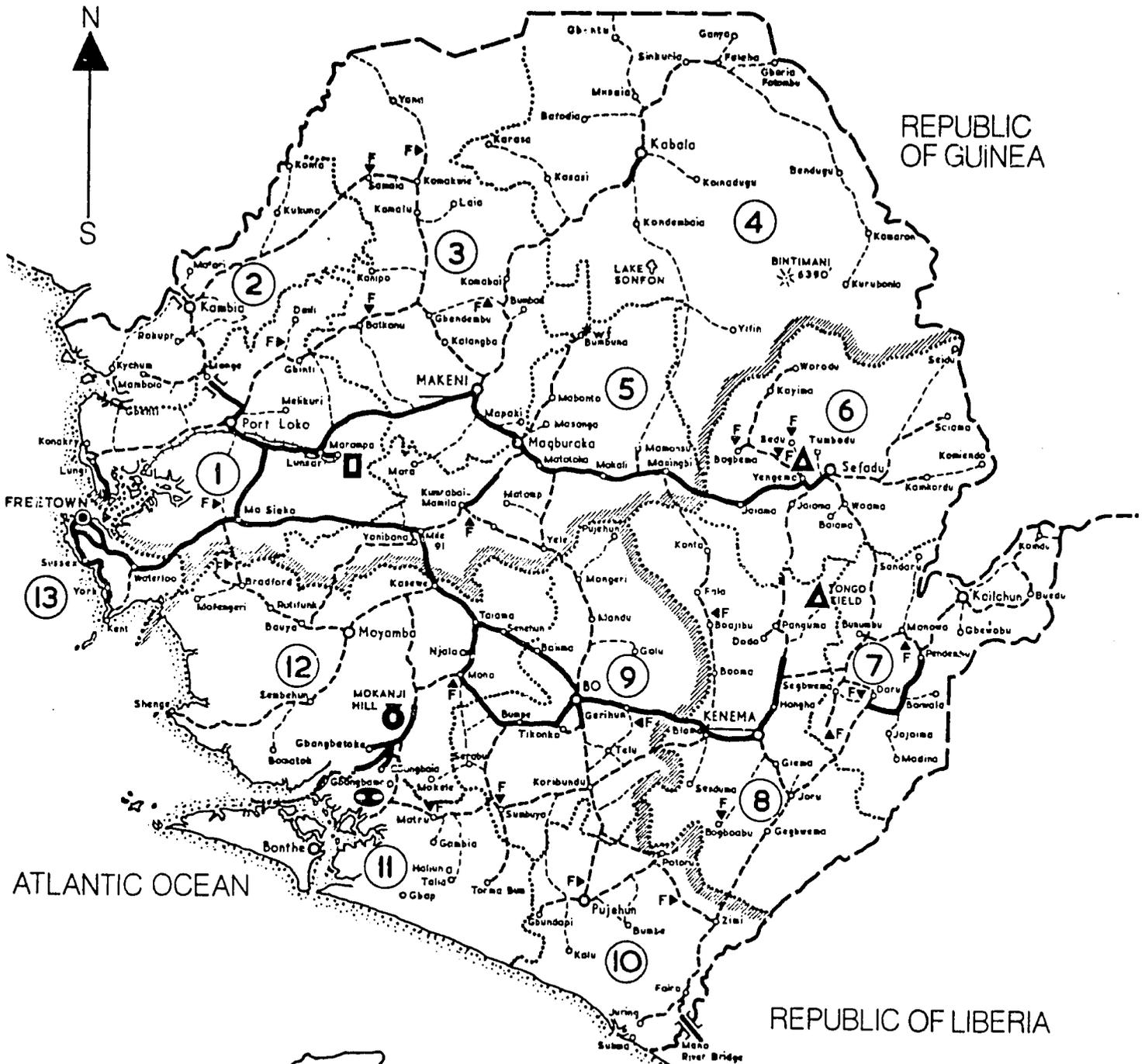
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GLOSSARY

CINVARAM	Block making machine
C.S.O.	Central Statistics Office, Sierra Leone
C.P.I.	Consumer Price Index as recorded by the C.S.O.
CHF	Cooperative Housing Foundation
Conditions Survey	1967-1970 Survey of Household Characteristics and Housing Conditions for the Provinces and Western Area by the C.S.O.
Expenditure Survey	1976-1977 General Household Expenditure Survey by the C.S.O.
GOSL	Government of Sierra Leone
GVWC	Guma Valley Water Corporation
IBRD	The World Bank
IMF	International Monetary Fund
Kissey	A Neighborhood in Freetown
Le	Leone, local unit of currency which had an exchange rate of Le2.45 per U.S.\$1.00 at the time of survey.
OIC	Opportunities Industrialization Center
OAU	Organization for African Unity
OAU Village	Luxury houses built for Heads of States attending the OAU Conference
pan-body	Structure constructed of light timber frame covered with corrugated iron sheets
RCS	Registry of Cooperative Societies
SALHOC	Sierra Leone Housing Corporation
SLTU	Sierra Leone Teachers Credit Union
TCHSF	The Teachers Cooperative Housing Savings Fund
USAID	U.S. Agency for International Development

Sierra Leone

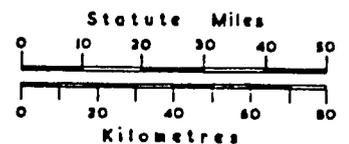


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SIERRA LEONE



I. INTRODUCTION

The Sierra Leone Shelter Sector Assessment (SSA) was based on research in Washington and field work in November, 1983. The Cooperative Housing Foundation (CHF) team members were: James Upchurch, Senior Vice President, CHF and team leader, Dr. Eugene Brady, Economist, and Fred Terzo, Planner.

The team reviewed all existing reports concerning Sierra Leone's shelter sector. While in the field, the team visited all government-sponsored housing projects and saw examples of private sector housing, including walking tours of squatter areas. Trips outside Freetown included field visits to the mining areas, small rural villages, and Bo, Sierra Leone's second largest town.

The team also held discussions with Sierra Leonean government officials, representatives of the private sector, USAID, and others involved with housing. This report would not be possible without the documents and views shared by the people listed in the annex of this report. The report reflects careful consideration of the views offered by these individuals who are working to improve the housing sector in Sierra Leone.

A useful feature of this SSA was the fact that two of the team members stayed in Sierra Leone after the field work to attend a Sierra Leonean conference on housing cooperatives and housing policy. Key decision makers from both the public and private sectors took part in the conference and heard reports on the SSA team's findings.

The conclusions and recommendations are the responsibility of the CHF team and do not represent policy statements by the USAID or the Government of Sierra Leone. The purpose of this report is to provide the Government of Sierra Leone, and Sierra Leonean private institutions, with information that will be helpful as they develop a national housing strategy. The report will also assist USAID to evaluate future activities in the shelter sector.

Our study found that Sierra Leone has serious housing problems. CHF hopes that this report will assist the people of Sierra Leone to resolve those problems.

II. SUMMARY OF FINDINGS

A. Summary of Findings

1. Country and Urban Setting

As one of the smaller African countries, Sierra Leone has an area of 27,699 square miles and is larger than Togo, but one-third the size of Liberia. The current population is estimated to be 3.3 million as compared with 2.7 million in 1974, the year of the latest census. The country is divided administratively into the Western Area (the former Colony) which contains the nation's capital, Freetown and three Provinces (the former Protectorate).

Sierra Leone is still a predominantly rural country; however, with an urban growth rate outstripping the rural, it is urbanizing rather rapidly. At the present time, approximately 28% of the population -- or 933,722 people -- are estimated to live in urban areas of over 5,000 inhabitants. Approximately 45% of this number lives in the capital city, Freetown, with the remaining half dispersed among 75 urban settlements of 5,000 or more inhabitants, throughout the country. Between now and the year 2000, Freetown's population is expected to double, as will that of the other urban settlements, thus maintaining approximately the same pattern of distribution within the urban population, with the bulk of that population remaining concentrated in Freetown. However, while the distribution of population between the capital and other urban centers will shift only slightly by the year 2000, the proportion of Sierra Leone's total population living in urban settlements will have increased to 41%.

2. The Economy

Between 1962 and 1972, Sierra Leone maintained a rather healthy economy, with real growth running at about 5% annually. When the oil crisis erupted in 1973, the economy began to soften and in 1975 the country lost a major source of export earnings when the Marampa iron-ore mine was shut down. In addition, the value of exports such as diamonds, coffee and cocoa declined sharply, and the country has suffered serious balance-of-payments problems.

An over valued currency has resulted in wide-spread black market activity, a severe shortage of foreign exchange and a wide range of problems at every level of the economy.

The sharp decrease in imports and exports has had a devastating impact on government finance. Government budget deficits are steadily rising; from Le142.5 million in 1980/81 fiscal year to Le152.6 million in fiscal 1981/82. The 1982/83 budget deficit, financed largely by borrowing from the Bank of Sierra Leone, is currently estimated at Le236.7 million.

Inflation was estimated at 46% at the end of the first quarter of 1983 alone. By November of 1983, informal estimates in the surge of food prices ran between 100% to 150%. In addition, real output growth has slowed in recent years. Estimates indicated that real growth has been negative for the fiscal years 1981/82 and 1982/83.

At the time of this survey, an IMF team was in Sierra Leone to assist in formulating a structural adjustment scheme. The precise details of the scheme have not been made known, but it is clear that the short term prospects for the economy will significantly impact on the housing sector as pressure mounts for adjustments and tightening across the full range of economic activity.

This situation suggests that the development of systems for both short and long term housing finance will be very difficult in the near future. Any financing which results from an infusion of foreign exchange, for example, will be subject to substantial foreign exchange risk for borrowers caused by a possibility of currency devaluation. Just who would assume such risk is unclear in the Sierra Leone context, given that repayment must be made in foreign exchange. There is no experience in the country with any of the innovative housing finance instruments that are now commonly used in more developed settings. The notion of mortgage loan indexing to reflect exchange fluctuations has not been seriously evaluated thus far, and at this juncture it is virtually impossible to assess whether any innovation in the structuring of mortgage loan investments is marketable to the public at large.

3. Housing Policy and National Development Planning

There is no comprehensive written housing policy and housing and urban development have not been consistently dealt with as issues in national development planning. The first National Plan, expired in 1979, did include housing as an issue, but it did not establish targets for delivery of the proposed 10,000 units. Moreover, this proposal was not further regionalized nor was an effort made to meet the targets. The draft Second National Development Plan contains little reference to housing programs, with only a modest allocation of funds for various aspects of shelter over a four-year period.

Responsibility for formulating housing policy lies with the Ministry of Lands, Housing and Country Planning, but at the time of this survey, no effort was being expended by the Ministry on the matter of policy. A new para-statal, the Sierra Leone Housing Corporation (SALHOC), has been established to develop a portfolio comprised of 60% low income, 30% middle income and 10% upper income housing. Aside from these broad objectives, little thought has been given to establishing annual production targets, identifying income levels for beneficiary groups or setting cost and recovery guidelines.

SALHOC has no experience in developing low cost housing, although it is now planning for its first project, which will fundamentally be an extension of an earlier scheme executed by the Ministry of Works.

4. Housing Need

Although data on the current housing situation are fragmentary, the overwhelming conclusion that must be drawn from the few surveys available is that the production of housing in urban areas has not kept pace with the rate of household formation. This has led to a subdivision of the existing stock to accommodate more households (resulting in dramatically lower space standards), and to the rapid growth of pan-body settlements, usually without tenure on government land, and without benefit of infrastructure services. It has been estimated that in Freetown alone between 80 and 100 thousand--almost 25% of the population--live in such communities.

To characterize the housing stock, as it was found in a 1970 survey of Freetown: more than one quarter of the structures were older than 50 years and in poor condition; more than one-half of the structures were either pan body or wood sheathed; almost 2/3 of the units resorted to a public tap for water; 95% of the units had a pit latrine in a outhouse for toilet facilities; 95% of the units did not have integral kitchens; less than half of the units were lit by electricity. The condition of housing in other urban areas of the nation has not been found to be significantly different.

Approximately 35,500 housing units were required in Freetown during the 1974/82 period to accommodate household formation, to reduce overcrowding, to replace structurally unsound units and to provide a modest vacancy rate. Against this requirement, about 10,000 units were produced in the private sector, with only 24 produced in the public, resulting in an estimated shortfall of approximately 25,500 units. An estimated additional 25,500 units are required to offset the backlog in other urban centers, although much of the housing in these locations has more village-like character.

An additional 21.8 thousand units are projected to be required in Freetown to accommodate growth during the 1984-1989 period. Sixty-one percent of this total are required for households having an income below Le268 per month. The median income in Freetown is estimated to be Le245 per month.

Eradicating the housing backlog in Freetown and other urban areas of the nation and providing, in addition, units to accommodate growth to 1989 will require an investment of Le569 million or more than 6% of GDP (in 1983 Le). Sierra Leone currently spends less than 3% of GDP on the shelter sector.

5. Housing Costs, Standards and Cost Recovery

Although the majority of population in such urban centers as Freetown live in units which provide relatively low standards of accomodation, the public sector response has been to provide a few high standard, high cost units with large subsidies.

Housing construction costs are, however, high at any standard, and this has less to do with excessive demand or over-building and more to do with the overall national economic situation. Current costs for building materials, for example, are estimated at 70% of the completed unit, with a substantial foreign exchange component for materials such as corrugated iron roofing. During 1983 the price of some construction materials increased more than 100%.

With help from the Sierra Leone Housing Corporation, the SSA team estimated the cost of a two room "starter" house of the type and standard often found in site and service projects in Africa. The conclusion reached was that the cost of construction in relation to incomes was relatively high and certainly not affordable by households at or below the median income on financing terms now available in country. It is evident that implementation of a wide ranging and comprehensive housing development program must be based on a hard look at 1) standards of provision 2) efficient utilization of construction materials and methods and 3) creative financing techniques for end-users, especially for those at the 50th percentile and below. The current government approach to housing does not realistically assess the issue of affordability and does not stress the critical concept of cost recovery. Accordingly, there is no effective scheme for using funds recovered to expand government's ability to improve shelter for the masses. On the contrary, the high level of subsidy required in the present government housing portfolio continues to sap the development resources of the Housing Corporation.

Public subsidy is not limited to the chosen few in the lower income groups. The largest government housing program provides housing units for a number of civil servants. Civil servants to the highest administrative levels and incomes are provided housing without regard to cost to government. Thus, scarce government resources are also being absorbed in the subsidy of the relatively well-off civil servant.

6. Land Availability and Land Use Planning

As a basic tenet in the holding of land in Sierra Leone, only land within the Western Area can be conveyed freehold and only leasehold rights can be granted in the Provinces, by the Paramount Chiefs and Tribal Elders. Both freehold and leasehold land can be encumbered by mortgage loan liens.

There are no up-to-date inventories of all vacant land in urban areas or of the land held by government in these areas. Informal estimates of vacant land in Greater Freetown range from 1000 to 6000 acres. The Sierra Leone Housing Corporation conducted an informal and partial

survey of vacant government land and concluded that at least 329 acres were available close to their present Freetown projects and more than 700 acres were available in provincial urban centers.

The issue seems less one of land availability and more the provision of infrastructure. Piped water is especially critical to large scale housing development in the country and in Greater Freetown, the Guma Valley Water Corporation recognizes the need to extend service to the Eastern Area of the metropolitan area. In the provinces, the Ministry of Energy and Power provides water to urban areas, and has not been able to keep up with demand.

There is neither a comprehensive plan for Freetown nor for other designated urban planning areas of the country. The Ministry of Lands, Housing and Country Planning has the responsibility for preparing such plans, but has not yet done so, citing severe shortages in trained personnel, equipment and supplies. The Ministry has prepared a "zoning map" for Freetown, which articulates the broad area of existing land use in the city and suggests desired growth directions. This map is the keystone in planning decisions now, and is used in such matters as passing on the proposed use in building permit applications.

In the provincial urban centers, outside those designated as planning areas, the Provincial Health Rules govern the siting of buildings and location of sanitary facilities within residential areas.

In view of the present situation, there is a clear need for a national urban strategy and up-to-date socio-economic and land use studies which can be used as a basis for comprehensive planning in urban areas. The Ministry appears to suffer severely from a lack of financial support and it is thus unlikely to be able to effectively fulfill its function unless such support is forthcoming.

7. Construction and Building Materials

Sierra Leone imports most of the materials used in urban construction. For low income housing, the most important imported materials are metal roofing and materials to make cement.

Several efforts to manufacture building materials locally are underway, the largest being mixing cement from imported raw materials, as well as a nail factory and a clay brick factory. These efforts, however, have not increased supplies or lowered prices because government has protected them with high import duties and because the lack of foreign exchange has created shortages.

The team found that research regarding use of local materials has been done in Sierra Leone. The missing link, however, is that no program exists to educate the public about how to use other materials.

Sierra Leone has adequate raw materials to build better housing and has adequate construction sector labor. The reasons for Sierra Leone's poor record in the shelter sector are to be found elsewhere.

8. Community Organization

There has been little public sector activity to date, but there is evidence that more attention needs to be given to the provision of community facilities like schools, health stations, etc. Furthermore, if Sierra Leone is to move into low income housing programs, a greater effort must be made to involve beneficiaries in the process.

9. Housing Finance

A survey of all key lending institutions in Sierra Leone results in the overwhelming conclusion that there is not at present any institutional or financial capacity to deal with the issues of development finance and long-term mortgage loan finance on the scale needed. Sierra Leone does not have savings and loan type institutions. About the only finance from lending institutions now available takes the form of short-term commercial rate loans from commercial banks. These loans are limited in amount, are only available to households offering the least credit risk and are offered as "commercial loans."

Savings are not attracted to lending institutions because the returns to depositors are low, while inflation (and the concomitant erosion of value) is high.

Housing is financed informally in the private sector, out of personal savings or with loans from friends and family. Understandably the amount available for construction of a house is limited at any one time, and units so financed take several years to complete.

There is little or no experience in Sierra Leone with financing techniques such as graduated rate mortgages, adjustable rate mortgages or any other scheme that links repayment terms to indices of money value over time. There has been little thought given to the foreign exchange risk of housing finance based on hard currency transfers from external sources. Although housing will be fundamentally financed in local currency, foreign exchange would be required to repay the original amounts transferred from external sources. The foreign exchange risk inherent in the country's situation of economic uncertainty is substantial, and the critical issue is determining which in-country entity (ranging from government to the individual household) will assume that risk.

10. The Private Sector

One of the best organized private sector efforts to improve housing is the Sierra Leone Teachers Credit Union. About 4,000 teachers out of a potential 14,000 members have joined a teachers credit union, which

has enjoyed considerable success making small loans, including small farming loans to teachers in rural areas.

The Teachers Credit Union has an active leadership who has been seeking support from the Government of Sierra Leone and foreign lenders/donors. As a private sector organization, they are prepared to develop programs to meet the housing needs of their membership. They have discovered that the absence of housing policy in Sierra Leone has obstructed their efforts to mobilized financial resources and technical assistance. As one effort to overcome this problem, they sponsored a conference to discuss government policy and cooperative housing.

A good deal of informal housing is built by private sector entrepreneurs. Rental housing predominates in the urban areas of Sierra Leone, and it has been estimated that 80% of urban households are accommodated in stock which is rented. This takes three forms: 1) development of rental structures, primarily pan body or a vacant lot, 2) development of such structures on the rear of a lot already developed with the owner's masonry residence 3) development of pan body structures as accretions to existing squatter areas, with such structures being sub-divided for rent to newcomers.

All these activities are facets of the private sector's involvement with the provision of housing. In the absence of government policy and guidelines, however, this involvement occurs haphazardly. It stems from a profit motive, for even the smallest developer knows that the housing situation is so acute in the urban areas, that some rental income is sure to accrue to any development effort, however meagre.

The key point here is that these efforts could be made all the more effective if the process were organized by government, through a system of incentives provided to informal developers who met government guidelines or organized self help housing schemes. The balance between a dampening government intervention and untrammelled exploitation of housing need is a delicate one, but should be sought.

11. Rural Housing

Most of the population of Sierra Leone lives in rural areas. The team found that the most serious need in rural areas is for potable water and the provision of sanitation facilities.

B. Recommendations

A series of recommendations relating to the findings and conclusions of the Shelter Sector Assessment are provided below for consideration of the Government of Sierra Leone. Many of these recommendations were discussed with officials during the field investigations. Some of these recommendations were presented to the December 1-3, 1983 Freetown conference on cooperative housing and housing policy.

1. SIERRA LEONE SHOULD DEVELOP AND PUBLISH A COMPREHENSIVE HOUSING POLICY.

The SSA team found that Sierra Leone does not have a formal housing policy. The limited government programs and efforts of the private sector operate without guidance. A housing policy is needed, especially within the context of the current economic problems, to identify needs and resources, then direct limited resources to priorities that are identified as planned long term goals. It is recommended that responsibility be defined by Cabinet directive for an institution or committee to examine every aspect of housing policy and to propose a national housing strategy, which would help to rationalize public and private sector efforts in housing and to define the financial framework in which the activities would take place.

2. IF THE CURRENT BACKLOG OF HOUSING NEEDS AND PROJECTED NEEDS ARE TO BE MET, SIERRA LEONE MUST INCREASE ITS INVESTMENT IN THE SHELTER SECTOR.

Based on very limited data about the shelter sector, the SSA team attempted to estimate the current national housing backlog and the projected need in Freetown from the present to 1989. Based on these estimates the current national backlog is about 25,500 units and Freetown will need an additional 21,000 units by 1989.

To meet the backlog and Freetown's needs, Sierra Leone must invest about Le425 millions by 1989. Needs of towns and rural areas between 1984-1989 were not estimated, due to inadequate data and research, but they are likely to be at least equal to those of Freetown.

Unless the investment rate of less than 3% is increased, Sierra Leone will experience a continuing decline in the quality of housing stock, more overcrowding in Freetown, and an expansion of squatter areas. It is recommended that the Ministry of Development and Planning set national goals for shelter sector investment. An investment rate of six percent of GDP (about Le73 millions today) would result in a net improvement by 1995 if the GDP begins growing at a faster rate.

3. MINISTRIES CONCERNED WITH THE COLLECTION AND EVALUATION OF HOUSING RELATED DATA SHOULD IMPROVE THE SHELTER SECTOR DATA BASE.

Sierra Leone does not have an adequate shelter sector data base. The last census was completed in 1974 and the current census has been delayed. The 1974 census did not include housing questions. A housing conditions survey is 14 years out-of-date and a 1977 General Household Survey has not been fully analyzed and published.

It is recommended that future national surveys include more questions about the shelter sector. While waiting for the next national surveys, another housing condition survey should be done for Freetown and the urban areas.

An adequate data base is critical to the process of policy development and housing implementation planning. Collecting this data should not, however, delay beginning new projects in the short term.

4. THE MINISTRY OF HOUSING PLANNING DEPARTMENT SHOULD REVIEW THE INSPECTION ROLE OF THEIR LIMITED STAFF, UPGRADE STAFF, BEGIN PREPARING A STRUCTURE PLAN, AND ACT AS COORDINATOR OF URBAN DEVELOPMENT.

The Ministry of Housing and Lands allocates a large amount of staff time to building inspection. Inspection of certain multi-story and public buildings is necessary, but since only a few hundred building permits are issued in Freetown each year and an equal or greater number of units are built without permits, the cost/benefit aspects of the inspections program is questionable.

While the inspection program receives high priority, little priority is accorded to planning. Freetown needs a comprehensive city plan, but given the scarcity of resources, the Ministry's planning department should undertake the following:

- a. Review and update subdivision regulations and procedures for recording.
 - b. Review the building code which dates from the colonial era and formally provide for site and service type housing.
 - c. Develop a simple structure plan for Freetown that will integrate investments in housing with investments in infrastructure.
 - d. Play a greater role as coordinator of all agencies concerned with housing and urban development.
 - e. Begin a land analysis to determine directions of growth and rate of land absorption.
5. GOVERNMENT SHOULD BEGIN A LONG TERM EFFORT TO BUILD THE INSTITUTIONAL CAPACITY TO PLAN AND IMPLEMENT LOW INCOME HOUSING PROJECTS.

Sierra Leone has little meaningful experience with low income housing programs. Other African countries have used the concepts of core housing, organized self help housing, and site and service to improve housing conditions for low income people.

Since Sierra Leone is 10 to 15 years behind the state-of-the-art, an effort should be made to catch up quickly by learning from the experience of others.

Sierra Leone should first adopt new principles to underwrite a housing policy that would reflect a comprehensive approach to shelter delivery. Following that step, it should then request technical assistance from international organizations to train staff and assist in the development of a more specific a subset of housing policy for low income projects. This would be followed with detailed implementation plans and manuals. With the beginnings of an institutional framework in place, Sierra Leone will be ready to undertake successful low income projects.

6. GOVERNMENT SHOULD REVIEW DIRECT AND INDIRECT SUBSIDIES. ALL FUTURE HOUSING SCHEMES SPONSORED BY GOVERNMENT SHOULD BE DESIGNED WITH A MINIMUM OF SUBSIDY.

No government agency knows the total amount that Sierra Leone spends on direct and indirect housing costs. Thus, a first step toward developing a new housing strategy, all housing subsidies should be identified and reviewed.

Sierra Leone does not have financial resources to subsidize housing in general, and future strategies should be designed to avoid dependence on subsidies. If any subsidies are employed, they should be directed toward those with lower incomes rather than toward those middle and upper income households, as is the case in Sierra Leone today.

7. GOVERNMENT SHOULD DEFINE THE ROLE OF PUBLIC AND PRIVATE SECTORS. PRIVATE SECTOR SHELTER BUILDING SHOULD BE ENCOURAGED.

The best role for government in the shelter sector may not be that of building houses.

Government may need to assist with certain infrastructure development and to play a major role in low income housing programs. However, the best strategy for Sierra Leone is to restrict governmental intervention to those areas not likely to be properly executed by the private sector. As a rule, the private sector will respond to middle and upper income housing demand because it is more profitable.

8. LOCAL FINANCIAL RESOURCES SHOULD BE MOBILIZED BY CREATING FINANCIAL INSTITUTIONS THAT CAN MAKE LONG TERM REAL ESTATE LOANS.

Sierra Leone does not have a Building Society or an institution devoted to making long term housing loans. Although it would be difficult to attract savings when the inflation rate is 50% (at the time of this report), a suitable institution should be

created in the future. The Sierra Leone Housing Corporation may be able to open a "savings window".

Self help housing or other incremental schemes are a useful method of attracting investment in the housing sector while Sierra Leone's inflation rate is high. Low income people quickly realize that money invested in early stages of self help houses is better protected from inflation than money placed in savings plans, where interest rates are lower than inflation rates.

9. THE SQUATTER AREAS ALONG THE BAY IN FREETOWN DEMAND URGENT PRIORITY ATTENTION.

The Government of Sierra Leone can begin to make at least some inroads into the problems of inadequate shelter in the squatter settlements almost immediately, without outside assistance. It can do so by adapting certain of their existing policies and programs to address these problems. The specific steps that could be taken to initiate upgrading efforts are outlined in Annex 11.

10. THE MOST EFFECTIVE HOUSING ASSISTANCE THAT GOVERNMENT CAN PROVIDE IN RURAL AREAS WOULD BE TO BEGIN A CRASH PROGRAM TO INTRODUCE CLEAN WATER AND LOW COST SANITATION IN VILLAGES.
11. THE CURRENT PATTERN OF RELYING ON IMPORTED CONSTRUCTION MATERIALS SHOULD BE REVERSED BY USING MORE LOCAL MATERIALS.

Most building materials used in Sierra Leone's urban construction are imported. The SSA team found that organizations like the Intermediate Technology Unit at Fourah Bay College and OIC training center at Bo have started some useful investigations into lowering the foreign content of building. This type of activity should be supported and the public should be educated about the results of these investigations.

12. GOVERNMENT SHOULD REVIEW THE CURRENT COST AND POLICY OF PROVIDING HOUSING TO GOVERNMENT EMPLOYEES.

Detailed information about the total number of houses owned by government and provided to government employees is not available, but the investment by government is said to be very large. According to the Ministry of Works, 842 houses are leased from the private sector and rented to civil servants. The rents charged to civil servants range from about Le10 to a maximum of Le60 monthly while government pays up to Le10,000 per year to lease the houses.

This is clearly the largest governmental intervention into the shelter sector and should be phased out within the context of balancing national needs with national resources.

13. THE COMMUNITY DEVELOPMENT FUNCTIONS NEED TO BE INCORPORATED IN THE INITIAL STAGES OF ALL LOW INCOME PROJECTS TO ENSURE BENEFICIARY PARTICIPATION AND ACCEPTANCE OF THE SOLUTIONS.

The social aspect of shelter delivery will have to be strengthened, as an approach to low income housing that stresses concepts of self-help and minimizes subsidy is implemented, including provision for community participation. Moreover, improved coordination among ministries providing social services will be necessary in order to make maximum use of limited resources.

14. GOVERNMENT SHOULD REVIEW THE ROLE OF THE SIERRA LEONE HOUSING CORPORATION.

If the Corporation is to carry out its legislative mandate to build 60% of the new units for low income households, it will need income other than the cross subsidy that it is currently getting from middle and upper income housing production. Government should develop a management plan giving the details of how the Corporation will be funded and its staff trained in order for it to be able to carry out its mandate to serve all income groups. As part of its funding strategy for the Corporation, Government should enable the Corporation to sell some of the housing that is currently Government-owned.

The SSA Team found that the investment required for one high cost unit is equal to that required for from 10-20 sites and services units. Thus, the same amount invested can have very different results, depending on where it is made, and so choices with regard to shelter sector investments can have serious implications for the extent to which there are continued shortfalls of units available to low income households. Consequently, a priority item in the development of low income housing is the initiation of site and service programs; if it is not be within the portfolio of the Corporation to develop such programs, Government should organize a new institution to do so.

The Corporation should redesign the proposed African Development Bank project to include some low income housing.

15. GOVERNMENT SHOULD SUPPORT PRIVATE SECTOR EFFORTS LIKE THE TEACHER'S UNION.

The proposed Teacher's Union housing programs could be a model for future government assistance to middle and lower income housing groups. Government should consider assisting the Teachers Union with land development and securing funding.

III. COUNTRY DESCRIPTION

A. Description of Geography and Climate

Sierra Leone is located in the eastern half of the West African littoral. It has a 340 kilometer Atlantic coastline, a southeast border with Liberia, and north and northeast borders with Guinea.

Three terrains characterize Sierra Leone: a coastal belt of mangrove swamps 96 kilometers wide; stretches of wooded hill country; and an upland plateau. With mountains near the eastern frontier that rise from 1,220 to 1,830 meters above sea level, Bintumani Mountain stands out as the tallest mountain in Sierra Leone and in West Africa.

One of the smaller African countries, Sierra Leone, with an area of 27,699 square miles, is larger than Togo, but one third the size of Liberia. The national capital of Freetown commands the third largest harbour in the world.

The greater part of Sierra Leone lies within the West African rain forest, although most of the primary forest has long been cleared. The characteristic landscape in the south consists of cultivated farms interspersed with large areas of bush fallow and oil palms. In the higher and drier lands of the north and east, there are large areas of savanna woodland where cattle raising is possible. Soil erosion, accelerated by the torrential rainfalls, is particularly serious in upland areas.

Sierra Leone has a tropical climate. Temperatures and humidity are high and normal rainfall is heavy. The average temperature is 26 degrees C (80 degrees F). Along the coast where the rainfall is the heaviest, especially on high ground, as much as 500 centimeters (200 inches) may fall in one year. A dry season lasts from November to April and a wet season comprises the remainder of the year with most of the precipitation occurring from July to September.

B. A Survey of the Economy of Sierra Leone

1. Description of the Economy

Between 1962 and 1972, Sierra Leone maintained a rather healthy economy, with real growth running at about 5% annually. Over this interval there was an adequate supply of foreign exchange, and government tax revenue was sufficient to cover government spending. When the oil crisis erupted in 1973, the economy began to soften, and in 1975, the country lost a major source of export earnings when the Marampa iron-ore mine was shut down. In the late 1970's and early 1980's diamond prices fell sharply, and cocoa and coffee prices also softened. As a result, the value of exports decreased substantially and Sierra Leone began to suffer serious balance-of-payments problems. Since government tax revenue depends in large measure on foreign trade, the decline in exports put the government budget in deficit.

The government budget deficit increased sharply in 1979 and 1980 due to curtailed exports and also to the rapid buildup of facilities to host the annual summit meeting of the Organization of African Unity. This latter activity took nearly two-thirds of the entire budget for 1980.

The Government of Sierra Leone has maintained an overvalued currency, and the spread between the official rate of Le2.5 to the U.S. dollar and the black market rate continues to widen. As of this writing, the black market rate is in the neighborhood of Le7.5 to the dollar. This has caused a severe shortage of foreign exchange and led to a wide range of problems which make development of a housing finance system very difficult in the near future. Since an understanding of these problems is essential for assessing the ability of the economy to finance residential housing, a brief discussion of the major issues follows, all of them stemming from the foreign exchange problems.

First, there is the problem of the foreign exchange pipeline. Due to the extreme shortage of foreign exchange in Sierra Leone, the Government set up a queuing system. A private sector household or firm who wanted to obtain foreign exchange would make an interest free deposit with his commercial bank. The commercial bank, in turn, would place this deposit interest free with the Bank of Sierra Leone. As foreign exchange became available it would be, in theory, allocated on a first-come first-serve basis. In practice, these funds remain lodged in the pipeline, and at the present time there is about Le200 million tied up waiting for foreign exchange. No foreign exchange funds have been passed from the Central Bank to the private sector since early 1983. Overseas creditors have not been paid, and many of them are refusing to do business with the country. In addition, those firms who have their funds tied up in the pipeline were using borrowed funds, so that they have to pay interest on the tied-up capital as well as on any additional funds required in their businesses.

Legally, waiting for funds from the pipeline is the only way to obtain foreign exchange. However, in practice, most firms which have had to acquire foreign exchange obtained it from illegal sources, typically from intermediaries who purchased it from smugglers. In fact, smuggling of diamonds and gold has increased sharply as the need for foreign exchange has intensified. The International Monetary Fund (IMF) estimates that \$1.5 million (U.S.) in diamonds and gold are smuggled out of the country each week. Thus, a second major problem is the loss of scarce resources and their tax revenues which results from these illegal transactions. The fact that Sierra Leone shares a border with Liberia, the only African country using the U.S. Dollar as currency, makes control of smuggling almost impossible.

The sharp decrease in imports and exports has had a devastating impact on government finance. About two-thirds of government revenues are generated in the net export sector, and most of these funds come from

import duties. Between 35% and 40% of the total government budget goes for wages and salaries of civil servants, and since the government is by far the largest single employer of white-collar workers, the government budget has a strong impact on employment in the urban areas. The government budget deficits are steadily rising. In the 1980/81 fiscal year the deficit amounted to Le147.3 millions, and for 1981/82 it had risen to Le152.6 million. The 1982/83 budget deficit is currently estimated at Le136.7 millions.

These deficits have been financed largely by borrowing from the Bank of Sierra Leone, and to some extent, from commercial banks. The entire deficit has been financed by the Central Bank's printing of money which is lent to the government and the current debt of the government to the Central Bank and to the commercial banks is Le634.4 million, nearly two and a half times as much as the broadly defined money supply in the country. Table 1 shows the money supply and the government debt for the fiscal years 1972/73 through 1982/83. It can be seen that both variables have been increasing at double digit rates over most of the last decade. Debt monetization essentially involves the government borrowing from itself (considering the Central Bank as part of government), and spending money. This is just as inflationary as simply printing money and spending it. The recent 70% annual growth of M2, together with the Le126 million increase in government debt over the 1982/83 interval will lead to extremely high rates of inflation in the two years ahead.

Table 1

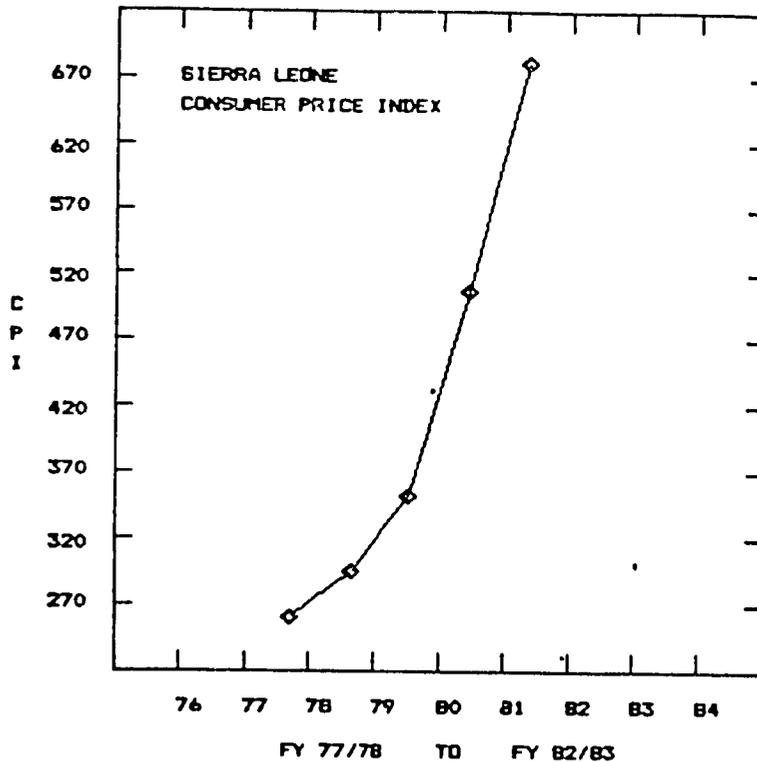
Money Supply Growth and Debt Monetization
(Millions of Leones)

<u>Year</u> <u>End</u>	<u>M2</u>	<u>%change</u>	<u>Claims on Govt</u> <u>by the Central</u> <u>Bank & Commercial</u> <u>Banks</u>	<u>%change</u>
1972/3	46.461		16.098	
1973/4	56.478	21.6	17.754	10.3
1974/5	57.032	1.0	42.709	140.6
1975/6	62.967	10.4	74.992	75.6
1976/7	77.728	23.4	107.327	43.1
1977/8	100.853	29.8	144.757	34.9
1978/9	125.251	24.2	215.751	49.0
1979/80	146.823	17.2	267.669	24.1
1980/81	148.428	1.1	367.316	37.2
1981/82	169.175	14.0	507.783	38.2
1982/83	258.270*	70.2	634.420*	33.3

*June 1982 through March 1983

2. Inflation

There are two major measures of inflation in Sierra Leone. The Central Statistics Office has recorded indices of consumer prices in Freetown since 1961 and of wholesale prices since 1970. Both indices are recorded quarterly for the fiscal year running July 1 through June 30. These indices, together with the rate of change in these indices are given in Table 2 for the fiscal years 1977/78 through 1982/83, although the 1982/83 quarterly data do not run through the full fiscal year. Inflation, as recorded by either consumer or wholesale prices, was in double digits from 1978 through early 1983. Inflation as measured by the CPI increased sharply in each of the last three years, increasing from 14% in 1980/81 to 26% in 1981/82. Through March 1983, the inflation was up to 46%. The wholesale price index has been more stable, although the rate of inflation as measured by the WPI increased by about 50%, from 20.4% inflation in 1981/82 to 30% in 1982/83.



There is no implicit GNP deflator, which would be a weighted average of price level changes in consumption, investment, imports/exports and government spending, but the CPI would be closer proxy for inflation than the WPI, since consumption spending by the private sector and by government amounts to 97% to 99% of GNP.

Clearly, the rate of inflation is caused mainly by shortages of imported commodities and by the monetization of the government deficits by the Bank of Sierra Leone. As of late November, there has been a surge in good prices, and informal estimates run between 100% and 150% as the current annual rate of food price inflation. No official data exist for the CPI later than March 1983, however.

Table 2
Price Indices for Sierra Leone

<u>Year</u>	<u>CPI</u>	<u>%change</u>	<u>WPI</u>	<u>%change</u>
1977/78	259.2		321.6*	
1978/79	295.8	14.1	374.7*	16.7
1979/80	352.8	19.3	221.6	N.A.
1980/81	401.1	13.7	278.2	25.5
1981/82	506.4	26.3	335.0	20.4
1982/83**	681.2	46.0	399.8	19.3

*With a base of 1970 = 100

**June 1982 through March 1983

Source: Bank of Sierra Leone, Annual Report and Statement of Accounts, 1982, pp. 86 and 88. Data for 1982/83 obtained from the Research Department of the Bank of Sierra Leone.

The CPI is a base weighted index, with 1967 expenditure patterns used as the base. As is true of all base weighted indices, it contains a slight upward bias.

3. Real Output

Real output growth has been slowing down between 1978/79 and 1980/81. The official national income accounts show the following rates of growth of real output in constant 1972/73 prices:

<u>Year</u>	<u>Growth Rate</u>
1977/78	0.2%
1978/79	6.0%
1979/80	4.1%
1980/81	3.9%

Unfortunately, there are no national income account data past 1980/81, but informal estimates appear to indicate that real growth has been negative for the years 1981/82 and 1982/83. The full national income accounts are appended to this report. There are some indications that the real rates of growth noted above are over-estimated. The deflator that has been used is the GNP deflator, which, according to the data, has been rising only at half the rate of the Freetown-based CPI.

However, consumption of the private sector and the government amounts to about 98% of the gross domestic product, so it appears that the CPI would be a more appropriate measure. If the CPI, rather than the implicit deflator is used to measure real growth, then the following growth rates, indicated in Table 3, would be appropriate:

Table 3

Real Output in Sierra Leone
(Le 1961 millions)

<u>Year</u>	<u>Gross National Produce</u>	<u>%change</u>
1977/78	282.9	
1978/79	301.5	6.6
1979/80	288.7	-4.2
1980/81	286.9	-0.6
1981/82		
1982/83		

Source: Bank of Sierra Leone, Economic Review, Volume 16, No. 1 and 2, June 1982. Current dollar GNP data adjusted by the CPI noted in Table 2.

4. Imports and Exports

Until the oil crisis in 1973, Sierra Leone was a net exporter of goods, one of the few developing countries to run up a surplus in its external trade account. However, in 1974 and 1975, the cost of imports nearly doubled (mostly the prices of petroleum) while exports grew much more slowly.

The four major exports of Sierra Leone are diamonds, coffee, cocoa and bauxite. Table 4 lists the values of major domestic exports between 1972 and June 1982. Imports are much more diverse than exports, but the major categories of imports consist of food, energy, manufactured goods, and machinery and transport equipment. A detailed list of imports for the last ten years is given in Table 5.

Finally, Table 6 indicates the overall foreign trade balance for Sierra Leone over the last ten years, and shows the worsening of the trade balance from the mid 1970's onward.

5. Employment

Information on the level of employment in Sierra Leone is quite scarce. There is an annual Ministry of Labor report showing the level of employment and unemployment in establishments of six or more employees but it does not provide very reliable information.

According to that report, the rate of unemployment in 1982 was in the neighborhood of 56%. The most recent and most reliable report on employment comes from the 1974 census, which classified workers into

Table 4

VALUE OF MAJOR DOMESTIC EXPORTS
(In Thousands of Leones)

Table 21

PERIOD	Diamond	Bauxite	Rutile	Palm Kernels	Palm Kernel Cake	Palm Kernel Oil	Coffee	Cocoa	Piassava	Ginger	Kola Nuts	Others ⁺	Total Domestic Exports
1972	58,039	3,175	-	3,640	-	-	7,374	3,414	521	178	287	13,827	90,455
1973	64,558	3,481	-	5,046	-	-	9,368	4,458	389	227	426	14,373	102,326
1974	74,625	4,081	-	5,106	-	-	1,436	3,545	901	110	193	21,230	110,326
1975	63,892	2,705	-	4,367	-	-	6,654	8,475	601	303	270	23,323	110,590
1976	67,880	4,614	-	3,183	-	-	7,276	14,000	591	567	412	16,386	114,909
1977	62,080	7,886	-	1,649	-	-	43,690	15,173	512	1,057	679	9,677	142,403
1978	106,168	5,321	-	932	1,789	5,809	19,104	22,823	1,039	1,323	411	3,184	167,903
1979	107,583	9,698	-	5,624	922	4,088	25,762	31,347	846	851	213	1,618	188,552
1980	127,944	11,403	12,686	237	943	4,534	28,691	23,860	815	848	105	1,556	213,625
1981	88,777	12,612	22,552	3,336	-	299	19,655	15,812	382	538	138	2,822	166,925
1979													
i	19,924	3,208	-	229	-	-	15,665	16,661	193	311	105	501	56,797
ii	27,811	1,451	-	229	111	-	5,820	3,806	117	297	29	288	39,959
iii	26,823	2,139	-	2,173	453	1,488	3,340	-	292	128	43	285	37,164
iv	33,025	2,900	-	2,993	358	2,600	937	10,880	244	115	36	544	54,632
1980													
i	23,950	4,033	1,942	-	278	1,701	10,391	16,325	261	125	46	137	59,189
ii	47,203	2,798	3,577	-	224	1,316	18,036	4,472	194	382	2	339	78,543
iii	28,244	2,548	3,476	237	285	928	264	-	133	60	22	717	36,914
iv	28,547	2,024	3,691	-	156	589	-	3,063	227	281	35	363	39,976
1981													
January	16,975	361	2,463	-	-	268	-	5,078	20	-	10	102	25,277
February	6,534	1,400	-	-	-	15	61	5,566	35	53	1	28	13,693
March	10,065	-	-	602	-	-	5,206	561	26	18	3	71	16,552
April	18,993	1,275	1,059	-	-	-	8,942	-	43	-	5	70	30,287
May	1,635	2,313	-	231	-	16	1,497	-	64	48	10	22	5,836
June	1,909	411	4,522	200	-	-	839	-	6	26	2	61	7,976
July	16,605	1,857	4,400	275	-	-	1,976	1,828	26	40	18	1,043	28,068
August	4,129	1,571	1,890	595	-	-	979	272	25	72	22	42	9,597
September	1,172	1,264	2,541	326	-	-	145	-	16	211	14	289	5,978
October	1,026	437	3,732	319	-	-	-	-	19	46	23	1,003	6,605
November	799	1,480	1,945	263	-	-	10	-	67	24	7	65	4,660
December	8,935	243	-	525	-	-	-	2,507	35	-	23	26	12,294
1982													
January	6,886	1,216	3,628	125	-	-	-	4,300	26	20	8	39	16,248
February	3,676	839	2,689	-	-	-	1,450	2,409	32	14	6	20	11,135
March	2,731	-	-	229	-	-	5,556	5,244	62	74	-	27	13,923
April	10,760	855	-	-	-	-	7,473	-	8	128	6	130	19,360
May	2,653	-	3,483	131	-	-	2,045	-	37	27	-	12	8,388
June	6,140	294	1,855	629	-	-	459	1,276	28	99	-	277	11,057

SOURCE: (1) Foreign Department, Bank of Sierra Leone
(2) S.L.P.M.B., DIMINCO & G.D.O. Sierra Leone and Sieronco
+ Include exports of gold in July, September and October 1981.

1982

Table 5

IMPORTS BY COMMODITY SECTIONS
(In Thousands of Leones)

Table 24

PERIOD	0	1	2	3	4	5	6	7	8	9	Total All Sections	
	Food	Beverage and Tobacco	Crude Materials	Minerals Fuels and Lubricants	Animals and Vegetable Oil	Chemicals	Manufactured goods Classified by Material	Machinery and Transport Equipment	Miscellaneous Manufactured Articles	Miscellaneous Transactions and Commodities		
1971	18,175	3,482	582	6,738	856	5,772	24,187	22,692	8,690	1,488	93,062	
1972	16,745	3,242	838	7,111	1,276	6,730	25,123	22,190	2,283	1,627	94,165	
1973	20,610	4,465	1,569	7,532	1,205	9,050	34,420	25,058	11,538	1,737	127,204	
1974	41,867	4,762	3,719	21,574	1,392	11,972	45,885	38,609	16,001	2,642	188,423	
1975	26,790	5,729	2,765	20,176	1,239	12,341	47,624	34,228	15,348	1,638	167,893	
1976	30,960	7,550	1,960	12,419	1,645	13,957	51,516	33,231	16,271	1,729	171,258	
1977	35,771	9,340	3,534	29,183	2,755	15,949	51,614	37,999	19,276	1,408	206,229	
1978	48,376	9,694	2,879	34,996	4,533	23,202	72,394	70,522	23,228	1,014	290,838	
1979	55,117	6,496	4,215	55,602	5,603	28,596	66,343	85,768	19,826	6,854	334,420	
1980*	86,022	9,308	6,226	61,559	11,567	31,611	79,443	136,468	23,501	1,771	447,476	
1981*	71,485	9,777	6,391	52,668	10,177	24,079	73,793	79,987	20,334	1,738	360,429	
1978	i	7,994	1,888	1,006	9,282	1,223	4,217	17,238	18,122	4,792	373	66,135
	ii	11,535	1,735	836	5,337	987	5,599	16,044	12,793	4,362	251	59,479
	iii	14,849	1,906	646	11,870	1,050	6,588	19,275	18,566	6,678	219	81,647
	iv	13,399	4,165	391	8,507	1,273	6,798	19,837	21,061	7,396	171	83,578
1979	i	11,938	1,619	1,260	12,594	1,740	5,605	22,388	21,559	5,341	416	84,460
	ii	7,565	1,167	609	21,142	1,200	6,770	14,240	23,467	5,989	149	82,298
	iii	11,295	1,751	1,272	13,560	1,233	6,735	15,145	16,896	4,548	317	72,752
	iv	24,319	1,959	1,074	8,306	1,430	9,486	14,570	23,846	3,948	5,972	94,910
1980*	January	7,344	922	290	713	1,582	2,838	8,455	16,273	2,651	26	41,094
	February	5,959	696	517	12,384	1,918	2,917	9,995	18,752	4,165	125	57,428
	March	5,739	1,124	99	7,219	937	2,705	6,371	12,675	1,236	78	38,183
	April	6,305	560	570	6,032	1,261	2,783	8,089	14,205	1,940	171	41,916
	May	8,942	461	150	870	397	2,291	7,973	17,691	1,545	56	39,796
	June	10,936	374	587	449	599	2,570	5,800	10,923	2,392	103	34,726
	July	4,456	1,074	213	14,853	728	2,268	6,030	10,061	2,038	101	41,842
	August	5,673	519	428	8,137	1,383	2,400	4,797	3,624	1,419	624	34,004
	Sept.	5,338	926	2,404	1,156	598	2,517	5,520	5,691	1,921	108	26,179
	Oct.	13,937	247	255	8,629	456	2,006	3,332	7,626	853	105	37,646
	Nov.	3,835	1,883	512	916	1,013	2,300	6,705	6,356	1,589	127	25,236
	Dec.	7,558	522	208	201	695	4,016	6,356	7,971	1,752	147	29,426
1981*	January	6,236	98	442	1,576	2,329	1,887	6,795	5,326	2,320	214	28,043
	February	5,620	256	192	4,873	1,009	1,380	6,875	9,232	1,643	126	29,246
	March	6,698	611	593	20,533	357	1,861	4,592	6,483	907	88	42,724
	April	5,427	2,011	182	556	709	873	4,388	6,635	1,650	81	22,592
	May	2,567	1,549	544	1,103	807	1,425	7,937	6,698	1,631	86	25,347
	June	4,947	157	423	1,651	390	4,444	4,323	10,426	1,499	147	28,447
	July	6,227	1,337	812	10,348	638	1,473	4,885	7,259	1,144	76	33,199
	August	4,619	292	329	511	1,495	1,844	6,580	5,182	2,349	402	23,603
	Sept.	5,379	733	750	13,654	503	1,472	5,190	4,253	2,249	134	33,917
	Oct.	9,514	948	2,230	351	807	1,526	14,058	6,802	2,047	4	38,257
	Nov.	4,459	176	137	7,501	631	4,378	4,331	6,161	1,796	244	29,814
	Dec.	10,792	629	157	11	502	1,516	3,839	5,530	1,099	130	24,211

* Provisional

Source: Central Statistics Office, Freetown.

Table 6

SIERRA LEONE'S FOREIGN TRADE
(In Thousands of Leones)

Table 20

Period	EXPORTS (F.O.B.)			Imports (c.i.f.)	Visible Balance of Trade	Cumulative Trade Balance	
	Domestic Exports	Re-Exports	Total				
1971	80,052	1,316	81,369	93,062	- 11,693	- 11,693	
1972	90,455	2,096	92,551	94,165	- 1,614	- 1,614	
1973	102,326	2,276	104,602	127,204	-22,603	-22,603	
1974	110,326	3,911	114,237	188,423	-74,185	-74,185	
1975	110,590	3,762	114,352	167,893	-53,541	-53,541	
1976	114,909	4,466	119,375	171,258	-51,883	-51,883	
1977	142,403	4,532	146,935	206,229	-59,294	-59,294	
1978	167,903	6,977	174,880	290,838	-115,958	-115,958	
1979	188,552	3,306	191,858	334,420	-142,562	-142,562	
1980	211,649	4,048	215,697	447,476	-231,779	-231,779	
1979							
	i	56,797	640	57,437	84,460	-27,023	-27,023
	ii	39,959	505	40,464	82,298	-41,834	-68,857
	iii	37,164	991	72,973	72,752	+ 221	-68,636
	iv	54,632	1,170	55,802	94,910	- 39,108	-107,744
1980							
	January	22,413	414	22,827	41,094	-18,267	-18,267
	February	13,779	30	13,809	57,428	-42,619	-61,886
	March	22,997	1,202	24,199	38,183	-13,984	-75,870
	April	36,502	456	36,958	41,916	- 4,958	-80,828
	May	18,788	-	18,788	39,796	-21,008	-101,836
	June	23,253	31	23,284	34,726	-11,442	-113,278
	July	20,291	219	20,510	41,842	-21,332	-134,610
	August	4,938	43	4,381	34,004	-29,623	-164,233
	September	12,285	322	12,607	26,179	-13,572	-177,805
	October	6,561	1,138	7,699	37,646	-29,947	-207,752
	November	3,485	5	3,490	25,236	-21,746	-229,498
	December	28,930	188	29,118	29,426	- 308	-229,806
1981							
	January	25,277	156	25,433	28,043	- 2,610	- 2,610
	February	13,693	1,245	14,938	29,246	-14,308	-16,918
	March	16,552	129	16,681	42,724	-26,043	-42,961
	April	30,387	262	30,649	22,592	+ 8,057	-34,904
	May	5,836	860	6,696	25,347	-18,651	-53,555
	June	7,976	427	8,403	28,447	-20,044	-73,599
	July	28,068	290	28,358	34,199	- 5,841	-79,440
	August	5,468	422	5,890	23,603	-17,713	-97,153
	September	5,978	2,935	8,913	33,917	-25,004	-122,157
	October	6,605	481	7,086	38,297	-31,211	-153,368
	November	4,660	97	4,757	29,814	-25,057	-178,425
	December	12,294	373	12,667	24,211	-11,544	-189,969

SOURCE: (1) Central Statistics Office Freetown
(2) Exchange Control Department, Bank of Sierra Leone
(3) Gold Cell, Bank of Sierra Leone
(4) S.L.P.M.B. and Ministry of Mines, Freetown

19d

	<u>Unit</u>	<u>1982</u>	<u>1981</u>	<u>1980</u>	<u>1979</u>
<u>EMPLOYMENT/UNEMPLOYMENT</u>					
Total Employment ^{1/}	no	69,092	70,541	68,693	67,324
Agriculture, Forestry & Fishing	no	5,834	5,994	6,356	5,722
Mining Companies	no	6,170	5,774	5,822	5,207
Manufacturing	no	9,407	7,795	6,636	7,596
Construction	no	9,721	7,825	7,973	8,405
Electricity, Water and Sanitary Services	no	2,134	1,815	1,761	1,767
Commerce	no	6,870	6,934	7,461	7,085
Transport, Storage and Communication	no	4,814	7,168	7,818	7,356
Services	no	24,142	27,236	24,866	14,186
Registered Unemployed	no	89,306	70,541	68,693	17,033
Unemployment rate (%)		56.4%			

^{1/} Refer to numbers of people employed in establishments with six or more workers

Source: Sierra Leone in Figures, 1983, Bank of Sierra Leone

EMPLOYMENT PROFILE BY THE MAIN ECONOMIC SECTORS

Category	Census Year		Estimated	Projected	
	1963	1974	1979	1981/82	1985/86
	(000's)				
1. Labour Force	938	1,108	1,210	1,258	1,361
2. Employment					
Agriculture	703	735	772	787	875
Mining	48	21	16	16	17
Manufacturing	41	48	52	53	67
Construction	16	18	19	20	31
Electricity, Gas and Water	2	2	2	2	3
Commerce	53	98	104	106	119
Transport and Communications	16	27	24	23	27
Services	29	61	75	78	88
3. Total Employment	980	1,010	1,064	1,085	1,227
4. Wholly Unemployed	30	98	156	173	134
5. Unemployed as Percentage of Labour Force	3.2	8.8	12.9	13.8	9.9

"working" "not working" and "housekeepers, students, etc." The 1974 census revealed the following:

Activities of Working Age People (1974)

	<u>Number</u>	<u>Percent</u>
Working	967,181	55.4
Unemployed	138,785	7.9
Housekeepers, students, etc.	<u>640,823</u>	<u>36.7</u>
Total	1,746,789	100.0

Since 1974, the unemployment rate has risen considerably, with worsened conditions in mining and in commerce. According to the 1974 census the distribution of employment by type of activity outside the agricultural sector, was centered mostly in commerce, services and manufacturing. According to the 1974 census the distribution of employment by activity was as follows:

<u>Sector</u>	<u>Employment</u>	<u>Percent</u>
Mining	20,317	6.6
Manufacturing	45,470	14.7
Construction	17,257	5.6
Utilities	2,095	0.7
Commerce	91,364	29.4
Transport	25,339	8.2
Services	56,699	19.2
Miscellaneous	48,567	15.6
Total	<u>310,108</u>	<u>100.0</u>

Three quarters of the labor force in Sierra Leone is engaged in agriculture. A study done in 1974 and 1975 indicates that over four-fifths of the agricultural labor force is made up of self-employed households, with less than 20% of the labor force in agriculture obtained by direct hire. As is usual in the agricultural sector, there is much disguised unemployment at some time of the year, and labor shortages during the peak season. There has been some out-migration from agricultural to non-agricultural employment by the labor force over the last decade, mostly due to the low real wages in the agricultural sector. Alluvial diamond mining has certainly attracted labor away from agriculture, and future economic growth will continue to attract people from agriculture to Freetown and the provincial cities.

The informal private sector employment picture is difficult to judge, due to the lack of data, but it is clear that the vast majority of the labor force in this sector is in very small establishments or in self-employment.

The government is a dominant employer in the formal private sector, employing an estimated 116,000 people as of the end of 1982.

Government employment has grown about 7.3% per year over the last decade. The current problems of the government deficit indicate that past growth rates of employment in government will not be continued. Over the last seven or eight years, nominal wages have not kept pace with inflation in the public sector, and most civil servants have seen their real wages decline by somewhere between 30% and 50%.

C. Population Description

Sierra Leone has conducted two national population censuses, in 1963 and in 1974. The results of both are routinely used as a basis for computing and tabulating the full range of demographic indices, but only the 1963 census has been officially published by Government. Unpublished results for 1974 have been compiled and analyzed by the Demographic Research Training Unit at Fourah Bay College, however, and the resultant study provides the basis for much of the presentation here. It is useful to note that a third census is now scheduled to take place in 1985, but little preparation for this has thus far taken place. Further, it is uncertain now whether any housing questions will appear on census questionnaires in 1985; there were none in the earlier enumeration efforts.

1. Country Totals and Distribution

The 1974 census indicates that the population was 2,735,159. In 1901, the Colony and Protectorate total stood at just over a million. At the 1963 census, the total was 2.2 million. Thus, from the turn of the century to 1974, population in Sierra Leone grew by 167 percent.

At the time of the census, the population was distributed over the Western Area and the twelve districts which comprise the nation's three Provinces, as follows:

<u>Population, Sierra Leone 1974</u>		
Total	2,735,159	100.0%
<u>Eastern Province</u>	755,931	28.4%
Kailahun	180,365	
Kenema	266,636	
Kono	328,930	
<u>Northern Province</u>	1,046,158	38.2%
Bombali	233,626	
Kambia	155,341	
Koinadugu	158,626	
Port Loko	292,244	
Tonkolili	206,321	
<u>Southern Province</u>	596,758	21.8%
Bo	217,711	
Bonthe	87,561	
Moyamba	188,745	
Pujehun	102,741	
<u>Western Area</u>	316,312	11.6%

Source: Derived from Table 3.1 in Armand C. Thomas, The Population of Sierra Leone, Demographic Research and Training Unit, Fourah Bay College, Freetown, 1983.

Population is fairly evenly spread over the country and is closely related to the distribution of economic activities. Kono district, the most populous with more than 328,000 in the center of the diamond mining industry, produces cash crops and accounted for twelve percent of the population in 1974. The Western Area, with more than 316,000 contains Freetown, the nation's capital and the center of commerce and industry, which had a population of 276,247 at the time of the 1974 census. In contrast, Bonthe District, the smallest, contained 87,561 persons or 3.2% of the total. Each of the districts is further broken down into chiefdoms which also exhibit great variations in size. The largest was Nimikoro chiefdom in Kono, with 68,871 persons; Toli chiefdom, also in Kono had 1,469 persons in 1974. Sierra Leone has 147 chiefdoms.

2. Density

Population density overall was relatively low in 1974, standing at 99 persons per square mile on average. The average, however, conceals wide variation in density. The highest densities are found in the northwest, (in the Western Area, Kambia and Port Loko districts) and in the east central area. Expectedly, these areas are centers of economic activity, with Freetown to the west and the diamond mining centers to the east.

Average Population Densities by District (Population per square mile)

<u>Density Range</u>	<u>District</u>
More than 200	Western Area (413)
150 - 200	Kono (165)
100 - 150	Bo (111) Kailahun (120) Kenema (114) Kambia (136) Port Loko (129)
50 - 100	Bonthe (65) Moyamba (72) Pujehun (65) Bombali (78) Tonkolili (87)
Less than 50	Koinadugu (35)

Source: Derived from table 4.1, Armand C. Thomas op. cit.

3. Fertility, Mortality and Age Composition

The population is characterized by relatively high and constant fertility and a high level of mortality. The 1974 census data indicate a crude birth rate of 49 live births per 1000 population per year. Recent mortality estimates indicate equally high levels; the crude death rate is estimated at 28, and infant mortality is estimated at 225 deaths per 1000 live births. Child mortality in the 0 - 5 years age group was 366 per 1000 in 1974. Life expectancy at birth was estimated to be 36 years for females, 33 years for males, in 1974 and, in 1980, 47 for both females and males.

Like many LDC's, the population of Sierra Leone is young. In 1974, population under 15 years of age accounted for 40.8% of the total; those between 15-64, 55.6%; and those over 65, 3.6%. The median age

was 19 years. The population obviously has a high growth potential inherent in its age structure.

4. Sex Ratios

The sex composition of the population has been measured by the sex ratios, which is defined as the number of males per 100 females. The 1974 census indicates a sex ratio of 98.8 males per 100 females for the country as a whole. The low general sex ratio for Sierra Leone is repeated for most districts. Only Kono District, Kenema District and the Western Area had sex ratios above 100, indicating more males than females (125.8, 104.5 and 111.1 respectively). It can be assumed that these districts, important centers of economic activity, attracted male immigrants from other districts within the country and, to a lesser extent, from other countries outside Sierra Leone.

5. Urban/Rural Split in 1974

Comprehensive criteria to differentiate urban from rural settlements have not yet been devised in Sierra Leone. Such criteria, based on types of administrative functions, or types of predominant economic activities, or public facilities available, are difficult to establish because of a pervasive paucity of reliable data. Accordingly, urban centers are usually crudely defined in Sierra Leone as the basis of minimum population size, with the two most commonly used measures being 5,000 persons and 2,000 persons.

In 1974, there were 20 centers having 5,000 or more persons and 75 having 2,000 or more. Localities with 5,000 or more persons accounted for 572,065, or 20.9% of the population. Localities with 2,000 or more persons contained 752,126 or 27.5% of Sierra Leone's total.

Thus, the overall level of urbanization is relatively low, even when the modest 5,000/2,000 population criteria is applied. In contrast the United Nations suggests 20,000 persons as one measure of the urban threshold. If this more stringent standard were applied, then only five centers would be classified as "urban" in 1974, as follows.

Freetown, the capital, with 276,247 persons; the Koindu/New Semebehun urban constellation in the heart of the diamond mining area, with 75,846 persons; three provincial and district headquarters towns, Bo (39,371 persons), Kenema (31,458 persons) and Makeni (26,781 persons). Taken together, these five centers accounted for an urbanization total of 16.5% in 1974.

As is to be expected, the more "urban" districts are those having a high level of administrative functions and varying economic activities. Those with the smallest urban populations are also those primarily involved with subsistence agriculture, have no mining, and have a rather poor communication network. In 1974, Moyamba District was the least urbanized (on the 5,000 persons standard) with a 3.4%

urban population. The Western Area had, in contrast, 87.3% urban population.

The low level of urbanization at the district level is also reflected in the chiefdoms. In 1974, only 17 of the 147 chiefdoms contained localities of 5,000 persons or more. The presence of urban population appears directly related to mining cash crop activity within the chiefdoms, or to the existence of Provincial and District headquarters towns.

6. Urban Growth 1963-1974

The country's population during the intercensal period of 1963-1974 became more urban, resulting from the natural increase in urban centers, and from the "pull" factors of employment opportunities and a higher level of community services in urban areas. The relatively lower incomes prevailing in rural areas and lower growth in agricultural output served as a "push" to would-be urban dwellers. While a moderate population growth of 2.0% per year was experienced for the 1963/74 period in all of Sierra Leone, the urban growth rate (on the 5,000 population center standard) was 6.2%, as shown in the following table:

Urban Growth, 1963-1974

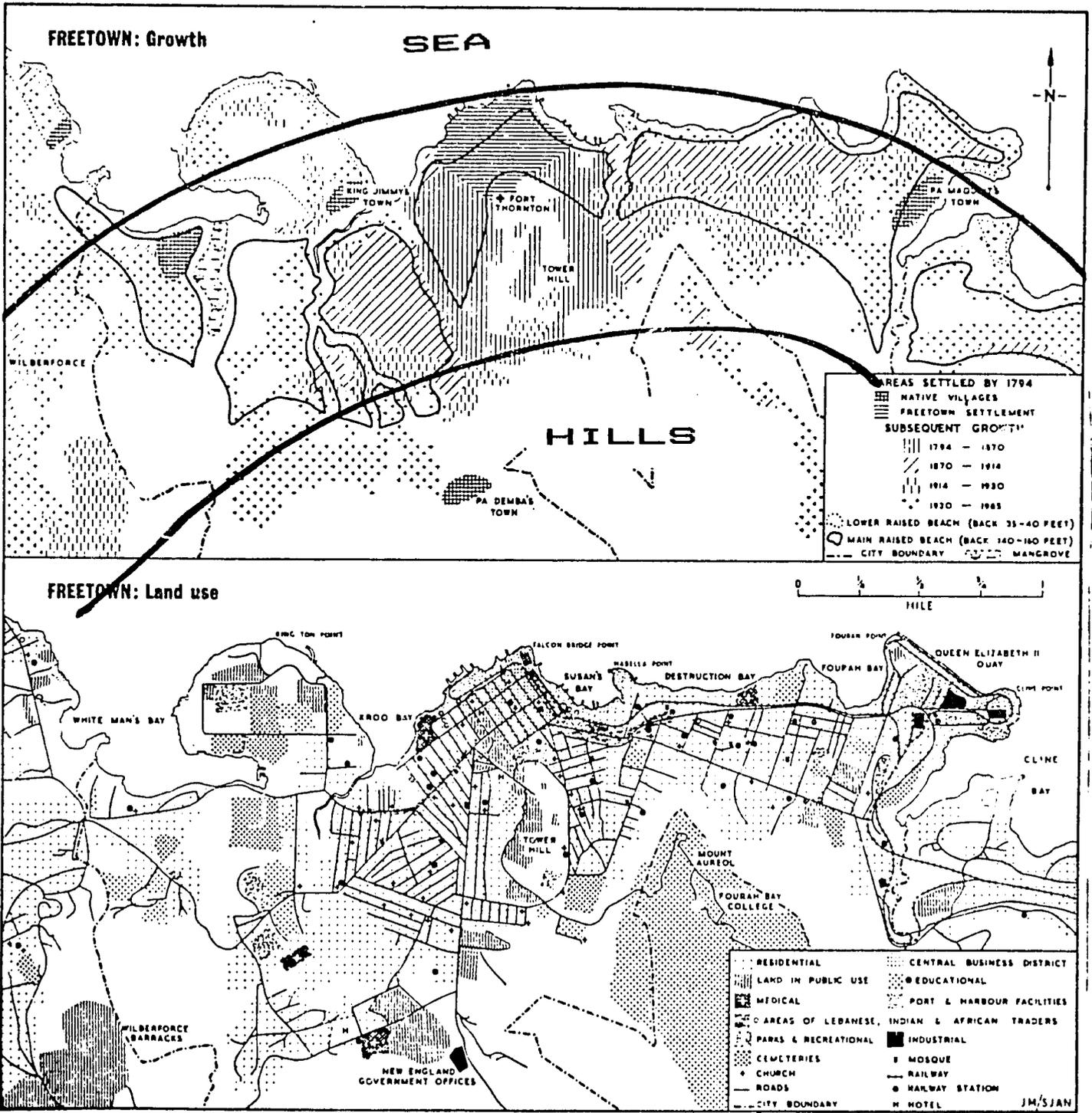
	<u>Population in Urban Centers</u>			
	<u>5,000 or more</u>		<u>2,000 or more</u>	
	<u>1963</u>	<u>1974</u>	<u>1963</u>	<u>1974</u>
Number of Centers	18	20	60	75
Urban Population (000s)	283	752	412	752
% Urban	13.0	20.7	18.9	27.5
Annual Growth Rate	-	6.2	-	5.3

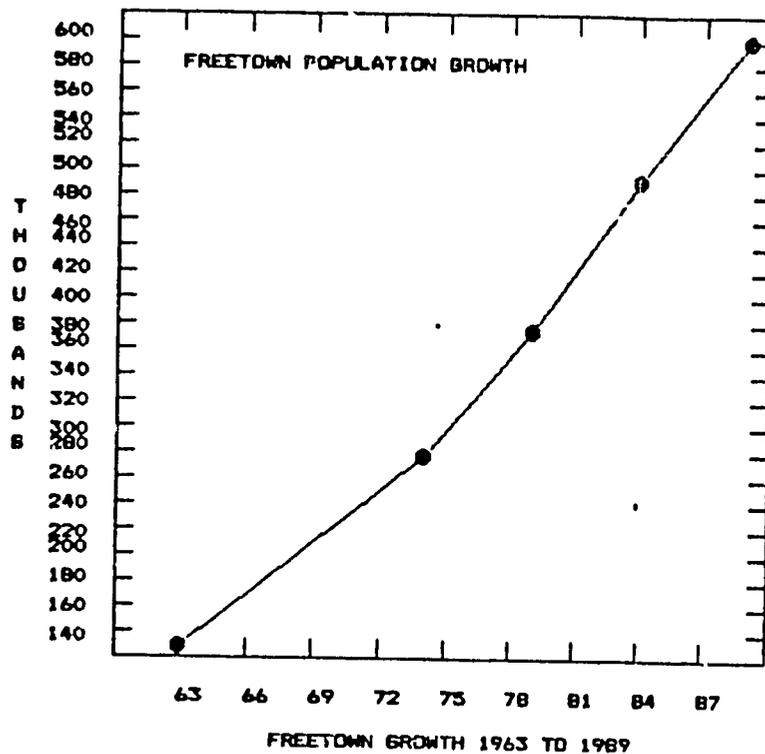
Source: Thomas, op.cit. Table 5.4

Natural increase plus net migration are of course the key factors in the urbanization of Sierra Leone. In 1963, Freetown was the only city which had more than 50,000 inhabitants and it accounted for 5.9% of the country's population. By 1974, the Freetown population had more than doubled and stood at 274,000. Its average annual rate of growth for the intercensal period was 6.2% (4.9% when an extension of Freetown boundaries during the period is considered). Urban centers of 20,000 population or more accounted for 7.11% of the total; in 1963 there were only two such centers. By 1974, five centers of this size accounted for 16.5% of the Sierra Leone population.

FREETOWN'S GROWTH PATTERN

Growth has been defined by the sea and hills





The Ministry of Development and Economic Planning estimates that net rural-urban migration was about 170,000 between 1963 and 1974. Of this, migration added 70,000 to the population of Freetown and 60,000 to Koidu, in the mining area of Kono District. Only four districts experienced net in migration overall; Bo at 4.3%; Kenema at 25.0%; Kono at 75.6%; and the Western Area at 59.3%. All other districts experienced a net loss in population, varying from 2.1% in Moyamba to 24.2% in Bombali district. Generally the Northern Districts experienced larger losses than those of the east and south. Broadly speaking, migrants have the mining centers, provincial capitals and Freetown as destinations.

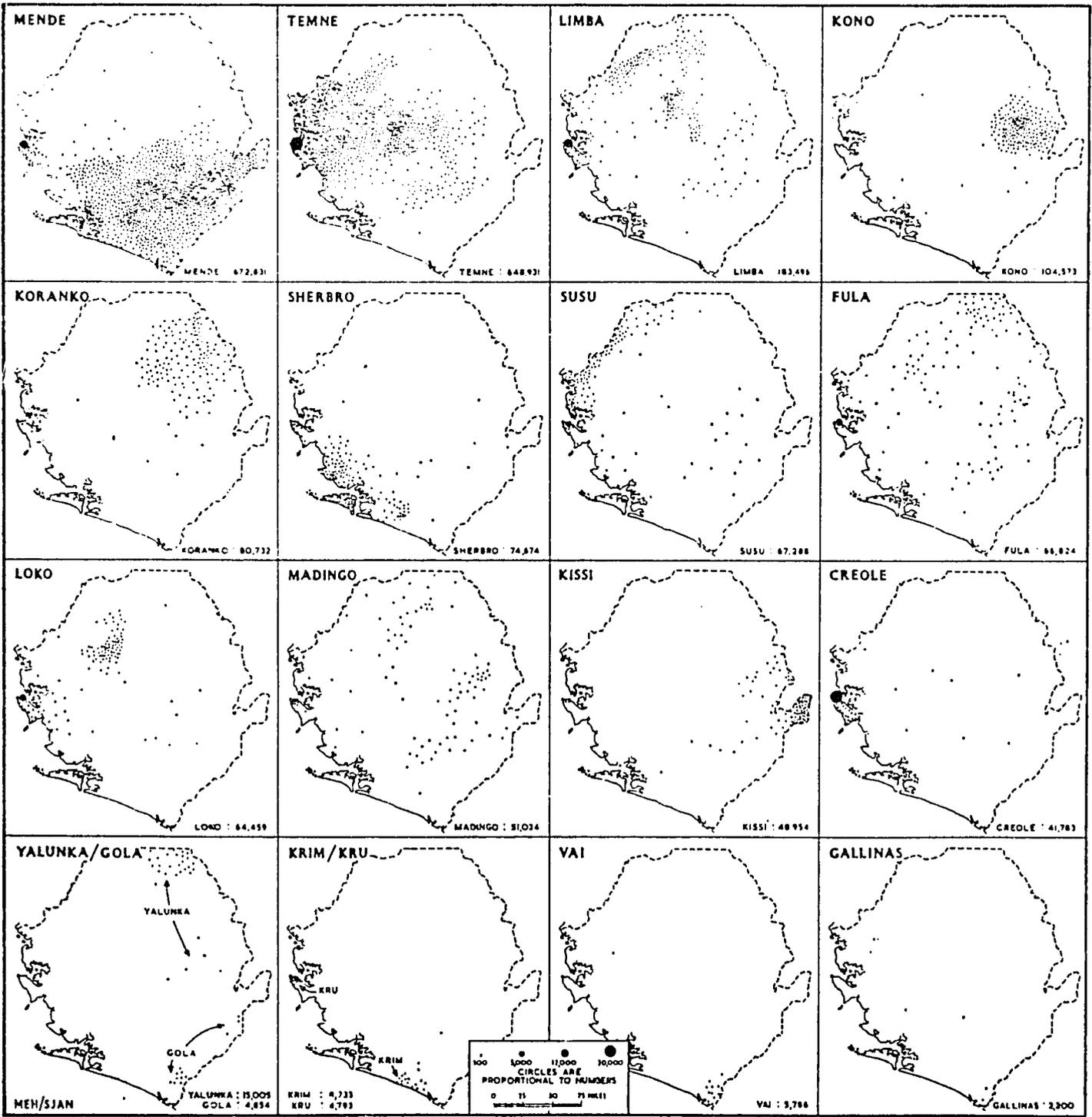
Migration to the larger urban centers has been described as a multi-step process. Migrants will leave their villages for a provincial capital or district town. While some will settle in these areas others will proceed to the major urban agglomerations of Freetown and the diamond mining areas, where perceived employment opportunities, in particular, beckon.

7. Ethnic Composition

The 1974 census enumerated only 76,000 foreigners in Sierra Leone, of which 89% or 67,000, were from other African states. The remainder were nationals of Europe, Asia, North and South America.

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TRIBAL DISTRIBUTION



The national population of Sierra Leone is made of 18 major ethnic groups. The Temne, Mende and Limba tribes account for 69% of the total population (30.7%, 30.1% and 8.7% respectively). Smaller ethnic groups include the Vai, Koro, Krim and Gola, each accounting for between 0.1 and 0.2% of the total population. The Creoles, comprising 1.9% of the total population in 1974 are descendants of African slaves later returned to the continent at different periods, particularly after the outlawing of the slave trade. The term "Creole" is also sometimes applied to anyone who had adopted a Western way of life. Creoles form large ethnic groups in the Western Area.

Relations among the various groups is dominated by the competition between the Temne in the North and Mende in the South. The historic Creole/non-Creole division has diminished significantly with the waning of creole influence. Interethnic relations appear relatively benign, despite any north/south economic tensions that might exist.

8. Economic Demography

The 1974 census provides only a crude picture of the national economic situation, but a reasonable mosaic can be constructed from the information that is available.

All persons 12 years of age and older were asked about the type of work done over the previous year. Responses were classified in four broad categories: housewives; students; not working; and "others". This last category presumably included all people who were working; the category was further broken down by type of occupation and industry. This method of classification does not provide a clear indication of that portion of the labor force which is truly economically active. It yields an overall "not-working" rate of 8.3%, which would appear at odds with reports of unemployment levels in both cities and the rural areas.

Percentage Distribution of Total Working Age Population by Type of Economic Activity, 1974

	<u>Working</u>	<u>Not Working</u>	<u>Homemaker/ Housewife</u>	<u>Students</u>
Sierra Leone	56.6	8.3	29.2	5.9
Kambia (Highest Wkg)	72.8	6.2	17.9	3.1
Bonthe (Lowest Wkg)	43.7	6.4	23.6	6.5
Western Area	54.4	15.7	15.6	14.3
<u>Provincial Capital Districts</u>				
Bo	63.5	6.4	23.6	6.5
Kenema	56.7	5.9	32.5	4.9
Bombali	55.7	7.1	32.2	5.0

Source: Derived from Table 11.2 Thomas, op.cit.

These data would suggest that the category "working" does not disaggregate those who worked for only a portion of the previous year. In addition, there is no distinction made between full-time employment and part-time or under-employment, which has been reported as significant, especially in the urban area of Sierra Leone. It is important to note that women are less active in the labor force, when measured by the general activity rate. This rate yields the number of economically active persons (working plus non-working) as a percentage of total working age population (all persons 12 years of age and older).

General Economic Activity Rates, 1974 (%)

	<u>Total</u>	<u>Male</u>	<u>Female</u>
Sierra Leone	64.9	91.3	39.0
Kambia (Highest Female)	79.0	94.3	66.5
Bonthe (Lowest Female)	50.1	92.3	11.0
Koinadugu (Highest Male)	77.7	95.6	62.2
Western Area (Lowest Male)	70.1	84.2	53.1

Source: Derived from table 11.6, Thomas, op.cit.

These figures tend to disguise the nature of employment in Sierra Leone, merging as they do, for example, the activities of the urban dwellers employed in government and those of the subsistence agricultural workers in the provinces.

More than 72% of the total working population was engaged in agriculture in 1974, for example, while a scant 0.2% was employed in finance, real estate and business services. More than 66% of the female working population were classified as "unpaid family worker", 28% were "self-employed", while 0.3% were "employers". Thus, 94.6%, as represented in these classes, either worked at home or in the fields, or were (for women) otherwise engaged in self-employment, which in most instances in Sierra Leone means petty trade and manufacture.

For men, the three categories account for 81.7%, but "self-employed" was 5% and "family worker" was 26%. The pattern which emerges here suggests substantial subsistence farming, petty trade, and odd job work in urban areas. To be sure, these categories also include independent workers in professions, sales workers and productive entrepreneurs. But these last occupations are likely to absorb only a small segment of the working population, given experience in West Africa generally and Sierra Leone particularly.

Women in Sierra Leone often assume more responsibility than that of simply contributing to household income. Many are heads of households as well. The report on the General Household Survey, June 1976-1977 by the Central Statistics Office indicates that 9.2% of the household heads in the country are women. As expected, the rates in urban areas

are higher: 11.7% in Provincial Capitals; 15% in Freetown and 16.3% in other urban areas.

Only mining towns, 6.1%, and rural areas 7.4%, exhibit rates which are lower than the overall national figure. In the case of the former, the net migration of males to mining jobs and resultant low sex ratios would tend to lower the percentage of female household heads. In the rural areas, extended family relationships under a dominant male would also serve to reduce the proportion of females as heads of household.

9. Income

Income data are particularly elusive in Sierra Leone. There were no questions concerning income in either of the previous censuses, and at this point staff of the Central Statistics Office do not expect the inclusion of such questions for the 1985 count. The results of several sample surveys which include income issues are available, although they are not as recent as one would wish. Most pertinent for present purposes are:

- a) 1967-1970 Survey of Housing Conditions (Conditions Survey) for the Provinces and Western Area, which included mean/median income data.
- b) 1976-1977 General Household Expenditure Survey (Expenditure Survey), which provides mean household expenditure data for Freetown, Provincial Capitals, urban and the rural areas.

A determination of household median income, income ranges, and income distribution are of course crucial to the formulation of a housing program that includes reference to the issues of affordability and cost recovery. Since current income data are not available, median income and household income ranges are derived here through a five step process:

- 1) The Conditions Surveys are evaluated to establish a ratio between the documented mean and median incomes.
- 2) The 1976/77 savings rate, estimated by the Central Bank at 2% is applied against the mean values in the Expenditure Survey, yielding a presumed mean total income.
- 3) Consumer price indices provided by the Central Bank are applied to the results of the 1976-77 Expenditure Survey, bringing them to 1983 values.
- 4) The ratios derived from the first step are applied to mean income to establish median income in 1983.
- 5) The percentage of households within a given income range in the Conditions Survey is applied to income determined by the Expenditures Survey and then escalated to 1983 values by applying consumer price indices.

This approach to income, although inelegant, provides a reasonable estimate of the median and household income ranges which are useful for the purpose of preliminary planning and evaluation. There is little doubt, however, that future program refinements must rest on firmer estimates of income. This suggests the need for additional

survey and original research to be carried out in concert with any program for formulation.

Two assumptions are implicit in the approach to deriving median income. First, that the income distribution curve for 1967-1970 still holds for the present.

There is little evidence to suggest that significant changes in the pattern have taken place. A key indicator would be changes in tax policy which are directed to redistribution, and none have been proposed or implemented.

A second assumption is that monthly expenditure as reported closely approximates monthly income. The Central Statistics Office expresses some reservations about sample selection and data collection, but concludes "it is not possible to discuss at length the strong and weak points of the survey." Accordingly, the survey must be accepted as the best information available and thus be handled gingerly.

The Conditions Survey sets forth in its five volumes the following range of mean and median incomes:

	<u>Median</u>	<u>Mean</u>	<u>Ratio</u> <u>Median/</u> <u>Mean</u>
<u>Freetown (1966/68)</u>	Le37.00	Le45.50	0.81
<u>Provincial Capitals</u>			
Makeni (1968/69)	38.50	49.19	0.78
Bo (68/69)	31.69	43.06	0.74
Kenema (68/69)	29.23	38.02	0.77
<u>Mining Towns</u>			
Sefadu/Yengema (1970)	42.86	74.04	0.58
<u>Other Urban Areas</u>			
Southern Province (1968/69)	26.73	37.32	0.72
Eastern Province (68/69)	31.88	46.39	0.69
Northern Province (68/69)	24.07	37.42	0.64
Western Area (66/68)	28.50	41.60	0.69
<u>Rural Areas (1969)</u>	10.54	26.24	0.40

Source: Household Survey of Household Characteristics and Housing Conditions: Urban Areas of Northern, Southern, Eastern, Western Provinces and Rural Areas, 5 Vols., Central Statistics Office, Freetown 1970.

The ratios shown have been derived from income data explicitly set forth in the Conditions Survey. For purposes of this evaluation, the range indicated for Provincial Capitals is reduced to a single value of 0.76 and that for other urban areas to 0.69.

The general Expenditure Survey yields the following data on expenditures pattern.

Average Monthly Expenditure in Households a Total

	<u>Food and Non-food Items</u>			<u>Total Expenditures</u>		
	<u>Housing</u>	<u>Fuel & Lighting</u>	<u>Other Non-Food</u>	<u>Food</u>	<u>Cash Only</u>	<u>Cash & Home Produced Goods</u>
Freetown	Le10.56	6.63	29.83	64.52	111.59	112.80
Prov. Capitals	6.76	6.58	32.47	99.87	145.78	148.53
Mining Towns	5.47	4.76	27.64	83.87	121.74	140.08
Other Urban Areas	1.99	3.81	17.99	74.68	98.74	116.39
Rural Areas	1.27	4.02	15.91	39.14	60.34	97.06
Sierra Leone	3.07	4.51	19.38	50.63	77.59	105.54

Source: Report on the General Household Survey First Round (June 1976-July 1977), Central Statistics Office, Freetown, 1981. Tables 9A-9F.

Median income is derived by applying a 2% domestic savings rate to expenditure, escalating these totals to 1983, by applying a factor of 2.63 (1982/83 CPI = 681.2, 1977/78 = 259.2; 1961 = 100), and then applying mean/median ratios established in earlier steps.

Monthly Household Income

	<u>1977 Mean</u>	<u>1983 Mean</u>	<u>1983 Median</u>
Freetown	Le115.10	Le302.71	Le245.20
Province Capital	151.56	398.60	302.94
Mining Towns	142.94	375.93	218.04
Other Urban Areas	118.77	312.37	215.53
Rural Areas	99.04	260.48	104.19

One would assume that the level of household income in Freetown would be higher than other urban centers, but data suggest that this is not the case in the provincial capitals. Given the coarseness of information available, it is difficult to explain what appears to be an anomaly in the geographic distribution pattern.

It should be noted, however, that informants in Freetown are generally in accord that incomes in some urban centers out of Freetown are higher to accommodate the increased cost of goods (especially imported goods) which must be transported inland by common carrier. The cost

of transporting goods such as farm products from up-country areas to Freetown does not appear to enter into the arithmetic of informants. It is likely therefore, that only further original research in this critical area will yield more definitive answers.

The Expenditure Survey provides a basis for determining the current percentage distribution of households by their monthly expenditure. The income data in the Survey require two adjustments: 1) an addition of a 2% savings rate, to derive an estimate of total income, and 2) application of the 1976/77 to 1982/83 CPI, to bring income levels to the present.

% Distribution of Households by Monthly Expenditure, 1976/1977

	Le 0.00- Le49.00	Le50.00- Le99.99	Le100.00- Le149.00	Le150.00- Le199.99	Le200.00- Le299.00	Le300+
Freetown	19.6%	40.9%	18.7%	8.7%	5.5%	6.6%
Provincial Capitals	17.7	41.0	16.9	7.0	8.3	9.1
Mining Towns	12.9	45.5	18.6	7.0	6.8	8.2
Other Urban Areas	17.6	49.8	17.2	6.2	3.9	4.9

Source: Tables 25A-1 to 25A-8, Expenditure Survey.

The resultant 1983 Household income distribution assumes no significant change in the pattern from 1976. As noted earlier, there is little to suggest that it is not the case, given little evidence to the contrary.

Adjustments to Income Ranges

+2% Domestic Saving	Le 0.00- Le51.01	Le51.02- Le102.03	Le102.04- Le152.04	Le152.05- Le204.07	Le204.07- Le305.10	Le305.11 or more
+CPI to 1982-1983 (2.63x)	Le 0.00- Le134.268	Le134.17- Le268.34	Le268.35- Le399.87	Le399.88- Le536.70	Le536.71- Le802.41	Le802.42 or more

1983 Median

Freetown	Le245.20
Provincial Capitals	302.94
Mining Towns	218.04
Other Urban Areas	215.53
Rural	104.19

10. National Population Projections

Provincial population projections have been recently prepared by the Central Planning Unit of the Ministry of Development and Economic Planning. They appear in the Draft Outline National Development Plan, which covers the period Fiscal Year 1981 through Fiscal Year 1985.

Population to the year 2000 is projected under two contrasting assumptions: that the present birth rate will either remain level for the projection or that it will fall from a rate of 6.5 to 3.25%. The implications of the higher rate, given a decline in mortality, are an increase in the dependency ratio (the number of children and old people who must be supported per 100 people of working age), and a significant increase of young entrants into the labor force.

Population Projection by Age Groups
(Population in Thousands)

<u>Age Groups</u>	<u>1974</u> <u>Totals</u>	<u>1979</u> <u>Proj.</u>	<u>Year 2000 Projection</u>	
			<u>Constant</u> <u>Birth Rate</u>	<u>Declining</u> <u>Birth Rate</u>
Total Pop.	2735	3038	4850	3722
Children 0-14	1115	1264	2132	1226
Prod. Age 15-64	1521	1680	2564	2349
Persons 65+	99	94	154	148
Pre-School 0-4	457	517	831	428
Prim. Sch. 5-12	540	596	1007	642
Sec. Sch. 13-17	284	308	506	388
Labor Force				
Entrants 15-19	208	293	475	385
Dependency Ratio per 100	80	81	89	58

Source: Table 3-1 National Development Plan in Outline, 1981-82/85-86.

These projections clearly indicate that the task of providing educational facilities and care for the school age population will be formidable in the years ahead, unless there is a significant decrease in the birth rate. Similarly, the burden of job creation commensurate with the needs of burgeoning labor market will be, at best, extremely difficult to carry.

11. Urban Population Projections

The Outline Plan sets forth projections of urban growth through 1989. Broadly speaking, urban population is expected to grow substantially faster than rural. While urban population stood at 20.9% of total population in 1974, it is now estimated at 27% and expected to grow to 30.7% by 1989. These estimates are based on the definition of an urban place as a center having a population of 5,000 or more. The implications of such growth with regard to the provision of housing, infrastructure and community facilities need no further expansion here.

Rural & Urban Population Projections
(Population in Thousands)

	<u>1963</u>	<u>1974</u>	<u>1979</u>	<u>1984</u>	<u>1989</u>
Total Population	2180	2735	3038	3391	3804
Rural Population	1877	2163	2303	2457	2635
Urban Population	3035	572	734	934	1169
Urban Population	13.9%	20.9%	24.1%	27.5%	30.7%

Source: Derived from Table 3.2, National Development Plan in Outline, 1981/82/85-86.

According to the Ministry of Development and Economic Planning, Sierra Leone's primate city, Freetown, will continue to be the dominant urban center during the projection period, and is expected to grow to at least 600,000 by 1989. Although the city's annual average rate of growth is expected to slow slightly, its already large population base yields projected increases of 22,000 people each year for the 1984-89 period.

Population Projection: Freetown

	<u>1963</u>	<u>1974</u>	<u>1979</u>	<u>1984</u>	<u>1989</u>
Population (000's)	128	276	373	491	600
% of Total Population	5.9%	10.1%	12.3%	14.5%	15.8%

Source: Table 3.2 National Development Plan in Outline, 1981-82/85-86.

Other projections for Freetown appear in a 1976 infrastructure study (Daniel, Mann, Johnson, Mendenhall/Checci, Sanitary Sewerage Storm Water Drainage & Solid Waste Disposal Table 3-46) are closely comparable to the Outline Plan figures as follows: 1980: 355,000; 1990: 522,000; year 2000: 742,000.

Population projections to the year 2000 have in addition been prepared by the World Bank and the World Health Organization in their 1982 Sector Review of Water Supply and Sanitation in Sierra Leone. These projections provide a finer grain of analysis than those prepared by the Ministry of Economic Planning in the Outline Plan, and they are thus especially useful in projecting anticipated household growth. The projections include consideration of Western Area and Provincial Urban growth in centers of 2000 population or more. These data are summarized in the following table, which has been adjusted to project only those urban centers that had achieved 5000 population or more by 1982. Note that the IBRD projections fall below those of the Outline Plan, but above those in the DMJM/Checci study, and are accordingly a reasonable mid-range estimate for present purposes.

Population in Urban Places of 5,000 or more (000's)

	<u>Actual</u>	<u>P</u>	<u>R</u>	<u>O</u>	<u>J</u>	<u>E</u>	<u>C</u>	<u>T</u>	<u>I</u>	<u>O</u>	<u>N</u>	<u>S</u>
	<u>1974</u>	<u>1982</u>	<u>1985</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>						
<u>Western Area</u>												
Freetown	276.6	392.8	448.2	558.6	696.1	867.5						
Other Urban	0.0	11.6	13.3	21.9	33.0	44.1						
<u>Southern Province</u>												
Bo	39.4	56.0	63.9	79.7	99.3	123.7						
Other Urban	12.8	30.4	45.4	66.8	116.0	144.7						
<u>Eastern Province</u>												
Kenema	31.5	44.8	51.1	63.7	79.4	98.9						
Other Urban	133.5	263.6	311.9	415.7	539.7	673.3						
<u>Northern Province</u>												
Makeni	26.8	38.1	43.5	54.2	67.5	84.2						

Source: Table III, Annex I, "Water Supply and Sanitation Sector Review", IBRD/WHO, October 1982.

These population projections can be reduced to household projections by applying the average expected household size for each Province and the Western Area as follows: Freetown 5.0 persons/household; Provincial capital 6.6 persons/household; other Urban 6.5 persons/household.

Household Formation in Urban Places of 5,000 or More (000's)

	<u>Actual</u>	<u>P</u>	<u>R</u>	<u>O</u>	<u>J</u>	<u>E</u>	<u>C</u>	<u>T</u>	<u>I</u>	<u>O</u>	<u>N</u>	<u>S</u>
	<u>1974</u>	<u>1974-</u> <u>1982</u>	<u>1982-</u> <u>1985</u>	<u>1985-</u> <u>1990</u>	<u>1990-</u> <u>1995</u>	<u>1995-</u> <u>2000</u>						
<u>Western Area</u>												
Freetown	55.3	23.3	11.1	22.1	27.5	34.3						
Other Urban	0.0	1.8	0.3	1.3	1.7	1.7						
<u>Southern Province</u>												
Bo	5.0	2.5	2.7	2.4	3.0	3.7						
Other Urban	2.0	2.7	2.3	3.3	7.6	4.4						
<u>Eastern Province</u>												
Kenema	4.8	2.0	1.0	1.9	2.3	3.0						
Other Urban	20.6	20.0	7.4	16.0	19.1	20.1						
<u>Northern Province</u>												
Makeni	4.1	1.7	0.8	1.6	2.0	2.5						
Other Urban	8.7	8.7	4.4	7.7	12.2	10.0						

Source: Derived from IBRD/WHO Population Projections.

IV. SHELTER SECTOR DESCRIPTION AND ANALYSIS

A. Government and Its Relation to Shelter

1. Basic Organization

The structure of Sierra Leone Government is based on the constitution of 1978, which established a one-party state with a presidential form of government. Executive authority is vested in the President, who is elected by the House of Representatives for a seven year term. The cabinet consists of a Prime Minister, Attorney General, several Ministers of State and nineteen Ministers. The president sits as head of the Cabinet and holds the defense portfolio.

The key shelter organization in Government is the Ministry of Lands, Housing and Country Planning. This Ministry has responsibility for formulating housing policy, preparing urban plans and housing programs and managing the land portfolio of Government. Two Directorates perform these critical development tasks: a) Surveys and Lands, and b) Housing and Country Planning.

The Surveys and Lands Directorate acquires, holds, leases and sells land on behalf of government for public purposes. In addition, this unit is responsible for national land surveys. The Housing and Country Planning Directorate has the task of policy, preparing urban development plans for Freetown and other centers, and for implementing development controls through a system of building permits and planning permission.

Implementation of housing schemes is now charged to the Sierra Leone Housing Corporation (SALHOC), a para-statal which is linked to the Ministry of Lands, Housing and Country Planning. At this juncture, staff of the Ministry and SALHOC seem uncertain about the responsibility for formulating national housing policy.

Other Ministries which bear on the shelter function include: Development and Economic Planning (overall targets, allocations and their regional/urban disaggregation); Ministry of Education (policy and standards of provision for schools in residential areas); Ministry of Energy and Power (electric distribution, through the Electric Corporation para-statal, and water supply and distribution through the Guma Valley Water Corporation para-statal and the Water Supply Division); Ministry of Health (policy and standards of provisions for health care facilities in residential areas); Ministry of Public Works (inter-urban arterials).

A civil service is controlled by the Public Service Commission, which has the power to appoint all but the most senior administrators. All civil service positions in the area of shelter are filled from a single list. Personnel can move freely from one department to another to create and fill vacancies.

The pre-independence distinction between local government in the former Colony or Western Area and the mainland Protectorate continues to the present day. Freetown has a city government with an elected council, elected mayor and aldermen for each of the city's wards. Outside Freetown, the Western Area is administered by Rural Area Councils, Rural District Councils and Village Committees. The Mainland is divided into three provinces, each headed by a Minister of State. The Provinces are further divided into 12 districts. Below these districts are 147 chiefdoms under the control of a Paramount Chief and a council of elders known as the Tribal Authority. Chiefdoms are further broken down into sections, or extended villages, and villages.

2. The Government Plan for Economic Development

The roots of the Sierra Leone long run development plan were established at the sixteenth session of the Organization of African Unity, held in Monrovia, Liberia in July of 1979. Following that conference, the Government of Sierra Leone resolved to adopt the "Monrovia Strategy" for its long run planning targets. The so-called Lagos Plan of Action was further developed at the OAU meeting in Freetown in April 1981. The planning process was designed to establish an African common market as a first step towards the creation of an African Economic Community. The major targets in the Sierra Leone Development Plan are broadly specified as follows:

1. Preserve political and economic stability.
2. Attain a high rate of self-sustained economic growth.
3. Increase the welfare of the population and achieve a more equitable distribution of wealth and income.
4. Increase the productive capacity of the economy.
5. Intensify economic cooperation with other West African countries.

From these broad and general targets, the Sierra Leone development plan has set more specific targets for development. Eight major goals have been set, as follows:

1. Accelerate the growth of real gross domestic product to 6.2%.
2. Expand the infrastructure of the economy in transport, communications, electricity and water.
3. Restructure the educational system.
4. Expand health oriented institutions, including health centers, hospitals, and dispensaries.
5. Improve community development and social welfare services.
6. Provide for balanced regional development, with a de-emphasis on Freetown and renewed emphasis on selective provincial towns.
7. Establish development-oriented local government institutions.
8. Increase the public sector share of investment to 45.6% of total capital formation in the country.

There is no mention of residential housing as a specific target in the earlier development plans. Housing is included under the broader heading "Building Construction," which includes residential housing, commercial building, and industrial plant and equipment. About one-third of investment activity under the plan would be to renovate existing facilities, with the remaining two-thirds of investment being devoted to the development of new plant and equipment to increase capacity. Building construction, as defined above, was to make up 36% of the total investment planned, with housing as a subset of construction accounting for only 2.5% of total outlays.

The Second Development Plan of Sierra Leone was drawn up as a "Rolling Plan," with a three year horizon and annual revisions in the targets as economic conditions permit. It was later targeted for a longer horizon, running from 1981/82 through 1985/86. The funds would be allocated through the Ministry of Housing and Country Planning, and, according to the latest plan, would be allocated in four major areas of residential housing. The funds involved are spread over a four fiscal year interval, 1982/83 through 1985/86 and are quite modest, amounting in total to only 541,000 Leones, and allocated as follows:

Physical plan	Le 150,000
Acquisition of land for housing development	300,000
Low and moderate income housing	27,000
Triangulation and mapping	64,000

In addition, the plan calls for an additional Le302,000 to be met with foreign generated funds for a total allocation of Le843,000 to be spent on housing over the four year interval. This amount of funding will not make much of an impact on the pressing housing needs of the country.

3. Urban Planning Functions

Urban Planning in Sierra Leone is the specific responsibility of the Housing and Planning Division of the Ministry of Land, Housing and Country Planning. This Division is charged with the task of formulating urban development policy, preparing comprehensive urban development plans and ensuring implementation in accordance with such plans through a system of planning permission and building permits. In practice, limited sketch planning is done by Ministry staff when resources are available and a good deal of housing development occurs without regard to the permit system. A policy for urban investment and development has not yet been hammered out, although such a policy is a necessary precursor to effective urban planning.

Housing and urban development are not consistently dealt with as issues in national development planning. The draft outline Second Plan does include some urban/rural population projections, but does not further disaggregate investment targets geographically for each sector.

The first National Plan did include housing as an issue and established targets for the delivery of 10,000 units annually, to be

divided equally between urban and rural areas. Investment proposals under the National Action Plan for water supply and sanitation facilities (1981-90) included Le28.3 million or 36.6% of the total for urban areas. This proposed water investment is particularly significant, since the availability of water is generally considered as a prime factor, along with the availability of land, in determining the direction of urban growth.

The investment proposals for both housing and water supply were not further regionalized; more importantly, they were not funded. In the absence of distinct urban/regional development policy and implementation capacity, urban planning must exist in a virtual development vacuum and proceed (as it does, when it does) on an almost ad hoc basis.

The investments of other Ministries, and particularly the Ministry of Works and the Ministry of Energy and Power, have impact on the implementation of urban plans, but neither of these agencies have prepared comprehensive infrastructure plans of their own. There is informal coordination among these agencies, but there are no clear cut and unified urban planning and development objectives which are common to all and have been explicitly stated.

The Freetown Municipality does not have a qualified planning staff and defers to the Ministry of Lands, Housing and Country Planning in Urban Planning matters.

4. Current Government Legislation and Policies

Sierra Leone does not have a comprehensive written housing policy.

The major government legislation regarding housing and urban development are:

1. The 1961 Freetown building code. This code is discussed elsewhere in this report and included in the annex.
2. Legislation over a period of several years establishing current Ministry of Lands, Housing and Country Planning.
3. Legislation establishing the Sierra Leone Housing Corporation. After creating the Corporation, responsibility for implementation of housing schemes was passed from the Ministry to the Corporation. The MLHCP will continue to develop housing policy. The Sierra Leone Housing Corporation has broad powers, including authorization to act as a savings and loan institutions.

5. Housing Expenditures by Government

Sierra Leone provides rental housing to certain civil servants. This policy is carried over from the colonial example and is common in many African countries.

Some houses for civil servants are owned by Government and others are leased from private investors. Early examples of Government-owned housing can be seen today at Tower Hill where two story houses, formerly occupied by the colonial British, are now rented to civil servants.

The Government leases 843 houses nationwide. The difference between the economic rent of these houses and the amounts charged to government employees is a recurrent housing expenditure by Government. No information was available as to the total amount of this subsidy, but it is clearly the largest amount that Government spends on any housing activity. Determining the subsidy would require surveying the government housing stock and placing a market value on each owned unit. The market rental of owned houses and the leasing costs of leased houses would be compared to the actual rents paid to arrive at the total subsidy.

Rentals charged government employees vary by the class of house and the employee's salary. The range is from about 8% of salary to 20% of salary for the most expensive houses, (however, the maximum is Le60 per month). Some houses are leased from investors for Le300 to Le700 or more per month and rented to employees for Le15 to Le60 per month.

Civil servants housing is Government's most expensive housing program and it raises important questions about housing policy. Given the cheap rentals, it is not surprising to learn that the Ministry of Works currently has a waiting list of 2,000 employees who want Government houses.

B. Analysis of Current Situation in Housing

Any analysis of urban housing in Sierra Leone must start with a brief evaluation of the basic data base that is available. The fundamental issues are two-fold:

- (1) Data that are available are seriously out-of-date; there has been no housing census and the most comprehensive housing study available, the Household Survey of Household Characteristics and Housing Conditions (Conditions Survey) prepared by the Central Statistics Office (C.S.O.), took place during the period November 1966 - January 1969. It considered urban housing in all of the Provinces of Sierra Leone, the Western Area and in addition, included a survey of rural housing conditions.

A second household characteristics survey effort was in fact undertaken in 1977, as a round subsequent to a C.S.O. Household Expenditure Survey (Expenditure Survey) in that year. Unfortunately, only unevaluated raw data are now available, awaiting the completion of the transition from data processing system hardware that has been out of service for some time, to a newer generation.

Two additional--and more limited surveys were conducted in 1975-1976. The first considered housing condition of 2,249 "middle income" government employees who were then earning between Le60 and Le160 per month. The second covered a small area in Freetown, Kingharman Road, and included 1,035 households, without regard to Government employment.

While each of the various surveys efforts is of analytic value, most emphasis for present purposes will be placed on the Conditions Survey because it is the most comprehensive in the number of housing variables considered, is country-wide, and thus presents the most important body of data.

- (2) The Conditions Survey is based on controlled samples which considered one-third of the enumeration areas in a particular location and one-fourth of the dwelling units within the selected enumeration area. Accordingly, all data are presented in terms of percentage of one variable in comparison with another. No presentation is made of extrapolations of the samples to the total universe in question. Thus, while the percentage of households having a given characteristic is known, the total number of households having that same characteristic is not. This clearly poses problems in the formulation of housing programs which take as a baseline consideration of the total number of units in the existing stock.

Despite these limitations, it is possible to piece together a fair assessment of the existing situation by comparing the results of the Conditions Survey with more recent if less definitive surveys and papers on housing issues and with estimates of the growth of population since the 1974 Census.

1. Household Size

Both the Conditions Survey and Expenditure Survey provide estimates of average household size for Freetown and other Urban Areas of the Country. The government employee and Kingharman Road Survey provide such data as well.

Average Household Size, Urban Areas

	<u>Expenditure Survey</u>	<u>Conditions Survey</u>	<u>Gov. Emp. Survey</u>	<u>King. Rd. Survey</u>
Freetown	5.0	4.3	6.0	4.6
Prov. Capitals	6.6	5.3 - 7.8	-	-
Other Urban Areas	6.5	5.9 - 6.6	-	-

These ranges provide a reasonable basis for estimating household size. Some observers point out, however, that in Freetown at least, it is difficult to hit on an accurate household size as the number of people

inhabiting a dwelling may vary from day to day and children are often not counted at all.

For present purposes, the household size range established in the Expenditure Survey will be used. Despite the limitations of the study, it provides the latest controlled sample data. For Freetown, the Government employee survey would seem to represent a small sample of relatively stable households--and thus tend to skew size to the high side. For the Provincial Capitals, the Expenditure Survey provides a reasonable mid-range estimate when compared to the Conditions Survey. For other Urban Areas, the Expenditure Survey estimate is within the upper limits of the range established by the Conditions Survey and can thus be used with a relative degree of confidence.

2. Number of Households

As the number of households in urban areas has not been enumerated, it is only possible to estimate the current situation. This can be most simply done by dividing current estimates of population by presumed average household size.

Current population estimates by the IBRD Water Supply and Sanitation Sector Review of 1982 are confirmed by the Outline Plan of the Ministry of Economic Planning. Population in Urban Centers of 5,000 or more were estimated at 735,000 for 1979 by the Ministry; IBRD estimates 813,000 for 1982. Freetown was estimated at 373,000. An estimate for 1980 Freetown population, appearing in the DMJM/Checci Sewage Study was 355,000. All projections stem from analysis of 1963-1974 Census Results, and all fall within a reasonable range, given minor differences for the year for which the population is estimated. Since the IBRD Review includes 1982 population estimates by Province, and is more comprehensive, it will be used here as a basis for determining the number of households in urban areas.

Number of Households - Urban Areas of 5,000+ Population (1982)

	<u>1982 Pop. Est. (000's)</u>	<u>Est. # of Households (000's)</u>			
		<u>H.H. Size</u>	<u>Total</u>	<u>Smallest City</u>	<u>Largest City</u>
<u>Western Area</u>					
Freetown	392.8	5.0	78.6	-	-
Other Urban	11.6	6.5	7.8	-	-
<u>Southern Province</u>					
Bo	56.0	6.6	8.5	-	-
Other Urban	30.4	6.5	4.7	0.8	1.4
<u>Eastern Province</u>					
Kenema	44.8	6.6	6.8	-	-
Other Urban	263.6	6.5	40.6	0.8	16.6
<u>Northern Province</u>					
Makeni	38.1	6.6	5.8	-	-
Other Urban	112.9	6.5	17.4	0.8	3.6

The pattern which emerges throughout is that of a dominant provincial capital and a number of small urban centers. Only the Koidu/New Sembehun Urban constellation of 107.8 thousand in the Eastern Province mining district is an exception, having a population of more than 107,000 or 16.5 thousand households. All other households are found in Urban Centers ranging in population from 5,100 to 24,000.

3. Household Characteristics

The Conditions Survey provides a rough profile of family characteristics in Freetown and the Provincial capitals. Broadly speaking, 50% of the households polled consisted of husband and wife or multi-wife households together with children and related individuals. Households with female heads occurred most often in Freetown, and accounted for 8.2% of the totals there. Informants at the Ministry of Social Welfare suggest that this reflects more a conscious decision by women in stable employment to have children without regard to marriage than it does divorce, widowhood or abandonment.

Both Freetown and Kenema exhibit significantly higher rates of single person households. Given the relatively low sex ratios in these centers, these data suggest the presence of male migrants who have ties to villages in other areas of Sierra Leone and who seek employment opportunities in the capital and the mining areas. Such migrants generally lodge with family or friends on arrival, but are also known to lodge in group quarters as well.

Family Type 1966 - 1969 (% of Total)

	<u>Freetown</u>	<u>Provincial Capitals</u>		
		<u>Bo</u>	<u>Kenema</u>	<u>Makeni</u>
Husband and wife	55.8	39.1	44.4	36.8
Multi-wife	4.7	10.2	9.1	18.1
<u>One Parent</u>				
Female Head	8.2	0.6	0.2	2.4
Male Head	2.7	6.1	1.4	10.6
Single Person	17.1	10.9	15.3	9.3
All Others	11.5	33.2	29.7	22.8

Source: Derived from Tables 3-5, Household Survey of Western Area and the Provinces.

It is of course likely that the distribution of household types has changed somewhat during the years intervening between the Conditions Survey and the present date. This is probably more so for Freetown and Kenema, where urban growth has been most rapid in terms of numbers, if not annual rate. It can be argued, for example, that single person households have increased in direct proportion to net migration to these centers.

Although there is a good deal of conjecture here, the following table sets forth the number of households in each family type, arraying the 1966-1969 Conditions Survey distribution against the 1982 projections of total number of households. This serves to indicate a general order of magnitude in each family type category, and provides a basis for comparison against future field enumerations, whenever they are in fact made.

Family Type 1966 - 1969 (% of Total)

	Freetown	Provincial Capitals		
		Bo	Kenema	Makeni
Husband and wife	219.2	21.9	19.9	14.0
Multi-wife	18.5	5.7	4.1	6.9
<u>One Parent</u>				
Female Head	32.2	0.3	0.1	0.9
Male Head	10.6	3.4	0.6	4.0
Single Person	67.2	6.1	6.9	3.5
All Others	45.2	18.6	13.3	8.7

Further stratification of the households is possible by considering the distribution of households by size. Ideally, the range of house types available in a given stock should comport, in general terms, with the effective demand and size of families in the population. This does not appear to be the case in Sierra Leone, as additions to the stock have not kept pace with population growth or effective demand. Both Freetown and Kenema exhibit similar characteristics, with regard to distribution of family size, as indicated by the Conditions Survey. The Government Employees Survey indicates larger family size.

Percentage Distribution of Households by Size

<u>Households</u>	Govt. Employees Survey	<u>Household Conditions Survey</u>			
		Freetown	Bo	Kenema	Makeni
1	0.8	15.1	9.9	15.3	8.4
2	1.7	16.7	10.6	13.7	6.7
3	5.0	14.8	9.8	13.1	9.3
4	6.0	15.0	10.4	14.9	7.4
5	10.6	11.5	9.0	8.2	8.8
6	16.8	8.6	8.5	6.4	6.5
7	13.7	7.4	8.9	4.9	7.9
8	1.3	3.9	6.0	4.0	4.7
9	11.0	2.3	4.4	4.0	7.4
10	4.8	1.7	5.9	2.4	7.9
More than 10	18.2	3.0	17.3	13.1	25.1

Source: C.S.O. Household Survey 1966-1969 and Sample Survey on Housing Conditions of Middle Income Government Employees, 1975.

4. Current Housing Stock

Estimates of the total number of units currently in the housing stock cannot be made in the absence of 1963/1974 enumerations or other surveys directed to determining the number of units. It is probable, however, that the number of existing units is lower than the number of households (at least in Freetown) since doubling up is reportedly common, especially at the lower income levels.

The government employee survey, for example, comments on very high rent to salary ratios at some income levels and suggest that families are sharing units and costs but reporting total rents paid by all families sharing the unit. Doubling up is also reported as common in some Government low income project areas.

The process of doubling up is facilitated to some extent by the typical layout of houses in Freetown and the Provincial Areas. The majority of these houses are composed of parlour plus bedrooms only, with separate out-buildings for toilet and kitchen. Thus, it is relatively simple to sub-divide space in the living quarter area of the structure, thereby increasing the number of units available for rent.

The Conditions Survey reports space standards that are relatively high for Freetown as a whole, ranging from 85 to 220 square feet per person, with the average being 145 square feet. In contrast, the Survey of the Kingman Area, where many low income people live, indicated that living conditions were very congested, with 89% of the families having one or two rooms and 64% having more than two persons per room. The average living space in the survey area was 43 square feet per person, with 64% of persons in lower income brackets living in 35 square feet on average.

Some variation between the surveys can be expected since one was Freetown-wide and the other focussed on an area housing predominantly low income families. But all indications are that doubling up and sub-division of existing dwelling units are increasingly prevalent practices in Freetown, if not in the Provinces, and that space available per person is lessening, as the number of families in the housing market increases. The overwhelming conclusion that must be drawn from this observation is that the production of housing in both private and public sectors is not keeping pace with household formation. Additional units are needed to reduce or eliminate overcrowding and to replace dwellings units that are structurally unsound or in otherwise unacceptable condition.

The scale of the shortfall in Freetown alone is enormous. In the period 1974-1982, approximately 117,000 was added to the city's population. This would require the provision of more than 23,000 units to accommodate new household formation, across the spectrum of income levels and family size. Such large scale housing development has simply not taken place.

The public sector has, in the period since 1961 independence, constructed 306 rental units for low income families and 60 rental units for upper income families, the latter originally built for Heads of State attending the 1980 O.A.U. Conference held in Sierra Leone.

Annual public sector housing targets were set in the National Development Plan 1974/75 to 1978/79. They included 1,600 sites and service units, 600 core houses and 800 "completed" units similar to those at the Kissy Housing Estate. For the same period, neither sites and services nor core house units were built. Out of the 800 "completed" units projected, 24 were constructed at Kissy.

Housing production in the private sector is virtually impossible to measure, short of a comprehensive field or aerial survey and count. Surveys that have been taken do not provide the basis for estimating total stock, nor are they taken with enough frequency and uniformity of measure to provide reasonable estimates of housing stock increase. Although a system of building permits and inspections does exist, it is often honored in the breach, even in formal housing development. Around 250 building permits were issued each year during the 1974-79 period. And, since much of the housing stock has been observed to have no electric service (some units do benefit from pirate connections) a count of new service does not much help.

Informal housing of course eludes the system. It has been estimated that between 80-100,000 people live in informal settlements throughout the Freetown area, and in squatter settlements in such areas as Kroo Bay and Susan's Bay.

5. Housing Types

The most prevalent urban housing structure forms in the formal and informal sectors are the detached house and row house configuration. The remaining urban housing stock, as measured by the Conditions Survey, consisted of extensions to main buildings, apartment buildings, units in commercial buildings and in the Provinces, huts.

Per Cent of Dwelling Units by Type of Structure 1966-69

	<u>Freetown</u>	<u>Bo</u>	<u>Kenema</u>	<u>Makeni</u>
Detached House	54.0	87.2	61.6	80.8
Row House	29.7	8.2	12.1	9.4
Extensions	9.7	-	-	-
Apartment Houses	2.5	2.5	8.9	4.9
Commercial Buildings	2.9	0.8	1.5	2.6
Round Hut	-	0.4	0.2	-
Square Hut	-	0.4	-	1.5
Others	1.2	0.6	15.6	1.0

The high proportion of the detached housing as indicated by the survey is in marked contrast to observed current situation, at least in Freetown. Detached houses are, broadly speaking, of three main types;

45a



ABOVE:

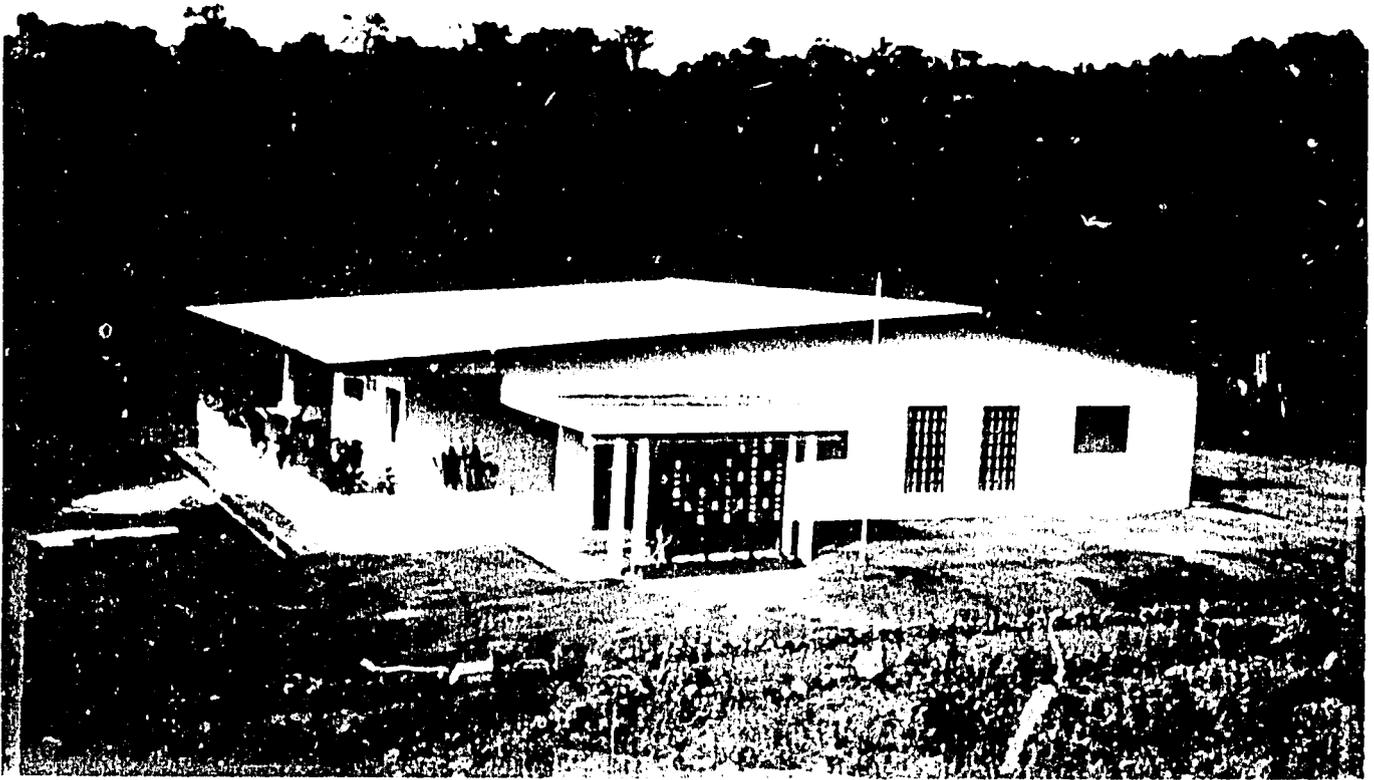
Squatter's front yard is
a stream of sewerage.

BELOW:

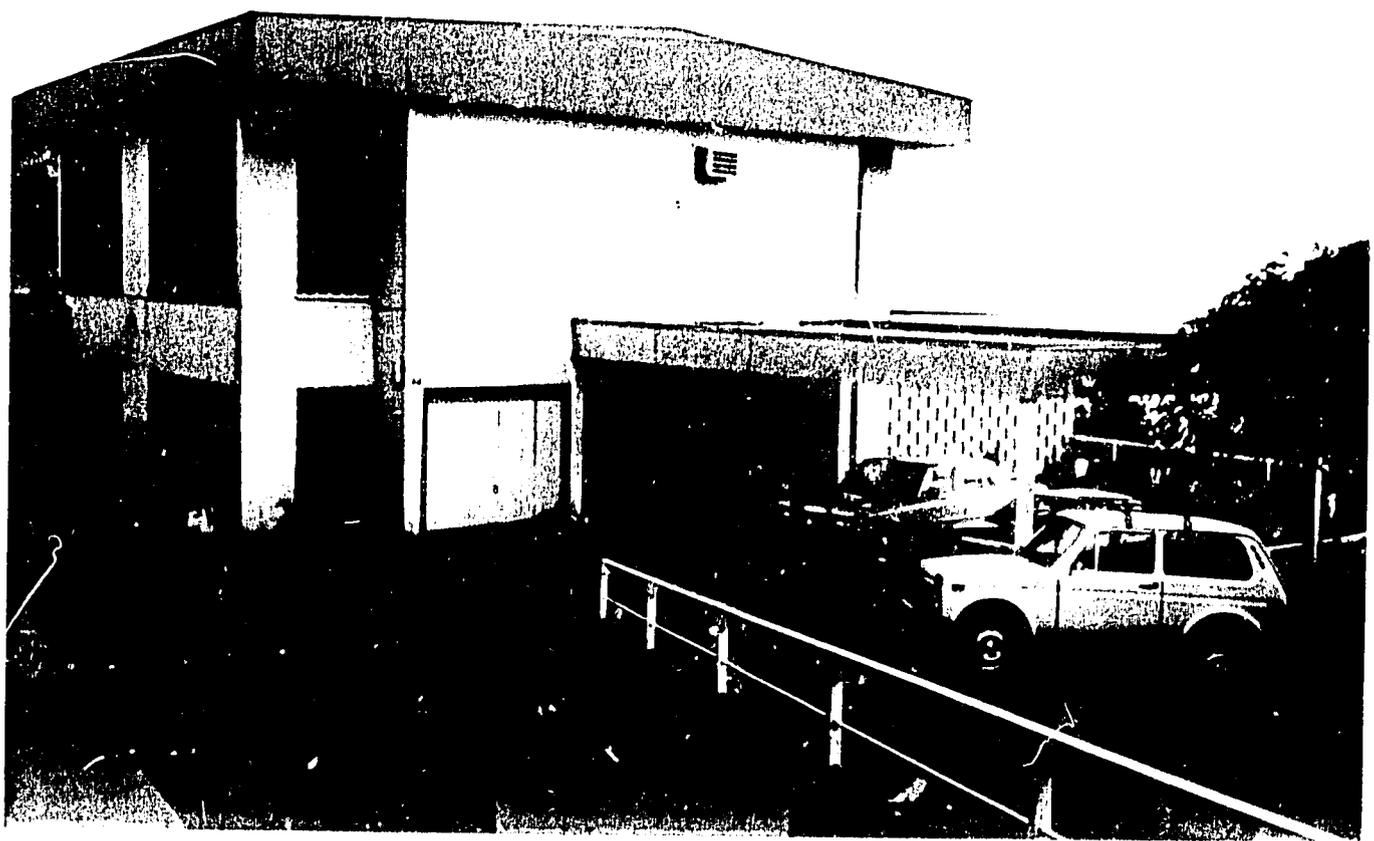
This "pan body" or sheet metal
house is an example of informal
construction.



456



Photograph of the building at the site of the proposed development.



timber framed and sheathed, with some dating from the mid-19th century; masonry walls, some of stone, and framed roofs, dating from colonial times, others of concrete block and more recent vintage; timber framed and sheathed in corrugated galvanized iron sheets, the so-called "pan body" house.

The key point here is that although the detached structures predominate, they are not necessarily available for the exclusive use of one family. More typically, these structures, in one and two story configurations, have been sub-divided over the years, thus creating a number of one or two room apartments within the structural envelope. Often, the owner lives in one of the larger units. This phenomenon of sub-dividing is more prevalent at the lower income levels, for there are still some rather large and lavish detached units in the hills overlooking Freetown, and more modest units throughout the city that are occupied by a single household. The average size of units in detached structures in Freetown was, according to the Conditions Survey, 2.4 rooms, and ranged to 4.0 rooms in Bo.

Row-house configurations are generally constructed in masonry (usually concrete block) or in pan-body. They can occur as the predominant development form on a piece of land or they might be developed on the back portion of a lot that contains a detached house of masonry. In some cases where row-houses front an access road their occupants will erect a stall at roadside from which to sell cigarettes, fruit, sweets and other small items. The C.S.O. Household Survey indicated an average row-house size of 1.6 rooms in Freetown, ranging to 2.3 rooms in Bo.

It is difficult to draw a precise distribution between an "apartment" structure and a detached house which has been sub-divided to function as an apartment structure. The Conditions Survey is not clear on this distinction. Certainly, there are no wide spread developments of garden apartments or tower blocks or their local equivalent in Freetown, although some garden apartment-type blocks do exist. The Conditions Survey indicates that the average unit size in apartments was 1.9 rooms in Freetown, ranging to 3.9 rooms in Bo and Makeni.

Dwelling units in commercial structures are generally found in the back of shops or over them. "Extensions" are usually pan-body lean-to sheds which are attached to structures of more permanent materials. These unit types had 1.4 rooms on average in Freetown and were not enumerated elsewhere in the Condition Survey.

Round Hut and Square Hut configurations are mainly found in the Provinces. Construction consists of a wood frame which is covered with mud and wattle. A cement plaster skim coat is sometimes used as external rendering. These huts range in size from 1.5 to 4.0 rooms on average according to the Conditions Survey.

Housing Types by Size (Average Number of Rooms) 1966-1969

<u>Number of rooms/unit</u>	<u>Freetown</u>	<u>Provincial Capitals</u>		
		<u>Bo</u>	<u>Kenema</u>	<u>Makeni</u>
Detached Houses	2.4	4.2	3.0	4.0
Row Houses	1.6	2.3	1.8	2.1
Apartments	1.9	3.9	3.1	3.9
Commercial Structures	1.4	4.0	7.0	3.0
Extensions	1.4	-	-	-
Round Huts	-	1.5	2.5	4.0
Square Huts	-	2.0	-	2.0
All Structures	2.0	4.0	2.6	3.7
Average Persons/Room	2.5	1.7	2.5	1.8

6. Housing Unit Occupancy Rates

Arraying the average size of the various unit types against household size yields an occupancy rate of 2.5 person per room in Freetown and between 1.7 and 2.5 persons per room in the Provinces. These averages disguise wide variation in family and unit size, of course, and serious overcrowding is observed at the lowest income levels in Freetown, especially in some of the informal areas, such as Kroo Bay.

A rough estimate of the additional stock needed to reduce overcrowding can be made, accepting as an objective the standard of 2.0 persons per room. This standard has been suggested by the Housing and Planning Division of the Ministry of Lands, Housing and Country Planning. To reduce overcrowding in Freetown, for example, an additional 13,830 rooms or the equivalent of 5,530 units was required in 1974. Assuming that the relative level of overcrowding remained constant during the 1974-82 period (very probably an understatement of the situation) than an additional 5,900 rooms or the equivalent of 2,360 units was required yielding a total requirement by 1982 of 7,890 additional units. These estimates are based on a total population of 275.6 thousand in 1974 and 393.8 thousand in 1982, an average existing occupancy rate of 2.5 persons per room and an average household size of five persons.

7. Housing Characteristics

To characterize the housing stock in Freetown, as it was found by the Household Survey, one would say that:

- (1) more than one quarter of the structures were older than 50 years and in poor condition.
- (2) more than one half of the structures were either pan body or wood sheathed.
- (3) almost two thirds of the units resorted to a public tap for water.
- (4) ninety-five percent of the units had a pit latrine in an outhouse for toilet facilities.
- (5) ninety-five percent of the units did not have integral kitchens.
- (6) less than half of the units were lit by electricity.

While urban housing in the Provinces varied with regard to the percentages of the characteristics, the predominant image is that of housing provision at the lowest standard. Later Freetown studies of government employees housing, and in the Kingharman Road area suggest that no significant improvement had been made in housing condition. It is reasonable to expect that even less have been made in the intervening years to the present.

Selected Dwelling Unit Characteristics, 1966-1969 (% of Total)

	Freetown	Provincial Capitals		
		Bo	Kenema	Makeni
<u>Structure over 50 Years</u>	27.8	-	1.5	2.0
<u>Poor Condition</u>	27.5	11.8	3.7	19.2
<u>Materials:</u>				
Masonry	34.3	18.6	N.A	N.A
Masonry & Wood	9.5		N.A	N.A
Wood only	21.0	33.0	N.A	N.A
Corrugated Iron Sheets	34.0	-	N.A	N.A
Mud/Mud & Wattle	1.3	40.3	N.A	N.A
Others	-	14.3	N.A	N.A
<u>Water:</u>				
Tap in Dwelling	2.8	2.7	1.7	3.4
Tap in Compound	26.6	22.3	18.3	19.7
Public Tap	64.4	16.8	56.4	44.3
Others	6.2	58.2	23.5	32.5
<u>Toilet:</u>				
Flush Toilet	3.6	3.8	3.7	5.0
Pit Latrine	94.6	91.8	87.4	94.0
Others	1.8	4.5	8.8	1.0
<u>Kitchen:</u>				
In Dwelling	4.4	7.4	4.7	4.0
Outside Dwelling	14.9	24.4	5.9	33.3
Separate Shelter	78.9	68.1	86.4	62.2
Others	1.8	-	3.0	0.5
<u>Lighting:</u>				
Electric	46.7	26.3	29.5	30.8
Others	53.3	73.7	70.5	69.2

Source: Data from Tables 18-21, C.S.O. Household Condition Survey, all Provinces and Western Area.

Housing conditions in Freetown as perceived by U.N. Experts in their project findings and recommendations to the (then) Ministry of Housing and Country Planning, are set forth below. The year is 1974 and the precise definition of "poor" is not explicitly stated (as it is not in the Conditions Survey).

Housing Conditions in Freetown by Zone

Ward	Population (000's)	Housing Condition	Population in Poor Housing (000's)	Population in fair or Sat. housing
West I	24.0	1/2 good	12.0	12.0
II	34.0	2/3 good	11.3	22.7
III	34.0	almost all good	0.0	34.0
Central I	31.0	1/3 good	20.7	10.3
II	18.0	almost all poor	18.0	0.0
East I	35.5	almost all poor	35.5	0.0
II	42.5	almost all poor	42.5	0.0
III	56.0	1/4 good	42.0	14.0
Total	275.0		182.0	93.0

Source: "Project Findings & Recommendations, Assistance to the Ministry of Housing and Country Planning" United Nations, 1977.

Thus, U.N. experts estimate that two-thirds of the Freetown population were living in "poor" housing conditions in 1974. Assuming no significant improvement in the state of housing in the period to 1982, then 52,000 housing units could be characterized as "poor". Further assuming that 95% of these are suitable for restoration and rehabilitation, then 5% or 2,600 units would be considered structurally unsound or otherwise ready for demolition. Accordingly, this number would be required to be added to the total housing stock to replace unsound units to be demolished now

8. Housing Unit Backlog in 1982

Estimating the backlog will require a number of reasoned assumptions which are based on data and analysis available now. As a general principle, the most optimistic assumptions will be used, thus yielding the minimum assessment of housing backlog. The first and perhaps most optimistic assumption is that at the time of the 1974 census, the housing stock was overcrowded and in poor condition, but there was one housing unit available to each household. Accordingly, the 1974 situation set the baseline for the following tabulation dealing with Freetown alone:

A. Housing Need

1. Units to accommodate new growth, 1974-82 117,000 people @ 5/household	23,400 units
2. Units to reduce overcrowding from 2.5 persons per room to 2.0 persons per room	7,900 units
3. Units to replace those which are structurally unsound or must otherwise be demolished	2,600 units
4. Units to provide a modest vacancy rate in the stock, 2% of total 78.6 thousand households	1,600 units
Sub-total	35,500 units

B. Housing Supply

1. Public housing units	24 units
2. Private sector, formal, 250 building permits/ year, units started and completed same year	2,000 units
3. Private sector, informal, at twice formal rate assumed	8,000 units
	<u>10,024 units</u>
Sub-total	10,024 units
TOTAL: 1982 Housing Units Backlog (A-B)	25,500 units

Estimates of the 1982 backlog of housing supply in the provincial areas can be determined in much the same way as the approach used for Freetown.

As a first step, the growth in household for each of the urban areas is determined for the 1974-1982 period. This provides the estimate of the number of units needed to accommodate such growth, on the assumption that each household will occupy one unit.

Secondly, the room occupancy, as reported in the Conditions Survey, is evaluated to determine the number of units that must be added to the housing stock in order to reduce occupancy to 2.0 persons per room. Both the Southern and Northern provinces report occupancies below the 2.0 person standard, and thus adjustment is required only for the Eastern province, which reported 2.5 persons per room. To reduce overcrowding in the Eastern province in 1974, an additional 1200 room or 364 units were needed in Kenema, and 5,200 rooms or 1,600 units were required in other urban areas of the province.

Additional units are required to replace those that are structurally unsound. The character of the provincial capitals and other urban centers is a combination of rural and urban form and construction. Relatively dense masonry buildings at the urban core give way rapidly to a loosely knit fabric comprised of mud huts and masonry dwellings at the fringe. It is accordingly difficult to judge exactly what would be considered a "poor" unit in this context. For present purposes, however, it is assumed that one-third of the 1982 stock is "poor" and that five percent of this amount should be demolished because it is structurally unsound or otherwise unacceptable.

Further provision must be made for a modest vacancy rate to facilitate effective operation of the housing market in urban areas. A 2% rate is assumed.

	Southern Bo	Urban	Eastern Kenema	Urban	Northern Makeni	Urban
A. <u>Housing Need</u>						
1. Units to accommodate new growth, 1974-79	2,520	2,700	2,020	20,000	1,710	8,700
2. Units to reduce overcrowding	0	0	365	1,200	0	0
3. Units to replace those which are structurally unsound	142	78	113	677	97	290
4. Units to provide a vacancy rate (2% of 1982 H.H.)	170	94	136	812	116	348
Sub-Total (nearest 10)	2,830	2,870	2,630	22,690	1,920	9,340

On the supply side, only five public sector units have been built in Bo, and none elsewhere in the provinces. Further evaluation of housing supply is made difficult by the absence of stringent building controls or permit systems and even more so by the character of urban development in the province, as described above.

It is accordingly unrealistic to assess the adequacy of supply and the condition of units without a more definitive survey. The Conditions Survey states that housing in the provincial capitals, for example, was "poor" for 3.7% of stock in Kenema and 19.2% in Makeni. Other inadequacies noted in condition of stock had more to do with the availability of water and electricity than with the quality of construction.

These infrastructure issues require more definition and comparative evaluation in the Sierra Leone context before a firm judgment on backlog in the housing stock in the Provinces can be made. At this juncture, it is apparent, however, that while many informants indicate the need for more housing in the Provinces, the key question is the degree to which scarce resources are applied in easing the transition from village-like development to that which is more typically "urban".

9. Housing Density

One of the key elements in developing a housing density analysis is a detailed land inventory of the urban areas. No such inventory exists. Photogrammic maps of the country and the urban areas were prepared in 1969, for the (now) Ministry of Lands, Housing and Country Planning, but urban boundaries have not yet been overlaid on these maps, nor has urban land area been calculated.

The Municipal Engineering Department of Freetown has however, calculated the area of the city (Greater Freetown) as 26.25 square miles, but has no further breakdown.

In contrast, the Ministry of Lands, Housing and Country Planning estimates the area of Greater Freetown as:

Ward East 3	15.856 square miles (including 1972 annex to Allentown)
Ward West 3	6.200 (including Lumley and Juba)
Ward Central	5.800
	<u>27.856 square miles</u>

Accepting this larger area, then, in 1982, the Greater Freetown area, with a population of 393,000 had 78,800 households or 4.42 per acre. This relatively low overall density reflects the incorporation of all land uses including large areas of mountain forest and seashore. Population, clustered in residential areas, obviously lived in higher urban density.

In contrast, the OAU Village, originally constructed for the meeting of Heads of State, is now a rental estate in the portfolio of the Sierra Leone Housing Corporation. It contains 60 units on 36 acres, with a gross residential neighborhood density of 1.67 units per acre. This represents the lowest density of the upper income single family unit communities which pepper the hillsides overlooking Freetown.

At the other end of the spectrum, the Kingharman Road area, surveyed in 1976, contained 4,794 people in 1,035 households on an area of 36.5 acres. This area had an overall density of 28.36 households per acre. It is probably representative of the pan-body communities that are located close to the core of the city.

An interesting contrast is the Kissy Estate, which is the only major Government public housing scheme in Freetown. These one and two bedrooms rental units range in size from 150 to 250 square feet and thus provide 30 to 50 square feet of space per person. There are four sections to the project; section 1A is occupied, section 1B is under construction and section 2 and 3 are in the planning stage.

<u>Kissy Estate</u>	
Section 1A	306 units @ 8 acres = 38.25 units per acre
Section 1B	102 units @ 2 acres = 51.00 units per acre
Section 2	250 units @ 12 acres = 20.83 units per acre
Section 3	250 units @ 11 acres = 22.67 units per acre

Thus, Kissy Estate densities exceed those of Kingharman Road by wide margins in two sections and are lower in density in two sections by much slimmer margins. This suggests that, in the Freetown context, density is a less important measure of residential acceptability than the presence of a planned environment having all services.

10. Tenure and Housing Cost

Freetown is a renter's city, with 77% of the households renting accommodation at the time of the Condition Survey. This characteristic has not changed much at all, according to observers of the urban scene, since the time of that Survey in 1974. Kenema ranks first of the Provincial Capitals in renters, and Makeni ranks last.

Percentage Distribution of Households by Tenure 1966-1982

	Freetown	Provincial Capitals		
		Bo	Kenema	Makeni
Owners	16.7	36.0	24.8	48.4
Renters	77.0	48.4	65.0	29.8
Rent free/others	6.3	15.6	10.2	21.9

For present purposes, the monthly rents that were paid by households at the time of the Condition Survey have been escalated by a Sierra Leone CPI factor of 4.99 (1961 = 100; 1962 = 136.5; 1982 = 681.5) to indicate current expected rent levels.

Average Monthly Household Rent Paid 1982

	Freetown	Provincial Capitals		
		Bo	Kenema	Makeni
Owners (rental value)	Le88.72	Le11.78	Le59.98	Le52.30
Renters (rent paid)	37.72	36.08	32.58	50.75
Others (rental value)	45.02	42.71	32.09	33.43

The rental range for Freetown, on the 1982 CPI projection, is Le18.11 to Le91.82 per month. In comparison, middle-income Government Employees responding to the 1975 sample survey paid a rental range from less than Le10 (4.2% of the sample) to Le60 and above (3.2%). Around 22% paid in the Le10-19 range, but 50% of the sample paid between Le20-29.

Expectedly, 96.5% of these same employees expressed home ownership as the preferred tenure. More than 88% of them are now renters.

In the Kissy (1) Estate, a new rent schedule requires only Le10 for a one bedroom unit and Le28 for a three bedroom unit. Everyone agrees however, that the Kissy Scheme entails substantial subsidy.

In contrast, units in the OAU Village now rent for Le10,000 annually, paid in advance. The Housing Corporation plans to raise rents in the Village to Le15,000 per unit annually, by year end.

The lowest rents reported (in 1979) are for a single room in a pan-body house. Rent ranges from Le2 to Le6 per month with the least expensive areas being Kroo Bay and George Brook. Two rooms in a pan-body house rented for Le3 to Le14 in 1979, depending on location. Such a two room unit in 1982 is reportedly renting for Le18 to Le20 per month.

As a rule of thumb, households in the middle income range expect to pay 30 to 33 1/3% of their gross income on housing. Some are forced by the tight housing market to pay more--as much as one-third of their net income or half of gross. There is a general (and expected) agreement that the lower one gets on the income scale, the lower the percentage of monthly income is available for housing. This simply reflects the higher proportion of income which is absorbed in basic food and transport costs for these groups.

C. Projection of Housing Demand and Investment

Data collection in Sierra Leone is inadequate and outdated. Furthermore, the best system for collecting information about incomes in Sierra Leone is unlikely to obtain accurate data about the large number of households with at least one member engaged in informal sector activities.

The methodology used to project the number, type and cost of housing needed in Sierra is as follows:

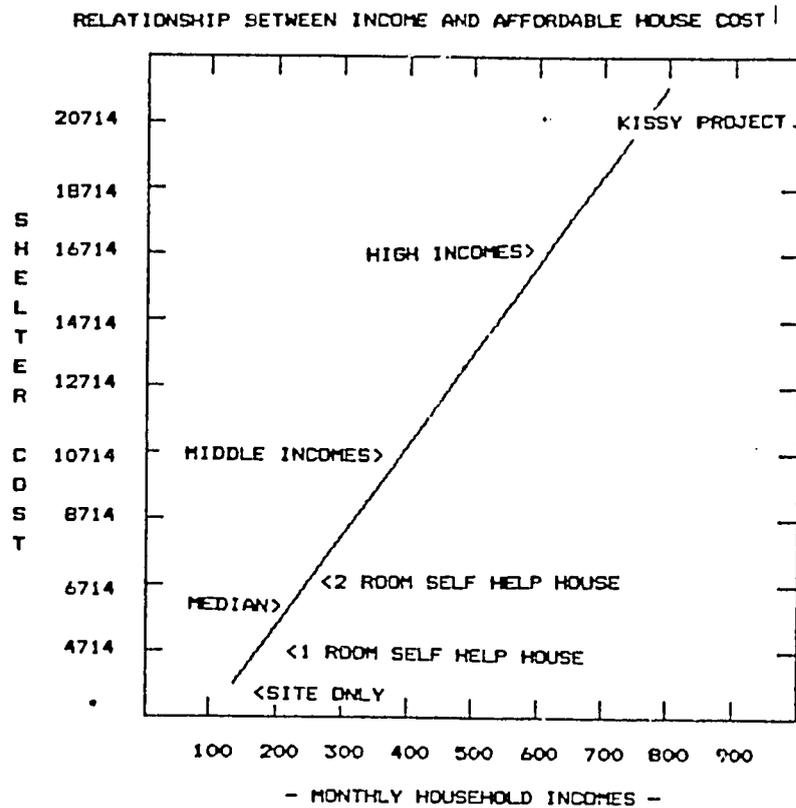
1. Using the population projections and household formation rates discussed above and assuming one unit per new household, the number of new units needed each year are calculated.

Estimated Number of New Housing Unit Needed in Freetown by 1989

Income Range	1985	1986	1987	1988	1989	Totals
0 - 134	789	821	855	890	926	4281
134 - 268	1646	1714	1784	1857	1933	8934
268 - 399	752	783	815	849	884	4083
399 - 536	350	364	379	395	411	1899
536 - 802	221	230	239	249	260	1199
802 - higher	265	276	287	299	312	1439
	4023	4188	4359	4539	4726	21835

2. Assuming that (1) the income distribution ranges for projected years are the same as estimated for 1983, (2) households spend 30% on housing, (3) the affordable amount that households could borrow on 20 years, 12% interest terms is the maximum that could be spent in building a housing unit; the number of units required by each income range and the estimated cost of providing the units is determined.

The following graph plots the relationship between income and affordable investment in housing.



It should be noted that the methodology used could be improved when a better data base is in place.

The investment needed in the Freetown shelter sector from 1984 to 1989 to build 21,825 units at affordable standards of construction is estimated in Table 7 to be about Le200 millions using 1983 values for the Leoneans. This estimate assumes that the investment would be applied in proportion to the need by income ranges. Since one high cost unit is equal to 10 to 20 site and service level houses, the same investment misapplied could result in a continued shortfall of thousands of units for low income households.

The SSA team did not attempt to project total units and costs for the towns and rural areas because inadequate data are available for calculation of the number and type of housing needed. Even assuming lower housing standards for towns and rural areas, these areas are likely to have a need (of a type different from urban areas) greater than Freetown. Assuming the small town and rural need is no more than 50% of Freetown's, the total national investment needed by 1989 would be:

	<u>Millions Leones</u>
Freetown	Le200
Other Areas	Le100
Backlog	Le229
Total	Le569

It is clear that Sierra Leone must increase the rate of investment in the shelter sector and manage scarce housing resources properly or face a growing backlog of unmet housing needs.

It is not uncommon for developing countries to spend a larger percentage of their Gross Development Product on the shelter sector than more developed countries. There are several reasons for this pattern including the fact that most developed countries have a larger and better housing stock. As a rule, developing countries should be spending about 5 to 10 percent of their GDP.

If Sierra Leone spent 5% of its current GDP on shelter each year, it would spend Le77.5 in 1983. Current spending is estimated to be less than three percent. Increasing the shelter sector spending rate to 6% of GDP may be adequate to meet the new shelter needs (Freetown alone will need Le37 each year) and would begin reducing the current housing backlog.

D. Land Analysis

The unique characteristic of urban land in Sierra Leone is the clear division of tenure type between the Western Area and the Provinces. The Western Area--the former colony--land mass is held in fee simple, a freehold, by both government agencies and private individuals. In contrast, in the Provinces--the former Protectorate--property is held among the chiefdoms, either by communities or families.

Chiefdoms are divided into sections with administrative heads, who control a given area of land (or number of villages). The land within a section is further divided into community and family holdings. Further, each family, in turn, has paternal and maternal associations which qualify a set of people to have land rights. There is no modern legislation over this matter, and the issue of defining familial land rights will largely depend on the community's definition of the term.

As a basic tenet in the holding of land in Sierra Leone, only land within the Western Area can be conveyed freehold, and only leasehold rights can be granted in the Provinces.

Both freehold and leasehold land can be encumbered by mortgage loan liens. In the provinces, the Paramount Chief usually agrees to such a lien, and in some instances will guarantee the loan as well.

1. Land Availability

Discussions with staff of both the Lands Division and the Housing and Planning Division of the Ministry of Lands, Housing and Country Planning have yielded little information about land availability in urban areas. These agencies indicate that there is little knowledge of the current status of urban land, especially with regard to land use, availability of vacant land and public/private patterns of ownership.

Photogrammetric maps of Sierra Leone were issued in 1971 by the Directorate of Overseas Survey, U.K., on the basis of overflights during 1969-1970. Since then, changes in the extent and pattern of urban development have been kept only informally, through sporadic on-the-ground surveys in some urban areas.

The Lands & Survey Division is responsible for surveying land that is the subject of Government negotiation (for sale or purchase in the Western Area; land lease in the Provinces). These surveys are then appended to transfer documents and filed. The Division states that summaries of Government transactions are not kept, and thus it is not possible to know at any time exactly how much land is held by Government.

Further, staff of the Housing and Planning Division do not have a land analysis of the area utilized by the full range of urban land uses, nor do they have any concrete data as to the rate that vacant land is being absorbed by urban growth.

It is therefore difficult to evaluate the availability of urban land for housing in precise terms. It is possible to draw some broad conclusions, the essence of which suggests that an adequate supply of vacant land exists to accommodate urban growth over the next two decades.

In the Provincial areas, the availability of developable land for urban purposes is determined in large part by the availability of piped water supply. The actual process of negotiating a land lease is rather informal, for the Paramount Chief of each area generally welcomes development, which would benefit the areas under his control. Leases are generally granted for periods of 99 years. Government does, however, have the right to set lease terms unilaterally if there is reluctance on the lessor's part with regard to a needed Government lease.

Land availability in Freetown is constrained somewhat by the geographic features of the city. Greater Freetown land mass takes the shape of a horseshoe that has its arch pointing in a generally north-west direction. The northern perimeter is bounded by water--the Sierra Leone River and the Atlantic Ocean. The southern boundary is limited by steep hills which contain a large forest reserve.

Accordingly, Freetown development in the years ahead must take the form of a linear city, running from Juba and Lumley in the West to Kissy, Wellington and Allen Town on the East. Expansion of present land uses will be accomplished through a process of infilling and by developing large tracts that are available both east and west. Informal estimates as to the availability of vacant land range from 1,000 to 6,000 acres.

Population density studies undertaken as part of an unimplemented sewerage scheme for Greater Freetown, indicate that the area had a gross density of 17.3 persons per acre in 1974 which was expected to rise to 22.7 persons by 1980. In the year 2000, this density was expected to reach 48.1 persons per acre. This is not an unusually high density in the urban

context and suggests that future growth can be readily accommodated in the present land mass, given the present pattern of density in the existing residential areas.

The Sierra Leone Housing Corporation (SALHOC) has undertaken a survey of government land inventory in the urban areas which could be used for large scale housing development. In the provinces, 716 acres have been identified as the most likely targets for such development. In greater Freetown, 329 acres, mainly in the western and eastern wards, have been identified.

<u>Area</u>	<u>Acreage</u>	<u>Location</u>
1. Greater Freetown, West		
a) Brookfields	20	2 Miles from city center
b) Juba	20	5 Miles from city center
c) Goderich Rifle Range	100	7 Miles from city center
2. Greater Freetown, East		
a) Kissy	70	3 Miles from city center (several sites)
b) Jui	119	7 Miles from city center (several sites)
3. Kenema	165	in town
4. Bo	251	in town
5. Makeni	300	in town

The basic unit of land measure in Greater Freetown is the town lot, an area of 50 x 75 feet. Some informants indicate that the dimensions of a town lot in years past was 80 or 100 x 75, indicating a land market response to population growth and increased demand for residential land.

Town lots are created by sub-dividing bulk parcels. Current sub-division regulations have been characterized as "scrappy", allowing land-owners to sub-divide without regard to adequate access to back lots. Typically, a ten foot right of way is provided from a public street to town lots located at the rear of a larger parcel of land. Attempts to increase this standard have met with land-owner opposition. They contend that upgrading of sub-division standards represents a taking without fair compensation. The Ministry of Lands, Housing and Country Planning does not appear to have pushed their own position, but it is worthy of note here that the Town and Country Planning Act, specifically excludes sub-division regulations as a basis for a compensation claim.

Conveyances in freehold and in leasehold for a period exceeding three years must be recorded with the Administrator and Registrar General. An adverse possession law permits conveyance after twelve years of open and notorious possession.

2. Land Values

Land values in Greater Freetown are higher in the West and lower in the East. The Wilkinson Road area, for example, has a town lot price of Le4,000 to 5,000; Signal Hill prices range from Le4,000 to 7,000. Lumley lots now cost between Le3,000 to 4,000.

The Kissy-Wellington areas, near the Industrial Estate in the Eastern part of Freetown command Le2,000 to 4,000 per town lot.

Broadly speaking, the range is:

East:	Le2,000 to 4,000
Central to West:	Le3,000 to 5,000 throughout
West, within Sea view:	Le7,000 and above
Centre town area:	Le8,000 to 15,000 (minimum)

3. Land Use Planning

The legal basis for urban planning in Sierra Leone is the Town and Country Planning Act of 1946. It is very strongly modeled on the similar British Act. Broadly speaking, the Act legitimizes the planning process by permitting the establishment of Town and Country Planning Boards and the designation of Planning Areas nationwide. Thus far, Freetown and five urban areas in the Provinces have been so designated: Kenema, Koidu, Makeni, Bo, Kaffue-Bullom.

A national urban planning analysis was prepared by an Israeli firm in 1965. It included the usual array of data on population, the economy, geography and the existing urban situation. It was viewed as a first stage in the preparation of a national urban strategy, but no work was done beyond the initial planning analysis.

There is neither a comprehensive plan for Freetown nor for the other designated areas. The Ministry of Lands, Housing and Country Planning has the responsibility for preparing such plans but has not yet done so. Ministry staff report significant shortage in trained personnel, equipment and supplies, thus slowing substantially the pace of even the most basic surveys. The Division of Housing and Planning in the Ministry has six urban planners and two assistant planners on staff now. Not all are fully qualified, and two planners are stationed up-country to deal with Provincial matters.

Staff at the Ministry also cite difficulty in finding qualified professionals and attracting them to government posts. There are no schools of architecture or urban planning in Sierra Leone. A civil engineering program is in operation at Fourah Bay College.

Although a comprehensive plan for Freetown does not exist, the Housing and Planning Division has prepared what they call a "Zoning Map", which articulates the broad areas of existing land use in the city, and suggests desired growth directions. This map is the keystone in planning decision now, and is used in such matters as passing on the proposed use in building permit applications.

There have been physical plans for Freetown prepared in the past years, before Independence. The noted British architect-planner Maxwell Frye prepared a scheme in 1946. It recognized the opportunities and constraints of mountains and sea, and further suggested a rationalization of the road and major urban land uses. The plan was officially adopted, never implemented, and is now generally forgotten.

A British architect, Borys, who had a Freetown practice, made a number of urban renewal proposals shortly after Independence, and compiled them in an informal collection of sketches and photographs. These were broad concepts, not easily implementable and were not further considered in government planning thought after independence.

About the only other efforts at planning have been some sketchy studies of land areas affected by proposed road schemes, such as the Ministry of Works plan for Wilkinson Road in 1949 and the 1960 coastal road scheme for Freetown-Waterloo.

At present, the Division of Housing and Planning does not have resources required for planning of Freetown or other urban centers of the country. There is a clear need for a national urban strategy and up-to-date socio-economic and land use studies which can be used as a basis for comprehensive planning in these urban areas. The Ministry appears to suffer severely from a lack of financial support and it is thus unlikely to be able to effectively fulfill its function unless such support is forthcoming.

Ministry staff in Provincial cities are concerned primarily with building and development controls although some limited land use analysis takes place. A Ministry planner in Koidu is preparing a sketch physical urban plan, which is being financed by several of the mining companies.

In provincial urban centers, outside those designated as planning areas, the Provincial Health Rules govern the siting of buildings, location of sanitary facilities within residential areas and also include some basic rules-of-thumb with regard to structural stability. These rules, administered by the Provincial Health Officer, District Commissioner and Paramount Chief provide the only basis for land use control in these areas.

4. Infrastructure Services in Residential Areas

Responsibility for the provision of infrastructure services is divided among several ministries and para-statal organizations.

Water supply in the Western area is the responsibility of the Guma Valley Water Company (GVWC), a para-statal linked to the Ministry of Energy and Power and established in 1961. The company manages the Guma Dam, having a reservoir capacity of 4.8 billion gallons, which was commissioned in 1966. GVWC has a service area which includes greater Freetown; it extends easterly to Allen Town and westerly to Sussex. There are approximately

6000 service connections in Freetown and 500 public standpipes for community water supply.

GVWC now provides an average of 350 water connections annually in both house connections and public standpipes. Average daily per capita consumption in connected dwelling units is around 30 imperial gallons, while at standpipes the average per capita consumption is 5 to 10 gallons per day.

In low income areas, standpipes are installed so that the maximum distance travelled in one direction is 200 feet. Some adjustments are made to account for variations in community density, but there is no standard for such adjustments, which are usually made informally and often in the field.

Technical staff at GVWC indicate that the current level of water service is greater in the Western wards of greater Freetown, while the Eastern area will require more investment in the years ahead.

Although the Guma Dam is now operating well below its capacity of 18 million gallons per day, the GVWC has already commissioned pre-feasibility studies of a new dam site of Orugu. Construction of this facility could start as early as 1986, if capital funds are budgeted for the project.

Investments of this nature are in the long-term paid for by the consumers of water. GVWC revenues are linked to the rateable value of structures in Greater Freetown. Basically, all households pay rates, for it is presumed that water is drawn from some source provided by GVWC. Thus, households in pan body communities which are served by public standpipes must pay GVWC rates.

The assessment of residential structures for tax purposes in greater Freetown is the responsibility of the Municipality's Valuation Department. Annual property taxes are not exorbitant, averaging 0.6% of estimated market value. Assessed value is directly related to location and quality of construction. In Kroo Bay, for example, pan body structures are valued at five to ten cents per square foot. Structures of more permanent materials can be valued at twenty to thirty cents.

The GVWC collects 45 cents per Leone of assessed value. In contrast, the Freetown Municipality collects 35 cents, to cover all of the functions for which it is responsible.

For the urban areas of the provinces, water supply is the responsibility of the Water Supply Division of the Ministry of Energy and Power. This Division executes engineering design for small scale waterworks and supervises construction. Many of the urban projects in recent years have been financed with bi-lateral and multi-lateral assistance and have often taken a design-build format. The French firm Degremont, water supply specialists, have taken the lead in designing and executing water supply system to cover existing development in thirty-five urban centers nationwide.

The population in these towns is estimated at around 400,000. It has been reported that many of the water treatment plants in these areas are in poor condition, with mechanical equipment cannibalized for spares. Many public standpipes have been blanked off to prevent wastage from broken taps. Supplies are often available only three hours a day, typically providing a consumption of less than 20 litres per day per capita.

Sanitary sewerage systems are practically non-existent in Sierra Leone. There is one small system in Freetown, serving the Paramount Hotel and several nearby government buildings. A second small system serves the Queen Elizabeth II Quay area. Both discharge raw sewage into the sea. Together they serve approximately 4,000 people.

In all other cases, on-site disposal is utilized. The most common facility is the pit latrine, normally housed in a separate structure at the rear of a lot. Some residential areas use septic tanks and cesspools.

In some of the lowest income areas, public out-houses are equipped with night soil buckets which are emptied by employees of the Ministry of Health. There are approximately 2,500 buckets in Freetown. The Ministry of Health also assumes responsibility for emptying septic tanks on an as-needed basis. It operates three tank trucks in Freetown and charges Le20 for the service; the Freetown Municipality operates three smaller tankers and the Army, two.

Some abuses have been reported, whereby night soil is emptied into storm drainage channels. There are not enough personnel and equipment to effectively maintain a high level of sanitation, especially in the lower income settlements. In seashore areas, such as Kroo and Susan's Bay, the beach is used as a public toilet.

Storm drainage in urban areas is accomplished through surface systems. The rainy season in Sierra Leone is from May through September, with the most of the rain falling in the June to September period. Single storms have been recorded as producing rainfall intensities in excess of five inches per hour.

The most extensive network of storm drainage gutters has been developed in Freetown. Main channels discharge into the Sierra Leone River, the harbour or the Atlantic Ocean. The system has been developed in a piecemeal fashion, over the past 100 years, and has not benefitted from comprehensive and systematic design.

Periodic flooding occurs in the flatter areas of the city, such as Kissy Road and the Fourah Bay area. Localized flooding is caused when large amounts of solid waste are dumped into the open gutters because of inadequate solid waste collection facilities. In addition, the open storm drains are often used as sanitary sewers in some areas of the city.

The formal system of solid waste collection in Freetown provides for a number of dispersed collection bins throughout Freetown. These are emptied periodically by private contractors on behalf of the Municipality.

Solid waste is dumped at the Kingtom control area, which is the only dump in town. Tipping in recent years has not been effectively controlled; both garbage and pathological waste from hospitals are dumped indiscriminately without benefit of a layer and cover scheme. Scavengers are known to frequent the Kingtom dump.

Tipping is not controlled in another sense, as well. Vacant lands areas near some residential communities have been used as mini-dumps and street refuse, especially in market areas, is routinely swept into the storm water channels.

In the provincial urban areas, solid waste management is accomplished through collection and composting in controlled areas. The Ministry of Health's Public Health Division provides solid waste collection systems by direct labor in Bo, Kenema, Koidu, Magburaka and Makeni.

The development and maintenance of urban arterial roads is the responsibility of the Roads Division of the Ministry of Works. There is no comprehensive traffic and transportation plan for the nation or the urban areas. There is a general objective of linking the major urban centers and opening up agricultural areas not now well served by roads. Inter-urban links are developed on the basis of perceived need, as development funds become available. The same is true for intra-urban roads, especially with regard to maintenance.

Secondary feeder roads are the responsibility of the municipalities and in view of limited resources available are not developed at a pace which keeps up with growth. Maintenance is generally poor. In the lower income areas, unpaved lanes, often in low lying areas, predominate.

Although the Electricity Corporation, a para-statal linked to the Ministry of Energy and Power, has expanded its capacity significantly in recent years, a good portion of the population depends on sources other than electricity for basic residential lighting. Kerosene pressure lamps are commonly used and are often the only source available in low income areas. Substantial delays in service connection are often common, even when electric service connection charges and subsequent rates are affordable.

There is at present a backlog in requests for electric service. About 2,000 households in Freetown alone await service and the Ministry is shifting meters from units that are vacant or otherwise out of service as available to respond to requests. Meters are in short supply, and have a substantial foreign exchange component. A shipment of 4,000 is scheduled to arrive over the next seven or eight months, but until then the queue for service will lengthen, as Ministry policy states that connections will not be made in the absence of a meter.

The Electricity Corporation has experienced a 4.5% load growth in recent years, in Freetown alone. There are approximately 40,000 electrical services in Freetown now, which represents approximately one half of the number of households. The Conditions Survey indicated that 46.7% of the

households then used electricity for lighting and thus there appears to have been little change over the years in percentage of the households served.

The Corporation further estimates that almost one-quarter of the urban households in the Provinces are service connected. This compares with 26.3% as indicated in the Conditions Survey.

In Freetown, about 800 service connections are made each year; in all the Provinces about 300.

The Ministry controls what it estimates to be a 10% pirate connection rate through a system of periodic inspections.

There are no long-term projections of demand or long-term capital improvement programs, formulated within the technical staff of the Ministry.

E. Institutional Analysis

1. Government and the Para-statal Enterprise

Para-statal enterprises consist of operating companies whose capital is owned by the Government. Some parastatal companies are expected to remain competitive and operate in the private market without subsidy, while others, particularly public utilities, receive Government subsidies to keep rates lower than they would be if not subsidized.

a. Major Para-statals

There are about 25 para-statal enterprises in Sierra Leone, of which 7 are the most important. Five of the major parastatal companies are in the area of public utilities, and consist of the following companies:

- The Ports Authority
- The Petroleum Refining Company
- External Communications
- Electricity Corporation
- The Guma Valley Water Authority

Two other major para-statal firms are the source of foreign exchange to the Government. They are the Diamond mining Company and the Produce Marketing Board. At the end of 1981 the Diamond Mining Company had Le11.457 million in inventories of diamonds, Le0.892 in cash, and Le1.257 million in accounts receivable. At the end of 1981, the Produce Marketing Board had current assets of Le31.9 million. The working capitals needs of the Mining Company and the Marketing Board are met from their own internal funds, with no subsidy from Government. They both also maintain foreign exchange accounts abroad. The Mining Company finances its overseas activity and the Marketing Board uses foreign exchange mainly for rice imports.

The only para-statal company dealing with housing in Sierra Leone is the Sierra Leone Housing Corporation. Details about its history and operation follow.

b. The Sierra Leone Housing Corporation (SALHOC)

The corporation was formed by an Act in 1982 to be responsible for the administrative and financial activities of the public sector housing programmes throughout the country. It was empowered to construct housing nationwide for all income groups. Like many housing corporations in Africa, the enabling act provided for SALHOC to do almost anything to improve housing, including operating as a savings and loan institution. In theory, SALHOC was to operate with some independence and relieve the GOSL from burdens of operating housing programs. In practice, SALHOC is under considerable control by the government.

Part of the reason for the continuing close government control is the fact that SALHOC was not given adequate capital to operate independently. The initial capitalization of the Corporation came from transferring two major sets of housing assets from the GOSL to the Corporation. The first was the sixty-unit luxury home complex constructed for the annual meeting of the OAU and hosted by Sierra Leone in July 1980. The second was the 314 unit "low cost" housing project (Kissy I) built prior to that time by the Government. In addition, about 44 tracts of vacant government owned land was to be deeded to the Corporation.

SALHOC has not yet developed any projects. The Corporation's major undertaking to date has been the management and maintenance of the properties described above. Meanwhile, the Corporation's board is under pressure to restrict any near term projects to middle or upper income groups because of the need to secure profits to safeguard the future operation of the Corporation. The African Development Bank has indicated interest in making an \$8 million loan to SALHOC.

The Government intends for the corporation to be self-sufficient and operate without additional government subsidy. The enabling Act also defines the levels of effort that the Corporation should make for three income groups. These are:

range	income	Percent of effort
low income	Le70 to Le150 per month	60%
middle income	Le150 to Le350	30%
high income	Over Le350	10%

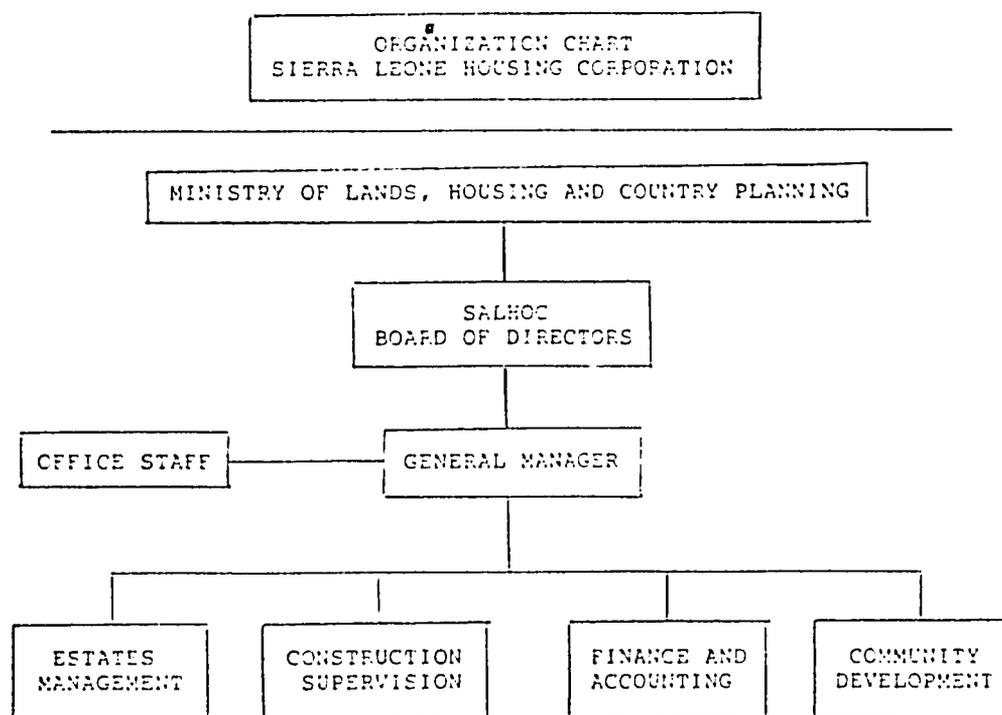
This policy has a worthy objective of cross subsidizing low income projects with profits from higher income projects. The problem with this approach is that Sierra Leone has too few higher income families in relation to the large number of lower income families. Depending only on cross subsidies from higher income projects would limit SALHOC

to a small number of low income units or force the organization to build a greater percentage of higher income projects and a smaller number of lower income projects.

SALHOC has assembled a small staff who are interested in the Corporation's objectives and have good skills in their fields; however, the absence of low income housing projects in Sierra Leone has made it difficult for them to gain experience in affordable housing systems. The SALHOC staff will need technical assistance and training in both design and implementation of large scale low income housing programs. Low income projects, particularly projects involving sites and services and self help housing, will require the services of additional trained staff. The self help approach will involve a people oriented program that will differ from the current experience of most SALHOC staff.

As noted above, SALHOC does not currently have a practical means of paying for the expansion of its staff and the Corporation will need to obtain funds from the Government or use project funds to pay implementation costs. This suggests that projects must include cost recovery for future recurrent costs. Resolving this problem will be critical to the long term success of SALHOC.

The current organization of SALHOC can be easily modified to accommodate low income programs. The current organization is shown below:



2. Private Housing Institutions

a. Company Owned Housing

Larger private firms often own housing that is reserved for the use of their employees. Examples of enterprises with company owned housing include the larger factories, mining companies, banks, insurance companies, etc. In most cases, housing is provided for senior staff, however, firms like mining companies also offer housing to lower level employees. The terms of provision of housing is included in some labor agreements.

A central record of the number, location, and standards of this housing does not exist. The SSA team observed several examples of company housing. Most was of high standard and well maintained.

b. Sierra Leone Teachers Union (SLTU)

One of the best organized efforts in the private sector to improve housing is one involving Sierra Leone's teachers. Under the auspices of the Sierra Leone Teachers Union (SLTU), a scheme for providing housing loans to members of the SLTU Credit Union has developed. A description of this activity follows in this section.

The teachers credit union have an active leadership who have been seeking support from the Government of Sierra Leone and foreign lenders/donors. As a private sector organization, they are prepared to develop programs to meet the housing needs of their membership. They have discovered that the absence of housing policy in Sierra Leone has obstructed their efforts to mobilize financial resources and technical assistance. To overcome this problem, they sponsored a conference to discuss government policy and cooperative housing.

The SLTCU is an example of a private sector organization that may provide its nation an example of how to mobilize local resources.

(1) Background of SLTU

The education system in Sierra Leone has a history that is different from that in many developing countries. Until recently, most education was provided by non-government institutions like church related schools. Teachers were not employees of the government.

In some African countries, teachers employed by the public sector received housing, pension and other benefits. However, because of their tradition of not receiving assistance from central government, Sierra Leone's teachers have had to resort to organizing their own solutions to teachers' needs. One of the most successful teacher sponsored activities is the SLTU, a labor and credit union for teachers.

(2) SLTU organization

From a membership of about 14,000 teachers, about 100 delegates are elected to a biennial conference where they select a National Executive Committee and several working committees. The Executive Committee hires staff. The current staff are:

Secretary General (Chief Executive)
Assistant Secretary
Finance Officer
Assistant Finance Officer
Clerical staff
Regional Executives (1 in each of 4 regions)

The SLTU is financed from dues of members. There is a 90% check-off in the primary school system. At present, the dues are Le7.50 per member per annum. The SLTU maintains affiliations with international labor organizations including the American Federation of Teachers, The National Education Association of America and the Canadian Teachers Federation.

(3) SLTU Credit Union

The SLTU's Credit Union is organized along the lines of U.S. credit unions. It has about 4,000 members. Teachers save by payroll deduction. Short term personal, home improvement, and auto loans are made for up to three years. An interesting new loan program for teachers in rural areas who wish to farm as a second occupation has been successful and is said to demonstrate the SLTU CU's ability to manage more complex loan schemes.

Since payments are collected by payroll deduction and members are subject to peer pressure, the default (past due) rate is currently below 2 percent. Home improvement loans made from the credit union fund are charged 15% interest rate per annum.

(4) Cooperative Housing Savings Fund (CHSF)

After the Credit Union was well established, many members asked for long term housing loans that could not be made because Credit Union savings are subject to short term withdrawal. The leadership of SLTU decided to form a separate entity, the Cooperative Housing Savings Fund, to attract long term savings from Teachers and seek other funding for long term housing loans to teachers. CHSF is governed by a board of directors who are subscribers to the fund.

Of the 4000 members of the Credit Union, about 120 have agreed to pay into the housing savings plan. The fund has a balance of Le32,040. No loans have been made and members of the CHSF will not receive interest at the outset. No member may request a loan until he or she has been paying into the plan for at least one year.

The average monthly amount paid into the plan is as follows:

Minimum contribution = Le 30

Maximum contribution = Le 100

Average contribution = about Le 35

The proposed rate for home loans is undetermined.

The major constraint attracting funds at a higher rate is that some members are aware that the inflation rate is very high in general and especially for some classes of building materials. Savings without a very high interest rate is seen as pointless and the new CHSF does not have a means of paying much interest until loans are made.

Another constraint is the fact that long term lending for housing usually requires that many save for long terms and few borrow for long term. Since the saving to date is by members who want loans, it is likely take them many years as the cost of housing increases due to the high rate of inflation.

The answer to these problems is to find other sources of mortgage financing or increase the base of savers.

3. Financial Markets of Sierra Leone

The financial system in the private sector consists of five commercial banks, nine rather dormant insurance companies, and about a thousand cooperative societies. Basically, it would not be incorrect to view the banking system as the financial system within the private sector. The financial institutions making up the public sector consist of the Central Bank (the Bank of Sierra Leone), a financially weak National Development Bank, and the Sierra Leone Housing Corporation, the Post Office Savings Bank, and the Bentworth Finance Company. These are the only institutions in the country that currently could initiate policies related to the housing finance. There are no private finance companies, no private investment banks, no equities market, and no market in any important financial instruments.

Sierra Leone is predominantly rural and agricultural, and the inadequacy of a financial framework for agricultural finance is one of the major problems of the economy. The development of a rural finance

system would include a mechanism for providing funds for rural housing. Agricultural finance at the present time consists mainly of private moneylenders that provide immediate loans at very high rates of interest. The formal financial sector has so much in the way of red tape, collateral, requirements and lending restrictions that farmers resort to using the informal sector moneylenders as their major source of short-term loans. The larger commercial banks have very little expertise in agricultural lending, and are unable to provide technical support to the agricultural sector.

The Bank of Sierra Leone tried to solve the problem of insufficient collateral on small rural loans by establishing a Credit Guarantee by the Central Bank of 2/3 of any individual loan. The plan was relatively unsuccessful, however, since even a 2/3 guarantee was not sufficient to cover commercial bank's collateral requirements. In early 1982, the Central Bank raised this percentage to 80%, but there is still relatively low lending by the Bank. In addition, the insolvency of the Bank of Sierra Leone requires that the Bank simply print up funds to make their guarantees good when the individual borrower defaults.

There are three major choices that households can make when they decide to save in the form of building up intangible financial assets. They can make deposits in commercial banks (demand, time, or savings deposits), they can hold Post Office savings accounts, or they can hold Treasury bills. Of these choices, only the accounts at commercial banks provide competitive yields, and even in this form of savings the real rate of return is negative. With current rates of inflation in excess of 40%, a nominal rate of interest of 10% sets a real rate of return of about -30% per annum.

As of June 30, 1983 the amount of savings in the system by type of deposit was as follows, in millions of Leones:

Currency outside banks	133.710
Demand deposits at commercial banks	123.155
Time and savings deposits at commercial banks	184.431
Postal Savings Accounts (as of 1980)	2.444
Total savings in the system	443.740

The following sections of the report will survey the housing support systems provided by the individual private and public financial institutions in Sierra Leone. As the individual surveys indicate, essentially no formal sector financial institution is in the process of making housing loans, except the commercial banks, which lend on a personal loan basis or upon a guarantee of the borrower's employer. All housing is self financed, financed through the informal market for which no information is available, or self constructed in the rural areas.

a. The National Development Bank

The National Development Bank was founded in 1968. Its function was to provide financing for small and medium sized businesses in the private sector. It was the only investment bank within the Government, and was designed to provide loans to firms engaged in mining, industry, trade and agriculture. The Bank had an initial capitalization of Le10 million, and provided both debt and equity financing. It was anticipated that the Bank would make relatively small individual loans (in the neighborhood of Le5000 or so) to get small and medium sized firms started. Over its active life it did not follow this practice. The Bank only made 161 loans in total, and the average loan was over Le80,000. Over 72% of the total loans made went to only 27 individual firms.

Since 1977, the Bank has suffered continuous losses, mainly due to two problems. First, it has had great difficulty in collecting payments on its loan portfolio outstanding. Some of its larger loans were made to enterprises that failed, while the understaffed Bank could not efficiently collect outstanding loans. Secondly, higher interest and administrative costs, together with a low volume of lending activity, drove up operating costs considerably. Between 1978 and 1981, the Bank went through a process of decapitalization. The Board of Directors of the Bank took no steps to curtail the continual deficits of the institution, and at the present time it is nearly bankrupt. The current liabilities of the Bank consist mainly of its own loan repayments due to the Bank of Sierra Leone and the African Development Bank. The major current asset of the Bank consists of its own building, the Leone House, which it acquired in 1981. The Leone House is a rather illiquid asset since it is partially vacant, and houses only the Bank and the Lebanese Embassy. The Bank has been inactive since 1981.

The recommendation of the World Bank is for the Board of Directors of the Bank to hire a group of independent auditors to go over the books of the Bank and assess carefully the true net asset position of the institution. Based on this financial data, the World Bank recommends that the Board of Directors make a decision to liquidate the National Development Bank before it becomes further decapitalized, or to continue operations with an injection of new capital from the government. Given the current state of affairs, it is unlikely that the latter solution is viable.

b. The Bank of Sierra Leone

The Central Bank was established in August 1974, in the British tradition. It handles deposits of the government commercial bank and operates as the banker to the Government. In addition, it is responsible for the market in foreign exchange and for international monetary operations that involve Sierra Leone. The 1979 Act, which established the Bank, allows the bank to grant advances to the Government that involve international obligations, and the excess of spending over taxation by the government. It also has the power to establish reserve requirements on the commercial banking sector and to

control interest rates and credit. The monetary controls that can be exercised by the bank are similar to those in other "British" systems and to those in effect in the U.S. Federal Reserve System. The major monetary controls include open market operations, the establishment of liquidity reserve requirements, and the use of a discount window. None of these controls are effective at the present time. The reserve requirement cannot be used to control the money supply since the commercial banks in the system are highly liquid and regularly exceed the 40% liquidity ratio. Open market operations, involving the purchase and sale of government securities, do not work because there is no effective market in these instruments. The discount window is not used because most of the banks, when they need funds, would prefer to borrow from their parent organizations overseas. What remains is interest rate regulation, where the Bank sets minimum interest rates on time and savings deposits, and sets interest rate guidelines on commercial bank lending.

The liquidity ratio prescribed by the Bank is set at 40% and consists of the following types of financial assets:

- a. legal tender coins and notes
- b. reserves held at the Central Bank
- c. net balances with other commercial banks
- d. 91 day Treasury bills
- e. promissory notes and domestic bills of exchange eligible for borrowing at the discount window.

In addition to the liquidity ratio, commercial banks must maintain a 5% cash ratio. Each bank must have 5% of total deposits in legal tender or in reserve deposits at the Central Bank. The Central Bank also carries out supervisory activities, requiring each commercial bank to provide specific income and balance sheet information.

In summary, the Central Bank has little control over the money supply, since it has operated to monetize the deficits of the Government. Money supply growth really depends on the deficits of the Government, rather than on any instruments the Bank can use to control the supply of money directly.

c. The Post Office Savings Bank

The Savings Bank is one of the oldest financial institutions in Sierra Leone, founded in 1896 and operating continuously since that time. Until a decade ago the Savings Bank had a monopoly on savings deposits, and as of the end of 1970/71 (June 30, 1971) had savings deposits of Le3.099 million. However, over the last 10 or 12 years the return to these deposits was not competitive with that paid by commercial banks, and there was a steady withdrawal of savings from the Savings Bank. (Between 1967 and 1976, postal savings paid a 4% rate of interest while bank rates ran between 5% and 8%. From 1977 through 1982, postal savings rates were raised to 7%, while bank rates ranged between 9% and 12 1/2%.) In addition to uncompetitive rates, the deposits in the postal savings bank were somewhat illiquid, as contrasted with the high liquidity of the bank savings deposits. The

withdrawal process was rather complex, and involved several days of paperwork.

Between 1971 and 1980 the net deposits at the Post Office Savings Bank declined by more than 20%, to Le2.444 millions. As of June 1982, there is no data available for the system after 1980. It can be concluded that the savings bank is moribund, and will not be an institution that will play a role in housing finance in the country.

d. Insurance Companies

Although there are nine insurance companies in the country, four major companies do four-fifths of the business. Only the government owned National Insurance Company and the American Life Insurance Company provide life insurance, with these two companies holding approximately 10,000 policies for life insurance. The reason the number is so small is that the vast majority of insurance is undertaken by reinsurance through foreign insurance companies, and the shortage of foreign exchange prohibits policies from being issued here. The principal holders of non-life insurance are commercial enterprises, although there is some homeowners insurance. Besides National and American, the two other major insurance companies in Sierra Leone are the Northern Assurance Company, a British subsidiary, and the Royal Guardian Exchange, with 25% local ownership and the other 75% British ownership. There are some loans made by the Companies based on the cash value of the policies held through them.

The insurance business in the country is suffering from the lack of foreign exchange. Due to the exchange shortages, imports have been curtailed, and with them the amount of marine insurance and insurance on imported goods. In addition, as noted above, the domestic companies are not sufficiently capitalized to actually insure people and businesses, and must look to the reinsurance market abroad. Domestic risks must be supported by reinsurance arrangements, and these arrangements require foreign exchange. Insurance companies are a very minor source of finance in Sierra Leone, although they could be an important source of capital when the foreign exchange picture improves.

e. Finance Companies

The only finance company operating in the country is the Government owned Bentworth Finance Company. It was formed in 1972 and involved the Government and some of its agencies, some private business interest and the Hambro Brothers of London. The private sector and the British interest has been withdrawn, and the Company is almost all Government owned. Its capitalization is now shared as follows:

	<u>% Ownership</u>
Government of Sierra Leone	40%
National Development Bank	20%
Bank of Sierra Leone	30%
Guardian Royal Exchange Assurance	10%

Bentworth deals almost exclusively with financing motor vehicles for both government employees and the private sector, although it does most of its business with civil servants. The automobile dealer checks with creditworthiness of the car purchaser and guarantees half of the outstanding balance on each loan outstanding. Most often the payments are made by payroll deduction. The loan portfolio of Bentworth at the end of 1982 was approximately Le4.5 million. As is true with other financial agencies, the shortage for foreign exchange has cut down the effective demand for cars and reduced business.

f. The Commercial Banks

The commercial banking system in Sierra Leone consists of five commercial banks. The two major banks, Barclays and Standard, are subsidiaries of major banks located in the U.K. with minority ownership within the country. The Sierra Leone Commercial Bank, founded in 1973 is owned by the Government but independent of the political process. The fourth bank, the Bank of Credit and Commercial International, is Lebanese owned, and the other major bank, established in 1982 is owned locally with a foreign interest partnership.

As is the case with many banking sectors in ex-British colonial countries, the system is typical of 19th century banking in the U.S. The major liabilities of the system come from demand, time, and savings deposits, and the loans made by the banks are largely self-liquidating in accordance with the "real bills" doctrine, such as loans for imports which are liquidated when the imports are sold. About 70% of commercial bank lending in Sierra Leone is related to foreign trade.

The two major banks, Barclays and Standard, have numerous branches throughout the country. Barclays has 18 branches and is closely related to lending in the diamond industry, while Standard has 16 branches and provide business and personal loans. The Government bank centers its lending activities around Government-owned enterprises.

Currently, the banking system has a very high degree of liquidity, in spite of the fact that the country as a whole is quite illiquid. In addition, the banking system is quite profitable, earning about 5% to 6% on total assets and enjoying spreads as wide as 6% to 8% absolute percentage points on its portfolios. Loans range from 16% to 20% while deposit liabilities for savings and time deposits pay about 10%. There are numerous reasons for the high degree of liquidity in the banking system. First, many prices (including the price of foreign exchange) are controlled, and sub-market prices make projects that would otherwise be profitable not worth undertaking. In addition, the shortage of foreign exchange makes many projects that require imports as part of the investment impossible to undertake. There is also the problem of sufficient documentation by prospective borrowers who are

unsophisticated in providing evidence that a loan to them is repayable. Finally, since the commercial banks are enjoying good margins between their borrowing and lending rates, they are unwilling to undertake the uncertainties that are inherent in lending in third world countries.

As of June 30, 1983, commercial bank loans to the "building and construction" sector amounted to Le8.023 millions, out of total loans outstanding of Le112.452 as of that date. About 7% of all loans went for the entire construction sector, and it is difficult to determine how much of this activity was for residential housing. Discussions with commercial bank managers suggest that most housing loans were hidden under the "personal loan" category, and the loans listed under construction were mainly for commercial enterprises.

The distribution of liabilities in the commercial banking sector run roughly as follows: 40% demand deposits, 30% time deposits, and 30% savings accounts. The loans generated by the banks are for the most part provided through overdrafting. About 60% to 70% of all commercial bank lending goes to finance foreign trade, and about 10% goes to finance construction, either through loans to companies or the individual directly, and another 10% or so of lending is to small business and to some extent agriculture.

g. Cooperative Societies

Cooperative Societies are the oldest rural financial institutions in the country, and were promoted by the British Colonial Government in the late 1940's. The Registry of Cooperative Societies (RCS) started a small loan program, administered by the individual cooperatives and partially guaranteed by the Government. These loans were made to small farmers and others. By 1968 the RCS loan guarantee system was financially insolvent and ceased to exist. Commercial Banks, who made the guaranteed loans, collected the amount of the guarantee from the Government, and terminated any relationship with the cooperative system, and finally the Government withdrew its loan guarantee support.

The failure of the RCS loan system has made commercial banks rather reluctant to lend for agricultural credit or lend through the cooperative societies. The reasons for the failure of the system appear to be poor management, supervision and collection policies, and unwise credit extensions to individuals who could not or would not repay their loans. There appears to be a prevalent attitude that cooperative lending is like government lending, and it is not considered unethical to default on government loans. This attitude, coupled with poor management and over-staffing, has made the system unoperable.

A National Cooperative Development Bank was established in 1971 with a capitalization of Le470,000. Cooperatives put up Le30,000, the government provided a grant of Le190,000, and the British Government

made a loan of Le250,000. It appears that this Bank suffered the same fate as the RCS loan system. No financial statements are available at this time.

While the poor experience with agricultural credit and cooperatives is unrelated to the proposed housing programs of the SLTU, the SLTU has and will encounter difficulties in raising new funds outside their own membership because the cooperative movement lost creditability when the agricultural coops failed.

There is no evidence that these failures were caused by the fact that the organizations were set up as cooperatives. The best program like other Sierra Leonean enterprises suffered from weak conceptual planning, government mismanagement and the general decline of the economy. Non cooperative enterprises would have probably produced the same record. In the case of the agricultural cooperative's credit program failure the reasons for failure can be traced to:

1. Farmers lacked incentives to repay loans.
2. The banks lacked incentives to collect loans.
3. The Sierra Leonean agricultural sector declined along with other sectors in the Sierra Leonean economy.
4. The cooperatives did not manage the loan program very well.

This experience suggests that future cooperative programs will need technical assistance to help design any future loan programs and to improve management and implementation by the cooperatives.

4. Community Organization

a. Schools in Urban Areas

Sierra Leone has not yet introduced a system of free, universal and compulsory education. More than 80% of the population in 1974 over the age of 5 years have had no schooling at all. Twelve percent attended primary school; 6% attended secondary school; a scant 0.7% attended post secondary facilities.

Percentage Distribution of Total Population over 5 Years by Highest Level of Education Attained, 1974

	<u>None</u>	<u>Prim.</u>	<u>Sec.</u>	<u>Post-Sec.</u>
Sierra Leone	81.3	12.1	5.9	0.7
Western Area (Highest)	47.9	27.6	21.6	2.9
Koinadugu (Lowest)	94.2	4.2	1.4	0.2
<u>Provincial Capital Districts</u>				
Bo	79.0	15.0	5.3	0.7
Kenema	83.6	11.8	5.2	0.4
Bombali	88.2	8.5	2.9	0.4

Source: derived from Table 10.6, Thomas, op.cit.

Formal schooling consists of twelve years, divided into seven years of primary school and five years of secondary. Some secondary schools provide course work for those who wish to pursue higher studies. University programs are of three to five years duration, depending on the curriculum pursued.

There are three types of primary schools: Assisted, Independent and Private. The first two receive grants from Government to help offset operating costs and further receive broad guidelines as to curriculum structure and standards. Private schools receive neither Government grants nor guidelines.

There are no firm standards for the provision of schools, such as those usually based on population thresholds or pupil enrollment rates. The Ministry of Education instead looks to so-called employing authorities for the provision of schools and the employment of teachers. These authorities include denominational bodies, municipal and local Government units and various private groups. It has been estimated that Christian Missionary schools account for 78% of primary enrollment and 87% of secondary.

Teachers at the primary or secondary levels follow either of a two-track career course. One option is to complete the 5th form, including the Graduate Certificate in Education (GCE), followed by Teacher's Certificate (TC) and a Higher Teacher's Certificate (HTC). A second track would allow a teacher who completed 5th form, but not the GCE, to teach for a five year period under a TC, while completing the GCE requirements. This would be followed by a HTC.

Both courses would eventually lead to University attendance and a scheme of continuing education. This is generally required to ensure professional advancement and promotion.

The situation with regard to educational attainment is, of course, not static. Significant improvement has been made during the intercensal period alone. The table following indicates that these gains are not at all limited to Freetown.

Percentage Change in Population over 5 Years
by Highest Level of Education Attained 1963-1974

	<u>None</u>	<u>Prim.</u>	<u>Sec.</u>	<u>Post-Sec.</u>
Sierra Leone	14.8	106.2	273.7	307.2
Kono (Highest overall)	81.9	206.0	690.4	297.5
Bo (Lowest overall)	-9.1	81.6	253.4	234.9
Western Area	34.4	58.5	165.0	343.6
<u>Provincial Capital Districts</u>				
Kenema	3.3	122.3	455.8	257.0
Bombali	11.9	179.3	656.4	325.5

Source: derived from Table 10.9, Thomas, op.cit.

In considering these gains, it should be borne in mind that the 1963 base enrollment, particularly at the higher grades, was relatively small. Hence even moderate increases in total enrollment yield major percentage increases. In this regard, it is significant to note that percentage increases are higher for females during the intercensal period. Female enrollment rates were lower in 1974 than males, 13.5% compared to 24.9%, but the level of intercensal change for females is higher in all districts and in all grade levels.

Percentage Change in Number of Persons 5 - 19 Years
Attending School 1963 - 1974

	<u>Male</u>		<u>Female</u>	
	<u>Primary</u> <u>(5-11 yrs)</u>	<u>Secondary</u> <u>(12-19 yrs)</u>	<u>Primary</u> <u>(5-11 yrs)</u>	<u>Secondary</u> <u>(12-19 yrs)</u>
Sierra Leone	124.3	83.2	150.0	135.2
Koinadugu (Highest female)	223.7	125.6	308.2	326.2
Bonthe (Lowest female)	35.0	21.1	84.4	78.1
Western Area	96.6	59.8	111.1	90.6
<u>Provincial Capital Districts</u>				
Bo	86.8	28.1	117.7	119.3
Kenema	149.8	76.4	275.9	185.5
Bombali	194.5	132.4	209.0	194.0

Source: derived from Table 10.5, Thomas, op.cit.

Only 31.5% of the primary school age cohort (5-15 years) was enrolled nationwide in 1978 (males 37.1%, female 26.0%). Of this total, more than 60% were enrolled in schools which are located in Freetown. Freetown has 119 primary schools or about 11% of the national total, 1,118. The Western Area has 149; Northern Province 357; Southern Province 332; and Eastern Province 280.

In 1983, an estimated 276,911 pupils were enrolled in primary schools nationwide. The Ministry of Education has set a class size objective of 35 pupils, but classes are generally overcrowded. In Freetown, class size ranges from 60.4 to 70.3 pupils on average, across the full number of schools in the city. Pupil/teacher ratio is 37.6 to 1 on average.

16.4% of the secondary school age cohort (13-19 years) was enrolled nationwide in 1978. Of this, more than 45% was enrolled in Freetown. More males (23.0%) than females (10.2%) were enrolled. Total enrollment nationwide in 1963 is 66,464 in 130 schools. The Western Area account for 32 schools; Northern Province 28; Southern Province 38; and Eastern Province 32.

b. Health Care in Urban Areas

Health care in Sierra Leone is provided through a system of general hospitals, specialized hospitals, health and maternal child care centers and dispensaries/treatment centers. There are no fixed standards for the

provision of these facilities in urban areas, such as those usually based on population or geographic catchment areas. Facilities are provided by government, denominational missions and private organizations.

Although the number of health facilities provided throughout the nation have increased in recent years, it is the Western Area, and Freetown, that has been traditionally better served. Approximately 80% of medical staff in government service work in the Western Area.

Geographical Distribution of Public Health Resources

	# of Medical Offices	# of Hospital Beds	# of Health/MCH Centers	# of Dispensary/ Treatment Centers
1983 Total	193	2149	73	144
1973 Total	99	1748	40	86
1973 Western Area	71	700	5	10
1973 All Provinces	28	1048	35	76
1973 Southern Provinces	12	360	13	21
1973 Eastern Provinces	7	310	6	35
1973 Northern Provinces	9	378	16	20

Source: Nicholson, Table IV and CSO Statistical Summary for Sierra Leone, 1983

In the Provinces, denominational missions and private organizations, (often linked to industry, such as diamond mining) provide a good portion of health care facilities. Overall, however, this private activity does not offset the scale of government investment in the Western Area.

Medical facilities are in short supply, overcrowded and often unable to provide the basic essentials such as drugs for treatment of ills.

Average Population Served by Health Institutions (000's)

	Hospital	Health Centers	Dispensary	Treatment Centers	One Health Unit
Western Province	33.7	31.1	57.8	405.0	12.3
Southern Province	89.0	47.9	103.9	32.8	13.8
Eastern Province	71.5	185.5	232.3	27.3	16.6
Northern Province	86.8	86.8	47.0	66.4	16.8
Sierra Leone except Western Area	81.2	86.5	78.8	38.3	16.0

Source: IBRD, Sierra Leone, Prospects for Equity and Growth, 1981

F. Construction Sector Analysis

1. Formal Private Sector

No data are available for the value of housing construction nationwide, but the value of all construction is shown in Table 8. This table contrasts the pattern of Gross Domestic Product, Gross Domestic fixed capital formation, and spending for construction for the years 1976 through 1980/81.

Table 8
Construction Spending in Sierra Leone

	<u>1976/77</u>	<u>1977/78</u>	<u>1978/79</u>	<u>1979/80</u>	<u>1980/81</u>
Gross Domestic Product	667.2	750.3	932.4	1,062.9	1,173.6
Gross Domestic Fixed Capital Formation	80.6	99.7	128.0	171.6	236.2
Construction	22.1	24.3	28.5	45.0	53.9
Construction as a Percent of GDP	3.3%	3.2%	3.1%	4.2%	4.6%
Construction as a % of Capital Formation	27.4%	24.3%	22.3%	26.3%	22.8%

One of the United Nations guidelines for a global housing target would be a state of conditions under which 5% of gross domestic product was spent on housing. Table 8 indicates that about 4.6% in 1980-81 of gross domestic product was spent on the entire construction sector, somewhat below the guidelines, since it is not possible to break down the construction to housing and non-housing activities. However, it is apparent that construction amounts to about 25% of gross domestic fixed capital formation over the five years interval for which data is available. An earlier housing study by Donald R. Hanson indicates that about 40% of the labor force engaged in construction sector are working in residential housing. If labor intensity is about the same in non-housing construction as it is in housing activity, it can be inferred that about 40% of the total activity in construction is in housing.

It is likely that these figures understate the true amount of resources going to the housing sector, particularly in the rural areas, since it is likely that a good bit of the "self produced" housing activity does not show up in the national income accounts.

Housing in Freetown is built on a one-at-a-time basis. There is little subdivision type development. Speculative building is virtually

non-existent. The main reason is the lack of long term mortgage loans. The usual pattern is for someone to obtain a city lot or use space on their existing property. Construction is financed by savings, loans from family or others, short term loans from banks and rent income.

Most new construction in the private sector is built by contract. Contractors are given a small advance and paid periodically during construction, based on agreed upon phases of construction. Construction is often delayed for larger houses while the owner searches for funds or materials.

2. Formal Public

Sierra Leone has a poor record of public sector intervention to improve housing conditions. The following is a summary of Sierra Leone's housing public housing efforts:

First Kissy Project

The only Government sponsored "low income" project after independence in 1961 was the first 292 houses at Kissy. These rental units were completed in 1967. Their current poor state of repair and sub-economic rent schedules point to the need for better policies for developing such projects and raise questions about the wisdom of the GOSL being a landlord. The current rents are as low as Le5 monthly and represent a considerable subsidy. The Corporation has published its intent to raise rents. Despite the low rents, many of the occupants are not low income people.

U.N. Project at Kissy

In 1974, a UN funded project proposed to build 120 houses at Kissy. This was a demonstration project that was originally a total technical assistance effort. The GOSL modified the terms of the project while it was underway. The UN provided technical assistance and construction began, but due to a shortage of funding, only 12 high standard units were constructed and the project was concluded.

Government Funded Units

The first National Development Plan (1974/75 to 1978/79) called for 10,000 units to be constructed yearly over the period. Only 6 more units were constructed during this period on the Kissy estate.

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ABOVE AND BELOW:

Public sector housing at Kissy Estates are built with clay bricks from the new Freetown clay brick factory. This project is described as low cost but it will not be affordable by low income families.



OAU Village

The 100 luxury OAU Village houses, built in the Hill Station area overlooking the city, were not created as a housing project. They were part of the 1980 Organization of African Unity Conference construction.

When the Sierra Leone Housing Corporation was created, these units were turned over to the Corporation to manage. Any revenues after maintenance costs are used to pay the on-going expenses of the Corporation including costs of managing the Kissy project. The 2500 square foot houses cost Le150,000 each in 1979 when the official Leone exchange rate was Le1.25/USD1 instead of the current Le2.50/USD1 rate.

Most units are rented to expatriates. The current rent is Le10,000 yearly and is scheduled to be increased to Le15,000 soon. There is a long waiting list for these houses and the Sierra Leone Housing Corporation hopes to build more high cost units.

The Sierra Leone Housing Corporation views the OAU project as a cross subsidy strategy. This strategy will not be effective on a meaningful scale because of the distribution of incomes in Sierra Leone. There are simply too many low income households and too few higher income households.

Second Major Kissy Project

In 1981, the GOSL developed a plan to construct 500 more "low cost" rental units in the Kissy area. Construction is somewhat behind schedule due to materials shortages and slow payments to the contractor, but 200 units are in advanced stages of completion. These units also mark the transfer of housing responsibilities to the new Housing Corporation. After construction by a private firm, the units will be turned over to the Sierra Leone Housing Corporation.

At groundbreaking, the units were estimated to cost an average of Le13,200 each but Sierra Leone Housing Corporation officials could not confirm the terms of the transfer. The Ministry of Lands, Housing, and Country Planning estimated the final cost to be Le25,000 to Le35,000 per unit. The contractor, who is also owner of the clay brick factory, is providing some of the financing for the project.

This project is built to high standards that will not be affordable by low income families unless very deep subsidies are offered. The standards vary, but some units

include indoor plumbing, septic tanks and electric wiring and other high cost construction standards.

Although the Sierra Leone Housing Corporation has not formally requested applications for the new Kissy project, over 2000 applications have been received and are being processed. This will be the first test of the new Corporation's ability to allocate units according to need and income.

3. Informal Sector Construction

In the absence of housing stock data, the best estimate of the number of informal sector units constructed in Freetown is about 1000 units. Assuming a new household formation rate of 3000 households each year, one to three households per unit and a formal production of less than 500 units; about 800 to 1200 informal units are constructed each year in Freetown.

The type of construction may vary from a one room pan house in a squatter area on the bay to multi-room concrete block houses. Much of the construction is in the form of additions to existing stock and houses built on the rear of existing plots. The owner of an existing house can have a four to eight unit rental unit (one room each) put up in less than a week using pole and pan construction. No latrine would be needed as the communal latrine will simply be used by more families.

In the squatter areas, new arrivals would begin their stay in Freetown as lodgers then obtain a site by asking the squatter area chief, "buying" a unit or finding space that they can build on without consulting anyone. The least expensive construction would be a pan-body house of about 80 square feet without a cement floor. Squatter areas do not have any sanitation facilities and thousands must share one or two water standpipes.

Most squatter residents construct their own buildings or hire informal contractors to all or part of the work. The large amount of informal sector construction activity leaves no doubt that Sierra Leoneans would support a self help program if it were organized.

4. Building Materials

The cost of building materials as a percentage of total construction costs varies greatly depending on location and house design. In 1976, the UN sponsored a construction cost study. Twelve houses of different types were constructed in Freetown and experts studied the materials content and labor used in each task. The experimental house designs did not include any designs for low income persons seeking basic shelter. Based on this study, the cost of materials was about 70% and labor was 30% before contractor's profits. No such study is available today, and given the fact that over the past year the high inflation rate in Sierra Leone has increased each month, any study would be quickly outdated. Construction

sector people believe that the cost of materials is rising much faster than the labor content. In November, 1983, the inflation rate for all sectors was estimated at 50%. During 1983 the price of some construction materials increased more than 100%.

With help from the Sierra Leone Housing Corporation, the SSA team estimated the cost of a two room "starter" house of the type and standard often found in site and service projects in Africa. Based on this study, we concluded that the cost of construction in relation to incomes is relatively high. (Refer to Annex 14).

Sierra Leone has adequate supplies of clay, sand, gravel, and wood products for its construction needs. Among the basic building materials, the raw materials to make cement, and steel roofing are lacking. Sierra Leone continues to import most of its building materials.

Only the rural areas building traditional houses avoid using scarce foreign exchange for building materials. A recent trend toward using zinc metal roofing in rural areas slowed when the price doubled recently.

In urban areas, both higher and lower income people use imported materials. The squatter areas use zinc metal for both walls and roofs. Higher income houses are constructed with tin roofs, hardboard ceilings, and use other costly imported materials like electrical and plumbing fixtures.

Government officials are aware of the need to reduce dependence on foreign imports. A building materials research unit exists at Fourah Bay College where they have the capacity to carry out limited materials testing. Small paint mixing and nail plants using imported raw materials are operating when foreign exchange is available to buy raw materials.

The major import substitution efforts have been:

- i. a cement plant
- ii. a clay brick plant.

Both plans have failed to live up to expectations.

Clay for the brick plant located in Freetown is not available in Freetown and must be transported from inland. In addition, local labor has not been trained to lay exposed brick that is not plastered over. Prices of clay bricks have been increasing at a faster rate than blocks. These price increases and the labor factor have resulted in costs that are about equal to "in the wall" block costs for block walls. The clay brick is not as strong as cement block and above one storey, clay bricks must be used as infill in a concrete frame. For residential construction, this more expensive than concrete block. The quality of the clay brick output has improved during 1983 and shows promise even if the price difference is not great. Clay bricks have little foreign exchange content. They are fired with used motor oil.

Efforts to make floor tiles of clay material are being studied with assistance from the college, but they have encountered technical problems. In the case of roofing tiles, experiments have found that the type of clay available in Sierra Leone has not yielded a water resistant tile.

The only advantage of a cement plant in Sierra Leone is a slight gain in local labor content. There is little opportunity for important foreign exchange advantages because the basic materials are all imported and "mixed" in the Sierra Leone plant. Current street prices of cement produced in Sierra Leone show no savings over imported prices and may be more expensive because of the lack of a free market. This is hard to determine because the pricing of construction materials is part of a much larger foreign exchange problem. The fixed price for a bag of cement as of this report is Le15.00, but the blackmarket price can be Le5.00 more.

Several opportunities exist for improving construction methods, lowering costs, and substituting for imported materials.

i. Use of laterite instead of crushed stone.

Hard stone is available in Sierra Leone, but it is expensive because of the heavy investment in imported stone crushing machines. Laterite is available and can be broken into smaller pieces with hand tools. This results in more local employment and a cheaper product. Peace Corps volunteers teaching rural villages how to make building blocks with laterite report considerable success. One problem with this material is the fact that workers must be trained in the section of the material because many deposits contain a mixture of suitable material and substandard material.

ii. Use of fiber reinforced cement roof panels

Sierra Leone has materials that could be used as reinforcement in thin concrete roof sheets. Few experiments have been made in this field and the cost of cement may prevent any cost reductions when compared to zinc metal sheeting. Unless reinforced panels can be produced at a cost that is considerably less than zinc, they are not likely to be accepted in the market place because they are not as durable as zinc.

iii. Expanded use of wood products.

Much of Sierra Leone's good timber has been cut for exporting and internal consumption. Forests have been cleared by the slash and burn farming method and little has been done to improve forest management. Nonetheless, in the long term, wood construction products are the best natural resource for a shelter sector strategy emphasizing the use of local construction materials. Protecting timber against insects is an important concern. The use of pressure treatment should be investigated.

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LABOR AND MATERIALS



LEFT: Students at OIC Training Center show example of their skills of making doors using local wood. Lack of skilled labor is not the reason for Sierra Leone's poor record of producing housing.

BELOW: Officials examine a brick made of soil cement. Soil cement bricks use very little cement. The knowledge of how to use local materials exists in Sierra Leone, but an education program is needed to inform the public of new methods.



iv. Soil cement blocks

Soil cement blocks are used worldwide and should be investigated in Sierra Leone. Limited research by the OIC staff and other organizations have produced a suitable block with CINVARAM machines at a fraction of the cement block prices. A major constraint to greater use of soil cement blocks is a bias against "mud houses".

Sierra Leone could benefit from more research into building materials, but educating the general population about existing research probably offers the greatest payoff in the short term. Sierra Leoneans in selected institutions are aware of building material innovations. The missing link is a communications program to inform the general public.

5. Construction Sector Contractors and Labor

The availability of labor in the construction sector appears to be adequate. Officials at the Labor Congress, a labor organization that includes construction workers, report a surplus of workers are available in the urban areas. The USAID-funded OIC skill training program and other institutions are training construction workers. OIC job placement staff in Bo said that the economic decline has resulted in fewer jobs for new trainees. Except for very technical skills needed for high cost housing, construction labor is not a constraint in Sierra Leone.

The skill level appears to be high. Workers have learned from experience with expatriate firms and trade schools. Local labor wage scales have stabilized recently and indications are that no rapid wage increases are expected. Daily wage scales range from Le4.00 for carpenters and masons to Le10 for bulldozer operators.

Only one or two local firms have the capability for undertaking major construction projects including housing projects of 100 units or more. Local contracting firms are primarily engaged in light construction or provide subcontracting services to foreign prime constructors. Of the Government agencies, only the Guma Valley Water Company is building with direct labor.

The Ministry of Works has registered and classed contracting firms as follows:

<u>Class</u>	<u>Contract Size</u>	<u>No. Firms</u>
1	Over Le200,000	6 (2 foreign)
2	100k to 200k	7
3	50k to 100k	20
4	20k to 50k	13
5	6k to 10k	8
6	under 6k	10

Most of the housing units in Sierra Leone have been constructed by the informal sector. Almost 100% of rural housing is informally built. All of the estimated 12,000 squatter units and the majority of housing units built in Freetown on land with proper tenure are constructed by informal or small building contractors.

Despite their importance to the building industry, little was known about the informal contractor. To overcome this problem, the Department of Housing and Country Planning undertook a survey of small contractors in November, 1978. The results of this survey do not pretend to give an accurate representation of the actual situation which exists but it does provide an impression of the size and scale of informal contractor activities.

Twenty contractors were interviewed at random. Most employed 1 to 4 workers while the largest employed 11 workers. The smaller contractors frequently operate on a part-time basis while holding full-time employment, often with the larger building contractors or the Ministry of Works. The smaller contractors were usually engaged in building "pan-body" (sheet metal) housing whereas the larger contractors were building concrete block units of one or more levels.

The smaller contractors were found to have no capital equipment except for hand tools and did not sub-contract work. All contractors operated on very low overhead and offered their services at extremely competitive prices. The profitability of these small enterprises was found to be poor as most could not understand the concept of profit very well and did not separate the value of their own wages when trying to explain their profits.

The overall impression gained from this survey was that many contractors lack sufficient work (which means that many labor resources are available for future projects), have little or no capital, achieve very small profit margins and little formal knowledge of bookkeeping. In some cases their knowledge of building construction is unreliable which may result in the erection of unsafe structures.

However, they offer an attractive service to the majority of potential house owners and provide a training ground for young persons interested in employment in the construction industry.

G. Environmental Issues

Currently, Sierra Leone does not have policies, standards, or mechanisms which specifically address environmental issues. It should be noted, however, that most African countries have health agencies and lacking resources for special agencies, these countries do not attempt to divide health and environmental issues as is the pattern in developed countries. Sierra Leone conforms to this practice.

The environmental issue most noticeable upon entering Freetown is the presence of raw sewage in the open street gutters and canals which run throughout the city. Only a few of the central area streets are sewered. These lines dump the untreated sewage directly into the bay via open sewer streams. At one time, the waterline area where sewer lines dump on the shore was considered undesirable for human use. With the pressure of urban growth, thousands of low income families have built tin houses over, around and in the sewer outfall. The situation presents a public health hazard on a day-to-day basis and becomes most severe in times of heavy rains.

The present development of Freetown was unplanned, but planning officials are aware of the danger of soil and erosion on the hills overlooking the town. Most of this area has been declared a forest reserve to protect the city and dam catchment area from being occupied and stripped of vegetation. If the present rate of Freetown's population growth continues, these areas will come under pressure as low income families seek shelter near employment centers.

In rural areas, the distribution of plants and wildlife has been influenced by farming methods, the most important being the slash and burn system of farming. Remnants of the extensive original forest remain in the Gola Forest reserve, but the secondary forest is now dominant and valuable timber species such as African mahogany and teak are now rare. The secondary forest is characterized by the prevalent fire-resistant palm tree, which is a valuable source of palm oil. Savannas owe their existence to the erosion produced by farming, grazing, and the use of fire. Little is known about the long range effect of this erosion pattern on Sierra Leone's environment.

H. Rural Housing

About 80% of Sierra Leoneans live in rural areas and their housing needs are different from residents of Freetown or the larger towns.

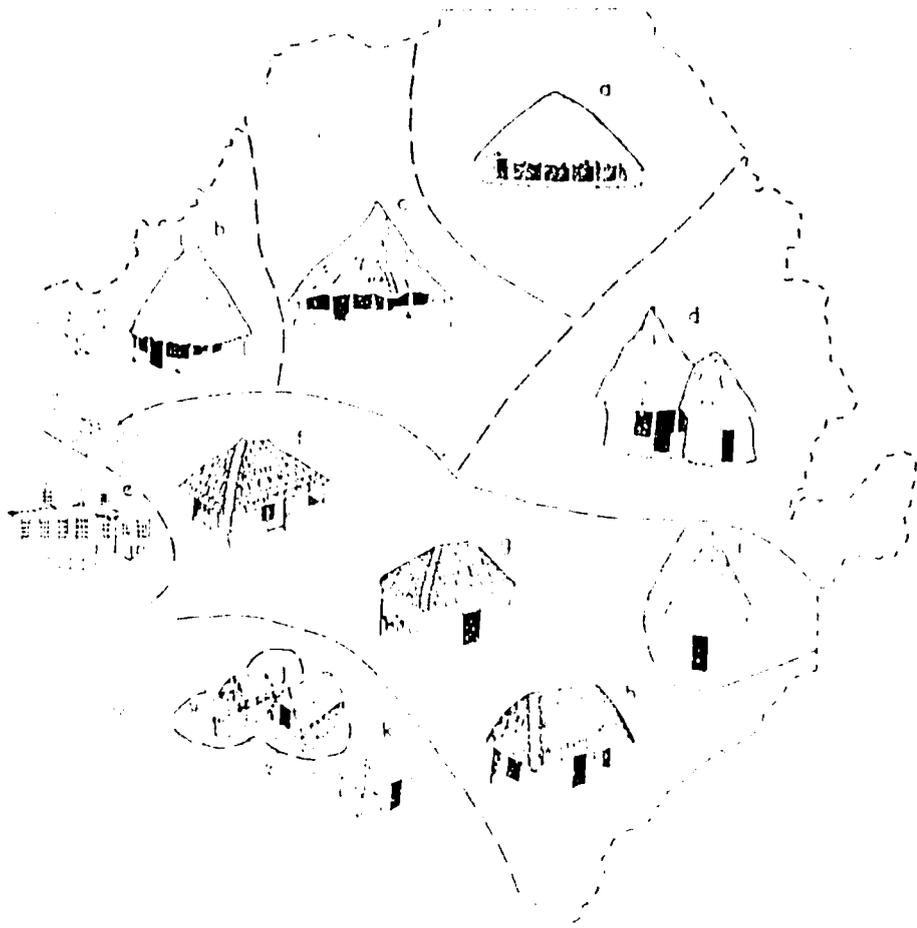
Villages of about 35 buildings and 300 inhabitants dominate the rural landscape. Modernization is slowly altering the traditional pattern of rural settlements; the old circular village form with a tight cluster of houses is rapidly yielding to the linear village along a road or the regular gridiron pattern with adequate spacing between houses.

There is a fascinating variety of housing in the interior districts, depending on the availability of materials. Roofs are made of grass in the savanna region and of bamboo in the forest areas. Walls may be circular or rectangular and constructed of dried mud bricks, palm fronds, or more generally, lattice pole work filled with mud and coated with clay or chalk. Until recent price increases, in most villages and towns along the major roads, the trend was toward construction of houses roofed with corrugated zinc and the walls constructed of cement block.

886

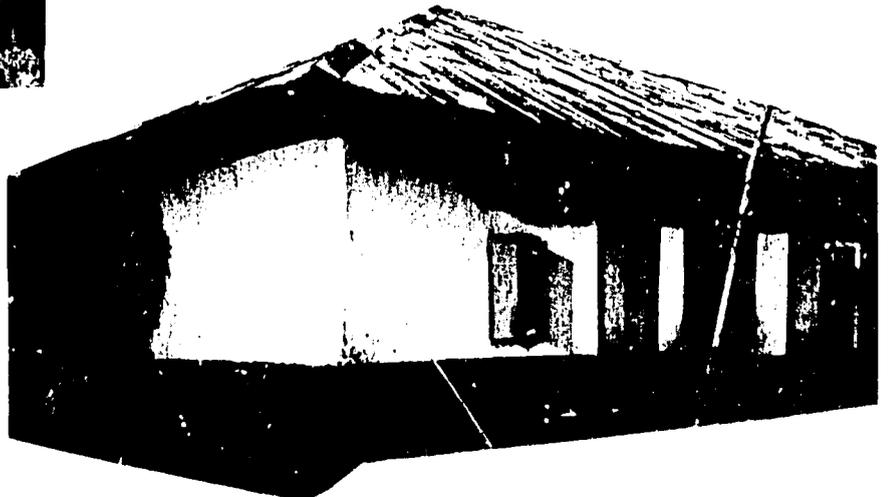
RURAL HOUSING TYPES

RIGHT: RURAL HOUSING DESIGN IN SIERRA LEONE REFLECTS CULTURAL DIFFERENCES AND THE AVAILABILITY OF LOCAL MATERIALS.



LEFT: TRADITIONAL VILLAGE HOUSE IN AN EXTENDED FAMILY COMPLEX. THE MOST PRESSING NEED IN RURAL SIERRA LEONE IS POTABLE WATER AND SANITATION FACILITIES.

RIGHT: UNTIL RECENT PRICE INCREASES, THE TREND IN RURAL VILLAGES WAS TO USE METAL ROOFS.



The Division of Housing and Country Planning has estimated village sizes as follows:

Number of villages	Size
1000	36 to 200 buildings
5400	12 to 36 buildings
22,000	less than 12 buildings

In the northwest, south, and southwest rural villages are densely located while in the northeast they are widely dispersed.

Unless traditional rural houses in rural areas are well constructed, they offer little protection against the forces of nature, disease carrying animals and insects. Well constructed rural houses may appear inferior, but the rural house designs have some important advantages over housing occupied by the urban poor in slum or squatter areas. Rural families may have more rooms per household and their plots are much larger. While overcrowding and high densities lead to unsanitary conditions in urban slums. In Sierra Leone's hot climate, some types of rural house construction (e.g. well constructed thatch roofs) are more comfortable than all zinc urban construction.

The most serious shelter-related problem in Sierra Leone's rural areas is the lack of potable water and sanitation facilities. Data from the 1974 census showed that less than one percent of rural households had safe water supplied. While good current data is not available, it is estimated that less than 5% have access to safe water in 1983. No data is available about the number of latrines in rural villages, but it is estimated that few households have proper sanitation facilities. The water supply for villages are the many rivers of Sierra Leone. Until these rivers reach the coastal area, they were reasonable clean. Today, many villagers use the rivers instead of latrines or other sanitation facilities, spreading disease downstream.

The Government of Sierra Leone will include a proposal in the next National Development Plan to invest Le50 millions in a program to dig wells and provide safe water for villages. Little Government funding is available, however, and the safe water program is not likely to be implemented without additional donor funding. The Peace Corps has sanitation education projects but no major Government sponsored sanitation construction program is planned.

ANNEX

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1	List of Sierra Leone Contacts
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5	1977-78 Household Survey Form
6	Town and Country Planning Act
7	Population Projections
8	Land Availability in Freetown
9	Freetown Building Code
10	List of Building Permits Issued
11	Suggestions for Upgrading Squatter Areas in Freetown
12	Paper by Armand Thomas
13	SSA Team Estimate of Housing Investment
14	SSA Team Estimate of Self Help Houses Costs
15	Photograph of Freetown
16	Administrative Areas

LIST OF SIERRA LEONE CONTACTS

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Kandeh Yillah, Secretary-General, Labour Congress
Daniel Yona, General Manager, Sierra Leone Housing Corporation

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**NATIONAL WORKSHOP ON HOUSING POLICY
AND
COOPERATIVE HOUSING**

FRAMEWORK FOR IMPLEMENTATION

December 1 - 3, 1983
Freetown, Sierra Leone

P R O G R A M

THURSDAY, December 1, 1983

- 9:50am All Guests Seated
- 9:55 **ARRIVAL OF HIS EXCELLENCY THE PRESIDENT**
Dr. Siaka P. Stevens
(Hon. A.B. Kamara, Minister of Trade & Industry,
represented the President)
- 10:00 - 10:05am **INTRODUCTION OF CHAIRMAN**
Mr. S.M. Din-Gabisi, Registrar of Cooperative Societies
- 10:05 - 10:25am **WELCOME ADDRESS AND INTRODUCTION OF DISTINGUISHED GUESTS**
Hon. I.K. Foday, Deputy Minister of Trade and Industry
- 10:25 - 10:35am **WELCOME REMARKS**
Hon. Arthur Lewis, U.S. Ambassador to Sierra Leone
Mr. William Lefes, USAID Affairs Officer, Sierra Leone
- 10:35 - 10:40am **WELCOME REMARKS**
Mr. Abraham Yilla, Chairman, Board of Directors
Sierra Leone Housing Corporation
- 10:40am - **INTRODUCTION TO WORKSHOP AGENDA**
Mr. R.H. Lavally, General Manager
Sierra Leone Teachers Union Savings and Credit Cooperative
Society and Workshop Coordinator
- KEYNOTE ADDRESS**
Hon. Ibrahim Kamara, Minister of Land, Housing & Country
Planning

SPONSORED BY: Department of Cooperatives
Sierra Leone Housing Corporation
Sierra Leone Teachers Union Savings and Credit Cooperative
Society
United States Agency for International Development

ADDRESS AND OPENING OF CONFERENCE

Hon. A.B. Kamara, M.P. and Minister of Trade & Industry

VOTE OF THANKS

Rev. J.B.M. Vincent, President and Board Chairman
Sierra Leone Teachers Union Savings and Credit Cooperative
Societies, Ltd.

- 11:30 - 12:00pm C O F F E E
- 12:00 - 1:00pm **FRAMEWORK FOR A NATIONAL HOUSING POLICY**
Mr. James Upchurch, Deputy Director for Africa
Cooperative Housing Foundation, Washington, D.C.
- 1:00 - 2:00pm L U N C H
- 2:00 - 3:00pm **OVERVIEW: SHELTER SECTOR ANALYSIS**
Moderators: Mr. James Upchurch, Director for Africa, (CHF)
Mr. Eugene Brady, CHF Consultant
- 3:00 - 4:00pm **CONSTRAINTS TO PROVIDING HOUSING**
General Discussion
- 4:00 - 5:00pm **PANEL DISCUSSION ON RESULTS OF SSA AND
COMPARATIVE HOUSING PROGRAMS IN AFRICA**
Moderator: Mr. Michael Lippe, Regional Director
USAID/Abidjan

FRIDAY, December 2, 1983

Chairman: S.M. Din-Gabisi

- 9:00 - 11:00am **HOUSING IMPLEMENTATION CONSTRAINTS**
Moderator: Mr. James Upchurch, Director for Africa, CHF
Panelist: Mr. Eugene Brady, CHF Consultant
Mr. Abraham Yilla, Chairman, SALHOC
Mr. Charles De Ker, Acting Director, Ministry
of Housing and Country Planning
- 11:00 - 11:30am C O F F E E
- 11:30 - 12:30pm **CONSTRUCTION CONSTRAINTS AND POTENTIAL**
Moderator: Mr. Syvanus E.A. Taylor-Lewis, The
Professional Head, Ministry of Works
Panelists: Chief Architect, Ministry of Works
Dr. Koso Thomas, FBC/TECHSORT
Mr. Calton-Carew
- 12:30 - 1:30pm L U N C H

- 1:30 - 3:00pm **FINANCING OF HOUSING PROGRAMS**
Moderator: Eugene Brady, CHF Consultant
Panelists: Representative of Ministry of Finance
Representative of Bank of Sierra Leone
Representative of Sierra Leone Commercial Bank
Representative of Barclays Bank S.L. Ltd.
Representative of Standard Bank S.L. Ltd.
Representative of Sierra Leone Housing Corporation
- 3:00 - 4:30pm **HOUSING COOPERATIVES**
Moderator: Jesse Jones, Deputy Director for Africa,
Cooperative Housing Foundation
Panelist: S. Gabisi, Co-op Department
Francis Lavally, SLTU
P. Beckley, SALHOC
Ruth Senior, VDC
- 4:00 - 5:00pm **QUESTIONS AND ANSWERS - Group Discussion**
- 5:00pm **CLOSING VOTE OF THANKS**

SATURDAY, December 3, 1983

- 9:00 - 12:00pm **SOLVING CONSTRAINTS**
Financial
Policy/Standards
Land
Cooperatives As An Example
- SUMMARY**
Implications for Future Actions
Recommendations to Government/Private Sector
- 12:00pm **VOTE OF THANKS**

PARTICIPATING AGENCIES

African American Labour Centre (AALC) Sierra Leone
Appropriate Technology International (ATI), Washington, D.C., USA
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Bank of Sierra Leone
Barclays Bank of Sierra Leone Ltd.
CARE (USA) Sierra Leone
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Ministry of Education
Ministry of Development and Economic Planning
Ministry of Finance
Ministry of Information and Broadcasting
Ministry of Labour
Ministry of Lands, Housing and Country Planning
Ministry of Social Welfare & Rural Development
Ministry of Trade and Industry
Ministry of Works
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Sierra Leone Labour Congress
Sierra Leone Teachers Union
SLTU Savings & Credit Cooperative Society Ltd.
Standard Bank of Sierra Leone Ltd.
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Leone
United Christian Council in Sierra Leone
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Volunteer Development Corps (VDC), Washington, D.C., USA

INTRODUCTION

The Workshops on National Housing Policy and Housing Cooperatives, with the main theme of Framework for Implementation, is designed to facilitate meaningful discussions among the participants and resource persons to maximum cooperation from all sectors; housing development, divisions of cooperative, finance and the private sector. The Conference will seek to

1. facilitate and support those who need and provide housing assistance.
2. identify and ease constraints to affordable housing
3. inform the housing sector about different options and the various costs associated with each.
4. assist the government to make maximum use of its resources as a supporter and facilitator instead of being the sole source of financial and technical assistance.
5. discuss a great variety of different housing needs and priorities; new housing, upgrading, home improvements, water supply, sanitation, land and finance, and technical assistance.

KEYNOTE SPEAKER

The Keynote Speaker will set the tone for the National Workshop on Housing Policy by discussing the broader purpose of the Conference as it relates to the national development goals of Sierra Leone. The Keynote Speaker will also stress the importance of the private and government sector ability to harness the scarce resources available in the country and plan their expenditure in ways that maximized utilization of both human and financial resources.

WORKSHOP SUMMARIES

NATIONAL HOUSING POLICY

To assist the participants with an understanding of the range of options and possible solutions which could be used in Sierra Leone. The session on Housing Policy will focus on the "Why" of formulating a national housing policy that establishes the link between housing and the national economy. Although countries have a wide range of cultures, political systems and levels of economic development, examples taken from other African countries will be discussed for the purpose of comparing objectives and guidelines.

SHELTER SECTOR ASSESSMENT REPORT

Conference participants will receive a first-hand report from the members of the Shelter Sector Assessment (SSA) Team on the status of the housing sector in Sierra Leone. The SSA represents the latest available information provided to the Team by many of the Conference participants.

The initial information from this session should provide the basic data needed to develop the crucial aspects of the national housing policy.

COMPARATIVE HOUSING PROGRAMS IN AFRICA

The session on Comparative Housing Programs in Africa is design to provide examples of the various shelter program. The United States Agency for International Development (USAID), through its Office of Housing, assist developing nations to address their shelter problems. Many of the USAID programs have been planned to maximize the utilization of available local resources based on the inputs of the host country government. USAID, on request from the Conference hosts, financed the Shelter Sector Assessment. Normally, the SSA is the first step in assisting a country to set realistic policies and standards within the framework of the resources available.

Examples of the type and range of shelter programs will be provided and discussed.

HOUSING IMPLEMENTATION CONSTRAINTS

The participants, who are involved in the various aspects of providing shelter in Sierra Leone, will provide the key inputs for a new housing initiative by listing and discussing the known constraints to providing affordable housing. The participants, representative of the government and the private sector, will provide the basic information which will be utilized in recommendations for changes or modifications to the existing housing program in Sierra Leone.

CONSTRUCTION CONSTRAINTS AND POTENTIAL

Low and moderate income housing solutions, the presentations, panel discussions and workshop will explore the approaches used by the Sierra Leone Housing Corporation and other African countries to reduce the cost of providing affordable housing for low and moderate income

families. The focus of the discussions will be on possible ways to increase the use of local materials in the construction process, alternative methods of shelter design which facilitate phased construction and construction technique using self-help with technical assistance. Other factors that influence the cost and affordability such as the cost of land, size of lots, bulk purchase of material and labour through a cooperative and infrastructure development will also be examined.

FINANCING OF HOUSING PROGRAMS

The presentations and workshop discussion on Housing Finance is designed to cover the entire spectrum of incentive if any and disincentives for financial institutions who may become involved in the national effort to develop a Housing Finance program. The current Government Shelter Policy based on budgetary allocation and the status of private sector financial institution as a potential source of housing finance will be examined. Methods of generating local savings for housing similar to the Teachers Cooperative Savings scheme will also be discussed.

Recognizing the problems which have prohibited Government and Commercial Institutions from making major housing investments will be the first steps taken towards developing a financial policy and strategy for long term development efforts. Participants who attend and participate in this workshop will represent local agencies and ministries of government whose decisions will determine the duration of future programs. The local and international resource person will provide policy and strategy examples from Sierra Leone and other African countries that have faced similar problems.

SOLVING CONSTRAINTS AND SUMMARY

The Workshop on Housing Policy and Cooperative Housing is the second step in a process designed to assist the government and private sector of Sierra Leone to develop an appropriate shelter strategy for the country. To be effective the final deliberation of the workshop will focus on ways the Conference participants can do the following:

1. to encourage
2. to develop
3. to strengthen
4. to make recommendations to the government and private sector for (a) additional research on the human and financial resources, (b) to develop a firm institutional framework, and (c) to improve and provide shelter.

To reach the abovementioned goals, the sessions on the final day is designed to:

1. To make thorough assessment of and to determine the characteristics of our current housing problems from the point of view of those institutions which are linked with housing.
2. To take a critical look at the various housing activities to date vis-a-vis the problems thus identified.
3. To evaluate the implications of possible housing solutions in terms of their relevance to short term and long range applications.
4. To make recommendations and formulate guidelines for policy making and for implementation of new housing solutions.
5. To collate a body of information resources on housing for dissemination and future reference.

Government Housing for EmployeesArea Distribution of Privately Rented Property
by Province

<u>Province</u>	<u>No. Privately Rented Property</u>
Northern	253
Eastern	204
Southern	196
Western Area	<u>190</u>
Sierra Leone	843

Government Housing Pool Area Distribution
Western Area

<u>Area</u>	<u>No. of Dwelling Units</u>
Juba Estate	13
Cockerill North	24
Cockerill South	24
Signal Hill Road	4
Murray Town	7
Man of War Bay	7
Cline Town	25
Mamba Ridge	5
Freetown (Inner City)	7
Hill Station	66
Wilberforce	51
Brookfields	73
P.W.D. Compound	12
Kington	13
Kissy Dockyard	40
Rented from Private Sector	<u>190</u>
Total	<u>561</u>

METROPOLITAN *
 URBAN
 RURAL

GOVERNMENT OF SIERRA LEONE
 GENERAL HOUSEHOLD SURVEY 1977-78

SCHEDULE 5 : HOUSING CONDITIONS AND FACILITIES

BLOCK 1 : Identification of Sample Household

1. District	7. Season
2. Chiefdom	8. Sample household No.
3. Town/City	9. Name of household head
4. E.A. No.	10. Average monthly Hh. income
5. Subsample	11. Occupation of household head
6. Selected segment No.	12. No. of usual household members

BLOCK 2 : Particulars of field work

1. Name of Investigator	4. Date of inspection/checking
2. Name of Supervisor	5. Type of inspection : Concurrent / Post-facto / Routine *
3. Date of field work	

BLOCK 3 : Particulars of building or housing unit

1. Land Area (sq. vds.)	
2. Tenure :	Owned / Rented / Free *
3. Monthly rent (Leones)	
4. Property tax, water rates, etc. (Leones)	
5. Type of housing unit	Barrack / Independent house / Apartment *
6. Whether hh. occupies whole housing unit	
7. Structure :	Durable / Semi-durable / Temporary *
8. Condition of Structure	Excellent / Good / Fair / Bad *
9. Period since built (years)	
10. Period since last major repairs/maintenance (years)	
11. Any major additions or alterations undertaken last year	Yes/No *
12. Cost of repairs/maintenance undertaken last year (Leones)	

* Cancel which are not applicable

LONDON.

24. (6) Plan and certificate to be registered.
- (7) Compensation.
- (8) (a) Delivery of possession by Sheriff.
- (b) Costs.
- (9) Land, etc., to be used solely for scheme.
- (10) Sale of land, etc.

PART VI.—COMPENSATION AND BETTERMENT.

25. Compensation for loss, etc.
26. No compensation in certain classes of cases.
27. Claims for compensation.
28. Recovery of betterment by Board.
29. Disputes.
30. Receipts and expenses of Board.

PART VII.—MISCELLANEOUS.

31. Revocation or modification of scheme at request of Board.
32. Service of notices, etc.
33. Power of Board to make regulations.

FIRST SCHEDULE.

SECOND SCHEDULE.

CHAPTER 81.

TOWN AND COUNTRY PLANNING.
(COLONY.)

An Ordinance to Make Provision for Town and Country Planning. 10 of 1946.

[27TH JUNE, 1946.]

PART I.—PRELIMINARY.

1. This Ordinance may be cited as the Town and Country Planning Ordinance.

2. (1) In this Ordinance, unless the context otherwise requires—

“building” means any building, erection, structure or any other building erected on or made on, in or under any lands and includes the land in or under which the building is erected;

Interpretation.

"building operations" include any road or other works preliminary or incidental to the erection of buildings;

"Colony" means the Colony of Sierra Leone, including the Sherbro Judicial District;

"development" in relation to any land includes any building or re-building operations and any use of the land or any building thereon for a purpose which is different from the purpose for which the land or building was being used immediately before the date of the Order declaring a Planning Area under section 6 of this Ordinance;

Provided that the laying down by the occupier of farmland to fallow, or any change of crops grown or to be grown or in the method of their cultivation by the said occupier shall not be deemed to be development save in so far as the Governor or the Board may determine;

"existing building" means a building erected or constructed before the date of the Order declaring a Planning Area under section 6 of this Ordinance;

"fence" includes any hoarding or paling used as such, and also banks and walls;

"hedge" includes any tree or shrub forming a part of a hedge;

"land" includes land covered with water and also includes incorporeal as well as corporeal hereditaments of every tenure or description, and any interest therein, and also an undivided share of land;

"Municipal Area" means the area within the authority of the City Council of Freetown or within the authority of the Council of any city or town now or hereafter established;

"owner" includes joint owner, lessee, tenant for life, and any other person in the actual possession of premises or entitled to receive the rents of premises of any tenure or description, and the agent or attorney of such persons or any of them, and any other person who has an interest in or draws the rents;

"road" means any road whether public or private and includes any street, square, court, alley, lane, bridge, footway, trace, bridle path, passage or highway, whether a thoroughfare or not;

"scheme" means a scheme made under this Ordinance;

"site" in relation to any buildings includes offices, outbuildings, yards, courts or gardens occupied or intended to be occupied therewith;

"Town Council" means the City Council of Freetown or the Council of any town now or hereafter established.

(2) For the purposes of this Ordinance the placing or keeping on any land of any shed, tent or other object, whether fixed or removable or movable or collapsible, which is not a building, shall be a use of such land.

PART II.—TOWN AND COUNTRY PLANNING BOARD.

3. (1) There shall be established a Board to be known as the Town and Country Planning Board (hereinafter referred to as the Board) consisting of a President to be appointed by the Governor, a representative of the Medical, Public Works and Surveys and Lands Departments, respectively, and not less than two and not more than four other members (one of whom shall be an Elected Member of the Freetown City Council), to be appointed by the Governor for such periods or period as he shall determine, provided that any one of the Heads of the Medical, Public Works and Surveys and Lands Departments may, for good cause, appoint a person to take the place of the representative of his department at any meeting of the Board.

Town and Country Planning Board established.

(2) Notwithstanding the provisions of the immediately preceding sub-section, the Governor may appoint the representative of any one of the departments therein referred to, to be President of the Board and in any such event it shall be lawful for the Governor to appoint an additional member to the Board.

(3) The Board shall be the authority for town and country planning in the Colony and shall be a body corporate and shall have perpetual succession and a common seal, which shall be officially and judicially noticed and the seal shall be authenticated by the signature of the President, or the member appointed under the provisions of section 4 of this Ordinance to preside, and one other member of the Board.

(4) Any member of the Board, who has any financial or other interest in any matter before it for determination, shall disclose such interest to the Board and shall take no part in the decision on any such matter, nor vote thereon.

(5) The Board may sue and be sued in its corporate name.

(6) The Board with the approval of the Governor may appoint a suitable person to be Secretary to the Board, and may with the like approval appoint such other officers as may be necessary for carrying out the duties and functions of the Board.

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Town and Country Planning

Majority decision.

4. All acts whatsoever authorised or required by this Ordinance to be done by the Board, and all questions that may come before the Board, shall be done and decided by the majority of votes:

Quorum.

Provided that the Board shall not be competent to act in any case unless there be present at and throughout the meeting four members at least, of whom one shall be either the President or one of the members appointed in writing by the President to preside.

Casting vote.

5. The President or member presiding shall have an original vote in common with the other members, and also a casting vote, if upon any question the votes shall be equal.

PART III.—DECLARATION OF PLANNING AREAS AND POWERS OF BOARD.

Declaration of Planning Area.

6. (1) If the Board, after consultation in the case of Free-town with the City Council, in the case of any town hereafter established with the Council of such town, in the case of the Sherbro Urban District with the Sherbro Urban District Council, and in the case of other parts of the Colony with the Rural Area Council, is of the opinion that a scheme should be made for any area and makes representations to that effect (such representations to be accompanied by a plan) to the Governor in Council, the Governor in Council may by order declare that the area specified in such representations shall be a Planning Area:

Provided that the Governor in Council shall have power before approving to modify the area specified by the Board's representations by adding thereto or omitting therefrom any portion or portions of land.

(2) Such order shall come into operation upon the day of its publication in the Gazette and shall cease to have effect if within three years from such date no scheme in respect of the Planning Area or any part thereof has been approved under the provisions of section 17 of this Ordinance.

(3) A copy of the order shall also be posted at such places within the Planning Area as the Board shall direct.

(4) When an area has been declared a Planning Area under the provisions of this section, the value of any building or land in such area shall, for the purposes of determining the amount of compensation or betterment payable under the provisions of this Ordinance, be deemed to be the value of the building or land at the date of such declaration.

(5) The Governor in Council may make rules prescribing the manner in which compensation shall be assessed and such rules may provide for the appointment by the Governor of Committees to advise the Board as to the compensation which should be paid in planning areas, and the Board may either award compensation in accordance with such advice or award such other compensation as to the Board seems fit. Rules.

(6) (a) If the person to whom compensation is payable is dissatisfied with any compensation awarded as aforesaid, the Board or such person may apply to the Supreme Court to determine the amount of compensation which should be paid. Applications to Supreme Court.

(b) Any final judgment in any such case as aforesaid shall be subject to the like appeal to which other final judgments of the Court are subject, including appeal to the West African Court of Appeal and to Her Majesty's Privy Council where such appeal is allowed by law. Appeals.

7. (1) When an order declaring a Planning Area has been published under section 6 of this Ordinance, no person shall within the Planning Area carry out any development of land or any construction, demolition, alteration, extension, repair or renewal of any building until a detailed scheme is approved under section 17 of this Ordinance for the area containing such land or building: Prohibition of development.

Provided that the Board may grant to any person applying in writing therefor permission in writing, subject to such conditions, one of which may be that in respect thereof, no compensation shall be payable, as it may deem necessary to impose, to develop land or to construct, demolish, alter, extend, repair or renew a particular building lying within the Planning Area:

And provided further that no such permission shall be necessary in respect of minor repairs the total cost or value of which does not exceed the sum of ten pounds in any one year.

(2) Every person who otherwise than under a final scheme proceeds with or does any work in a Planning Area without such permission as aforesaid shall be liable, on summary conviction, to a fine of ten pounds together with, in the case of a continuing offence, a further fine of one pound for every day during which the offence continues after conviction.

8. (1) When an order declaring a Planning Area in respect of an area lying wholly or partly within a municipal area has been published under section 6 of this Ordinance-- Vesting of powers in the Board.

(a) the powers to undertake any of the matters described in the First Schedule to this Ordinance, which are or may be vested in the Town Council by virtue of the Ordinance establishing the Town Council, shall, if the Governor so directs, be transferred to and become vested in the Board, and shall, subject to any exercise by the Board of its powers under section 9 of this Ordinance, be exercised and performed exclusively by the Board in respect of the municipal area contained in the Planning Area:

Provided that any power vested in the Town Council to undertake road transport services or public utility services within the municipal area shall remain vested in the Town Council;

(b) the Board shall, subject to any exercise by the Board of its powers under section 9 of this Ordinance, be empowered exclusively to administer any regulations relating to town planning and building operations made by the Town Council,

(c) in respect of that part of the Planning Area which lies wholly outside the municipal area, the powers and duties relating to buildings, roads or open spaces, conferred or imposed upon any person under any Ordinance shall become vested in the Board and shall, subject to any exercise by such Board of its powers under section 9 of this Ordinance, be exercised exclusively by the Board.

(2) When an Order declaring a Planning Area in respect of an area lying wholly outside a municipal area is published under section 6 of this Ordinance, the powers and duties relating to buildings, roads or open spaces, conferred to imposed upon any person under any Ordinance, shall become vested in the Board and shall, subject to any exercise by the Board of its powers under section 9 of this Ordinance, be exercised and performed exclusively by the Board.

Power of
Board to
delegate
authority.

9. The Board may delegate to a Committee appointed under section 10 of this Ordinance or to any other person, all or any of the powers and duties conferred upon it by this Ordinance, and in so doing may impose upon the Committee or upon such person or body of persons such conditions, exceptions and qualifications in the exercise of any powers so delegated as to the Board may seem fit:

Provided that nothing herein contained shall authorise the the Board to delegate the power to make regulations under section 33 of this Ordinance.

10. (1) When an order declaring a Planning Area has been published under section 6 of this Ordinance, the Board shall appoint a committee to be called the Planning Committee.

Planning Committee.

(2) The Planning Committee shall consist of not less than five persons appointed by the Board for such period or periods as the Board may determine:

Provided that where the Planning Area lies wholly or in part within a municipal area, the Planning Committee shall include among its members the Medical Officer of Health of the Town Council concerned or if there is no such Medical Officer, then a Medical Officer appointed by the Director of Medical Services, the Town Engineer of such Council, or if there be no such Town Engineer, the Provincial or Executive Engineer, and not less than two members of such Council to be nominated by the Town Council.

(3) The chairman of any Planning Committee shall be appointed by the Board from among the members of such Committee and he or the member presiding at any meeting of the Committee shall have an original vote in common with the other members, and also a casting vote if upon any question the votes shall be equal.

(4) All acts whatsoever authorised or required to be done by the Planning Committee shall be done and decided by the majority of votes:

Provided that the Planning Committee shall not be competent to act in any case unless there be present at and throughout the meeting three members at least, of whom one shall be either the chairman or one of the members appointed in writing by the chairman to preside.

(5) Any member of a Planning Committee who has any financial or other interest in any matter coming before the Committee for determination, or who is financially or otherwise personally interested in any recommendation which the Committee may wish to make to the Board, shall disclose such interest to the Committee and if it is any matter on which a vote is to be taken by the Committee, he shall not vote on such matter.

11. (1) (a) The Planning Committee shall furnish to the Board such particulars and information as the Board may require with regard to the present and future planning needs and the probable direction and nature of the development of its area.

Duties and Powers of Committee.

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(b) The Committee shall keep proper minutes of all its meetings, and on confirmation by the Committee, copies of such minutes shall be sent to the Board.

(2) The Planning Committee shall exercise such of the powers of the Board as may be delegated to it under the provisions of section 9 of this Ordinance.

PART IV. PLANNING SCHEME.

Outline
planning
scheme.

12. (1) (a) Every Planning Committee shall, at the request of the Board, submit to the Board within such time as may be prescribed by the Board, an outline planning scheme in respect of all lands within the Planning Area, with the general object of securing proper conditions of health, sanitation and communication and amenity and convenience in connection with the laying out and use of the land.

(b) Any outline scheme submitted by a Planning Committee may be adopted by the Board with or without such modifications or alterations as to the Board seems fit.

(2) Without prejudice to the powers of the Planning Committee under this Ordinance, every scheme to which this section applies shall make provision for all or any of the following matters, as may be prescribed by the Board --

- (a) construction, diversion or alteration of streets, main roads and communications and general building lines;
- (b) drainage, including sewerage;
- (c) water supply;
- (d) the limitation of zones within which special trades and industries may be carried on or which are reserved exclusively for residential or other purposes;
- (e) the imposition of conditions and restrictions in regard to the open space to be maintained about buildings and the particular height and character of buildings to be allowed in specified areas.

(3) If a Planning Committee fails or neglects to submit within the time prescribed such outline planning scheme as aforesaid, the Board may prepare an outline scheme and such scheme shall for all the purposes of this Ordinance be deemed to be an outline planning scheme prepared by the Planning Committee.

(4) An outline planning scheme shall in all cases be accompanied by a plan or plans of the area.

(5) Any law relating to development, road construction or building operations inconsistent with the provisions of a scheme the application of which would tend to hinder the carrying out of the scheme shall not apply to the area to which the scheme relates.

13. (1) (a) When an outline scheme has been prepared the Planning Committee may at any time prepare for submission to the Board a detailed planning scheme with reference to any land within the planning area, or may adopt, with or without modifications for submission to the Board, any planning scheme proposed by all or any of the owners of such land: Detailed
planning
schemes.

Provided that if no such scheme as aforesaid is submitted and the Board is satisfied that a detailed planning scheme ought to be made by the Planning Committee as regards any land within the planning area, the Board may require the Planning Committee to prepare and submit a detailed planning scheme within such time as the Board shall prescribe.

(b) Any detailed scheme submitted by a Planning Committee may be adopted by the Board with or without such modifications or alterations as to the Board seems fit.

(2) A detailed planning scheme shall in all cases be accompanied by a plan or plans of the area.

(3) If the Planning Committee fails to submit a detailed planning scheme within the time prescribed by the Board, the Board may prepare a detailed scheme and such scheme shall, for all purposes of this Ordinance, be deemed to be a detailed planning scheme prepared by the Planning Committee.

(4) A detailed planning scheme prepared or adopted under this section shall deal with the matters prescribed in section 12 (2) and, in addition, may make provision for any of the matters mentioned in the First Schedule to this Ordinance.

(5) A detailed planning scheme may provide for the redistribution of lands or for the readjustment of the boundaries and areas of such lands.

(6) Any law relating to development, road construction, or building operations inconsistent with the provisions of a scheme the application of which would tend to hinder the carrying out of the scheme shall not apply to the area to which the scheme relates.

14. (1) The Board may, for any purpose arising in relation to the making, enforcement or carrying out of a scheme, by notice in writing require the owner of any land or building in to give
information
to Board.

the area to which such scheme relates or is intended to relate, to state in writing and deliver or forward by registered post to the Board within thirty days of the date of the notice, particulars of his estate, interest in or right over or in respect of, such land or building, and the name and address, and the estate, interest or right (so far as they are known to him) of every person who to his knowledge has any estate or interest in or right over or in respect of such land or building.

(2) Every person required to make and deliver or forward a statement under this section who shall wilfully make and deliver or forward any false statement, or fail without reasonable cause or refuse to make and deliver or forward a statement, shall be liable, on summary conviction, to a fine of twenty-five pounds.

Entry, examination and survey.

15. (1) The Board may at any time cause the whole or any part of any land to be entered upon, examined and surveyed and the circumstances and requirements thereof to be investigated for the purpose of deciding whether or not a scheme should be made in respect of any such land or any part thereof and of making such scheme if decided upon.

(2) Any person authorised in that behalf in writing by the Board may, for the purpose of any entry, examination, survey or investigation which the Board is authorised by this section to cause to be made, and on production of such written authority, enter and there do anything which such person shall reasonably consider to be necessary for the said purpose.

Deposit of scheme.

16. (1) When a scheme has been framed or adopted it shall be deposited in such place as the Board shall decide.

Notice.

(2) Notice of such deposit and of the period in which any person may inspect and make representations respecting the scheme shall be published by the Board in the *Gazette* and in local papers circulating in the Colony, and by exhibiting public notices in such other places in the Colony, as the Board may direct.

(3) Any person may within two months of the date of the notice of such deposit inspect, and make representations to the Board respecting the scheme, and upon the expiration of such period the Board shall forthwith submit the scheme, together with any such representations and any recommendations thereon by the Board, for consideration by the Governor.

Approval by the Governor.

17. A scheme in respect of the whole or part of a Planning Area shall not have effect unless and until it is approved by

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order of the Governor, and before giving his approval the Governor may make such modifications thereof as he thinks fit:

Provided that a scheme though approved may, subject to the provisions of section 31 of this Ordinance, be modified or revoked.

18. When a scheme has been approved by the Governor in respect of the whole or part of a Planning Area, a copy of it shall be deposited for inspection in such place within the Planning Area as the Board shall direct. Deposit of approved scheme.

PART V.—EXECUTION OF SCHEMES.

19. Where a scheme has been approved in respect of a Planning Area, the Board shall be the authority responsible for executing and enforcing the scheme. Execution of scheme by Board.

20. (1) Subject to the provisions of this section the Board may at any time— Power to carry out scheme.

(a) remove, pull down or alter, so as to bring into conformity with the provisions of the scheme, any building or other work which does not conform to those provisions, or the removal, demolition or alteration of which is necessary for carrying the scheme into effect, or in the erection or carrying out of which any provision of the scheme has not been complied with;

(b) where any building or land is being used in such manner as to contravene any provision of the scheme, prohibit it from being so used;

(c) where any land has been, since the date when the order declaring a Planning Area under section 6 of this Ordinance has been published, put to any use which contravenes any provision of the scheme, reinstate the land;

(d) execute any work which it is the duty of any person to execute under the scheme in any case where delay in the execution of the work has occurred and the efficient operation of the scheme has been or is likely to be thereby prejudiced.

(2) Before taking any action under this section the Board shall serve a notice on the owner and on the occupier of the building or land in respect of which the action is proposed to be taken and on any other person who, in its opinion, may be affected thereby, specifying the nature of and the grounds upon which it proposes to take such action. Notice.

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- (3) The date stated in a notice served under this section as the date on or after which the intended exercise of the power therein mentioned is intended to be begun shall be not less than three months when any building is affected, and in any other case not less than one month after the date of service of such notice, and the Board shall not do any act or thing in exercise of such power in relation to the building or land mentioned in the notice before such date.
- Penalty.** (4) Every such person who uses any building or land in a manner prohibited under this section shall, in addition to any civil liability, be guilty of an offence and liable, on summary conviction, to a fine of twenty-five pounds.
- Entry on land.** 21. Any person authorised in that behalf in writing by the Board may, on production of such written authority, enter on any land in a Planning Area to which a scheme relates and then make such inspection, survey, examination and investigation and there carry out such work as may be necessary for the purposes of the enforcement or carrying out of a scheme.
- Obstruction.** 22. Every person who wilfully obstructs or interferes with any person in the lawful exercise of any power conferred by this Ordinance shall be liable, on summary conviction, to a fine of twenty-five pounds.
- Penalty for contravention of a scheme.** 23. Any person who wilfully does any act which is a contravention of a provision contained in a scheme or who wilfully fails to comply with a provision in a scheme shall be liable, on summary conviction, to a fine of fifty pounds and in the case of a continuing offence, to a further fine of five pounds for every day during which the offence continues after conviction.
- Acquisition of land by Board.** 24. (1) The Board may acquire such land or buildings as may be necessary or expedient for carrying into effect the provisions of a scheme.
- Compulsory acquisition.** (2) Where the Board is unable to purchase by agreement any land or building required for carrying into effect the provisions of a scheme, the Governor in Council, upon the application of the Board and after consideration of any representation which may be submitted by the owner, and after such enquiry as he may think proper, may declare that any land or building shall be acquired for town or country planning purposes as the case may be and the Governor may thereupon by warrant under his hand and the public seal of the

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Colony direct that such land or building shall be acquired for town or country planning purposes as the case may be.

Every such warrant may be in the Form A in the Second Schedule hereto and shall be published in the *Gazette*.

(3) Whenever by any such warrant as in the immediately preceding sub-section mentioned it is directed that any land or building shall be acquired for town or country planning purposes as the case may be the Board shall cause to be served personally on the person or persons entitled to sell or interested in any land or building specified in such warrant, or if he or they cannot be found shall cause to be left at his or their last usual place or places of abode or business with some inmate thereof, to be given to such person or persons, and in case no such person can be ascertained or found, shall cause to be left with the occupier of such land or building or if there be no such occupier, shall cause to be fixed on some conspicuous part of such land or building within fourteen days from the date of such warrant, a notice, in the Form B in the Second Schedule hereto, or as near thereto as possible.

Notice to owners, etc.

(4) After the lapse of twenty-one days from the publication of any such warrant in the *Gazette* it shall be lawful for the Board with all necessary workmen and other servants, to enter upon such land or building and also to set out, appropriate and take so much of such land or building, as is specified in the said warrant.

Entry.

(5) When the Board shall appropriate and take any land or building as aforesaid, the Board shall cause a notice to be posted in some conspicuous part of such land or on such building as the case may be, and such notice shall be in the following words, viz.:—"Taken for Town Planning Purposes" or "Taken for Country Planning Purposes" as the case may be and shall be signed by the President of the Board. Any land or building so appropriated and taken shall thereupon vest in the Board, free from all other interests, liens, rights, charges and encumbrances whatsoever.

Land to be marked out.

(6) Within twenty one days of any appropriation of any land as aforesaid, the Board shall cause a plan of the land so appropriated and taken together with a certificate under the hand of the President of the Board that the land has been appropriated and taken for town or country planning purposes as the case may be, to be registered in the office of the Registrar General and the registration of such plan and certificate shall be conclusive evidence that such land has been appropriated for town or country planning purposes as the case may be.

Plan and certificate to be registered.

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Compensation.

(7) The provisions of this Ordinance relating to compensation shall apply to any land or building appropriated in accordance with this section.

Delivery of possession by Sheriff.

(8) (a) If in any case in which, according to the provisions of this Ordinance, the Board is authorised to enter upon and take any land or building, and the owner or occupier of any such land or building, or any other person, refuse to give up possession thereof, or hinder the Board, their workmen or servants from entering upon or taking possession of the same, it shall be lawful for the Governor to issue his warrant in the Form C in the Second Schedule hereto, or as near thereto as possible, directed to the Sheriff, ordering him to deliver possession of the same to the Board and upon receipt of such warrant the Sheriff shall deliver possession of any such land or building accordingly.

Costs.

(b) The costs accruing by reason of the execution of such warrant, to be taxed by the Master of the Supreme Court in accordance with the Rules of the Supreme Court subject to review by the Chief Justice, shall be paid by the person refusing to give possession or hindering the Board, their workmen or servants as aforesaid; and the amount of such costs shall be deducted and retained by the Governor from the compensation, if any, then payable by him to such person, and if no compensation be payable to such person, or if the same be less than the amount of such costs, then such costs or the excess thereof beyond such compensation, if not paid on demand, shall be levied by distress, and upon application to a magistrate for that purpose he shall issue his warrant accordingly:

Provided that no costs shall be taxed under this section unless due notice has been given to the owner or occupier or any other person who has refused to give up possession to the Board, or who has in any way hindered the Board, their workmen or servants from taking possession or entering upon any land or building.

Land, etc. to be used solely for scheme.

(9) Subject to the provisions of the immediately succeeding sub-section all lands and buildings acquired under this section for carrying into effect the provisions of a scheme shall be used only for or in connection with the scheme for which they were so acquired:

Provided that nothing in this sub-section contained shall be taken to preclude the Board, in furtherance of any scheme, from selling or otherwise disposing of any land acquired.

Sale of land, etc.

(10) When any scheme is revoked or abandoned, it shall be lawful for the Board to sell or otherwise dispose of any

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land or building acquired under this Ordinance, provided that the Board shall, in the first place, offer the land or building to the person from whom it was acquired before selling it to any other person.

PART VI.—COMPENSATION AND BETTERMENT.

25. Subject to the provisions of this Ordinance, any person ... Compensation for loss, etc.

(a) whose property is injuriously affected by the coming into operation of any provision contained in a scheme or by the execution of any work under a scheme, or

(b) who, for the purpose of complying with any provision contained in a scheme or in making or resisting a claim under the provisions of this Ordinance relating to compensation and betterment, has incurred expenditure which is rendered abortive by a subsequent revocation or modification of the scheme,

shall, if he makes a claim within the time limited for the purpose by this Ordinance, be entitled to recover as compensation from the Board the amount by which his property is decreased in value, or, so far as it was reasonably incurred, the amount of the abortive expenditure, as the case may be.

26. (1) No compensation shall be payable in respect of the prohibition imposed by sub-section (1) of section 7 of this Ordinance upon development of land or construction, demolition, alteration, extension, repair or renewal of buildings. No compensation in certain classes of cases.

(2) No compensation shall be payable in respect of any building the erection of which was begun after the date of the publication of the order declaring a Planning Area under section 6 of this Ordinance, unless such erection was begun under and erected in accordance with the permission of the Board.

(3) No compensation shall be payable in respect of any of the following provisions in a scheme, namely, any provision which

(a) prescribes the location of buildings, the extent of the yards, gardens and curtilage of buildings;

(b) imposes any health conditions in connection with buildings;

(c) limits the number of buildings or the number of buildings of a specified class which may be constructed, erected on or made in or under any area;

(d) prohibits or regulates the sub-division of land;

(e) regulates or empowers the Board to regulate the size, height, spacing, design, colour and materials of buildings;

(f) controls, restricts or prohibits the objects which may be affixed to buildings;

(g) prohibits or restricts building operations permanently on the ground that by reason of the situation or nature of the land the erection of buildings thereon would be likely to involve danger or injury to health or excessive expenditure of public money in the provision of roads, sewers, water supply or other public services;

(h) prohibits (otherwise than by way of prohibition of building operations) the use of land for a purpose likely to involve danger or injury to health, or detriment to the neighbourhood, or restricts (otherwise than by way of restriction of building operations) the use of land so far as may be necessary for preventing such danger, injury or detriment;

(j) restricts the purposes for and the manner in which land or buildings may be used or occupied, or reserves or allocates any particular land or all land in any particular area for buildings of a specified class or classes or to be used for a specified purpose;

(k) in the interests of safety, regulates, or empowers the Board to regulate the height and position of proposed walls, fences or hedges near the corners or bends of roads or at a railway level-crossing;

(l) limits the number or prescribes the sites of new roads entering a road or the site of a proposed road;

(m) fixes in relation to any road or intended road a line beyond which no building in that road or intended road may project unless, within a period of two years immediately preceding the publication of an Order under section 6 of this Ordinance declaring the Planning Area within which the scheme lies, the land was or formed the site of a building;

(n) in the case of the erection of any building intended to be used for purposes of business or industry, requires the provision of accommodation for parking, loading, unloading or fuelling vehicles, with a view to preventing obstruction of traffic on any road;

(o) prohibits, restricts or controls, either generally or in particular places, the exhibition, whether on the ground, on any building or any temporary erection, or on any vehicle, boat, aircraft or other movable object (whether on land or on

or in water or in the air), of all or any particular forms of advertisements or other public notices; or

(p) prevents, remedies or removes injury to amenities arising from the ruinous or neglected condition of any building or by the objectionable or neglected condition of any land attached to a building or abutting on a road or situate in a residential area.

(4) Where any provision of a scheme is revoked or modified by a later scheme, no compensation shall be payable in respect of any property on the ground that it has been injuriously affected by any provision contained in the later scheme if and in so far as that later provision is the same, or substantially the same, as the earlier provision so revoked or modified; but if at the date when the revocation or modification of that earlier provision becomes operative—

(a) there is still outstanding any claim for compensation duly made thereunder; or

(b) the time originally limited for making such a claim has not expired,

any such outstanding claim and any such claim made within the time so limited shall be entertained and determined, and may be enforced, in the same manner in all respects as if all the provisions of the earlier scheme had continued in operation, unless the claim is in respect of a restriction removed by the later scheme.

(5) Nothing contained in sub-section (3) of this section shall preclude an owner from claiming compensation for loss or injury arising from—

(a) being prevented by the operation of a scheme from maintaining a building which was in existence on the date of the publication of an order declaring a Planning Area under section 6 of this Ordinance or from continuing to use any such building for the purpose for which it was used on such date; or

(b) where a permanent building which was in existence at the time within two years immediately before the date of the publication of an order declaring a Planning Area under section 6 of this Ordinance has been demolished or been destroyed by fire or otherwise, being prevented by the operation of a detailed scheme from erecting on the site of such demolished or destroyed building a new building which substantially replaces such demolished or destroyed building or from using such new building for the purpose for which such demolished or destroyed building was last used.

Claims for
compensa-
tion.

27. (1) A claim for compensation shall be made by serving upon the Board a notice in writing stating the grounds of the claim and the amount claimed.

(2) Subject to the provisions of sub-section (3) of this section, no claim for compensation shall be entertained unless the written notice has been served on the Board within six months after the date on which the provision giving rise to the claim came into operation or within such longer period as may be specified in the scheme or, in respect of expenditure rendered abortive by the revocation or modification of a scheme, within six months after the date on which the revocation or modification of the scheme became operative:

Provided that on cause being shown to the satisfaction of the Board, the period of six months hereinbefore referred to may be extended, but only to the extent that the time in which notice may be given shall not exceed twelve months from the dates in this sub-section specified.

(3) Where it is alleged that property has been injuriously affected by the execution of any work, the period, within which a claim in respect of that injurious affection may be made, shall be a period of one year after completion of the work.

Recovery of
betterment
by Board.

28. (1) Where by the coming into operation of any provision contained in a scheme, or by the execution of any work under a scheme, any property within the area to which the scheme applies is increased in value, the Board, if it makes a claim for the purpose within two years after the date on which the provision came into operation, or within two years after the completion of the work, as the case may be, shall be entitled to recover from any person whose property is so increased in value 75 per cent. of the amount of that increase.

(2) A claim in respect of an increase in the value of any property shall be made by serving upon the person from whom the amount alleged to be payable is claimed a notice in writing stating the grounds of the claim and the amount claimed.

(3) Any sum recoverable under this section may be set off against any claim to compensation.

(4) Where any provision of a scheme is revoked or modified by a later scheme, no property shall be deemed to be increased in value by any provision contained in the later scheme if so far as that provision is the same, or substantially the same, as a provision contained in the scheme so revoked or modified:

Provided that, if at the date when the revocation or modification of such scheme becomes operative, there is still outstanding

any claim in respect of an increase in the value of any property duly made thereunder, or the time originally limited for making such a claim has not expired; any such outstanding claim, and any such claim within the time so limited, shall be entertained and determined and may be enforced in the like manner in all respects as if all the provisions of the earlier scheme had continued in operation.

29. (1) Any dispute arising under this Ordinance as to Disputes.

(a) the right of a claimant to recover compensation, or
(b) the right of the Board to recover betterment, shall, upon application of any party concerned, be heard and determined by the Supreme Court.

(2) Any final judgment in any such case as aforesaid shall be subject to the like appeal to which other final judgments of the Court are subject, including appeal to the West African Court of Appeal and to Her Majesty's Privy Council where such appeal is allowed by law.

(3) Any dispute referred to the Court under the provisions of sub-section (1) of this section shall be by way of a suit by or against the Board.

30. (1) All such sums received by the Board in respect of betterment or otherwise shall, unless the Governor otherwise directs, be paid into the general revenue of Sierra Leone. Receipts and expenses of Board.

(2) All expenses incurred by the Board in the discharge of its functions and all amounts due by it under this Ordinance shall, unless the Governor otherwise directs, be defrayed from the general revenue of Sierra Leone.

PART VII.—MISCELLANEOUS.

31. (1) The Board may at any time apply to the Governor for the revocation or modification of a scheme which has been approved under section 17 of this Ordinance on any of the following grounds— Revocation or modification of scheme at request of Board.

(a) on account of the amount of the compensation which has been awarded or is likely to be awarded in respect of provisions contained in the scheme;

(b) on account of practical difficulties in the execution or enforcement of the scheme;

(c) on account of events which have occurred since the making of the scheme.

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(2) When an application has been made under sub-section (1) of this section, the Governor may either revoke or modify such scheme or refuse the application.

(3) When the Governor modifies or revokes such scheme, the Board shall, within one month of the date of such modification or revocation, give notice thereof to the owner of any property affected, and thereupon any compensation already agreed upon or awarded by the Supreme Court or the Court of Appeal as the case may be shall be discharged, but without prejudice to the right of the owner to make a further claim for compensation in respect of a later scheme, but subject nevertheless to the provisions of sub-section (3) of section 26 of this Ordinance.

Service of
notices, etc.

32. (1) Any notice, summons, writ or other proceeding at law or otherwise required to be served on the Board for any of the purposes of this Ordinance may be served by delivering it to the President of the Board, or by sending it by post in a registered letter addressed to the President at the office of the Board.

(2) Subject to the provisions of sub-section (1) of this section any notice, order or other document required or authorised to be served under this Ordinance may be served either—

(a) by delivering it to the person on whom it is to be served;

(b) by leaving it at the usual or last known place of abode of that person;

(c) by sending it by post in a registered letter addressed to that person at his usual or last known place of abode;

(d) in the case of a company or body incorporated in the Colony; by delivering it to the secretary of the company or body at its registered or principal office or sending it by post in a registered letter addressed to the company or body at such office;

(e) in the case of a company or body incorporated outside the Colony, by delivering it to the individual resident in the Colony in charge of the operations of the company or body in the Colony or sending it by post in a registered letter addressed to such individual at the principal office of the company or body in the Colony;

(f) in the case of a partnership, by delivering it to one of the partners at the principal place of business of the partnership, or to any person having at the time of service the control or management of the partnership business at such

place, or by sending it by post in a registered letter addressed to one or more of the partners, or to the person having the management and control of the partnership, at the principal place of business of the partnership; or

(g) if it is not practicable after reasonable enquiry to ascertain the name or address of any person on whom it should be served, by addressing it to him by the description of "owner" or "lessee" or "occupier" of the premises (naming them) to which it relates, and by delivering it to some person on the premises or, if there is no person on the premises to whom it can be delivered, by affixing it, or a copy of it, to some conspicuous part of the premises.

33. (1) It shall be lawful for the Board to make regulations with respect to any or all of the following matters

Power of
Board to
make
regulations.

(a) the determination and adjustments of the limits of plots or estates within planning areas;

(b) the procedure generally in connection with the Board and schemes, and in particular (but not so as to exclude others) with respect to the following matters:-

(i) the submission of claims for compensation; and

(ii) permission to develop an area and to carry out building operations between the date of the publication of an order declaring a Planning Area under section 6 of this Ordinance and the coming into operation of the scheme for that area;

(c) the preparation, deposit, publication and submission of schemes;

(d) the grant and exercise of all necessary powers in connection with schemes and with the preparation of schemes;

(e) the further, better or more convenient effectuation of the provisions and purposes of schemes or of any particular scheme;

(f) the modification and revocation of schemes;

(g) for obtaining without charge information which may be required for the purposes of or in connection with the preparation or making or carrying into effect of schemes by inspection of or obtaining copies from Assessment Rolls, Valuation Rolls, Rate Books and other similar documents and to search, without the payment of any fees, the registers and documents in the custody of the Registrar General.

(2) Such regulations may impose a fine not exceeding twenty-five pounds or in default of payment imprisonment not

exceeding two months for the breach of any such regulations, and in the case of a continuing offence, a further penalty not exceeding one pound for each day after written notice of the offence has been served on the offender.

(3) Regulations made under sub-section (1) of this section shall be subject to the approval of the Governor in Council, who before approving, may amend or alter them.

(4) All regulations made under sub-section (1) of this section shall, after approval by the Governor in Council, be published in the *Gazette* and shall thereupon have the same force and effect as if they had been enacted in this Ordinance, either immediately or on and from such later date as may therein or in their regard be provided.

Section 8
and 13 (4).

FIRST SCHEDULE.

PART I.—ROADS.

1. Providing for the reservation of land for roads, the construction of new roads, improvement of existing roads, establishment of public rights of way.

2. Providing for the closing or diversion of existing roads and public and private rights of way and traces.

3. Restricting and controlling the construction of new roads and the alteration of existing roads whether by the Board or owners.

4. Regulating the line, width, level, construction and general dimensions and character of roads whether now or existing.

b. Enabling the Board to require an owner of land as a condition of his developing such land in any manner

(a) to reserve land for such roads as it may think necessary;

(b) to contribute to the cost of the construction of new roads or the improvement of existing roads by the Board.

6. Providing for and generally regulating the construction or execution whether by the Board, or by owners, of works incidental to the making or improvement of any road including the erection of shelters, provision of seats, planting or protecting of grass, trees and shrubs on or adjoining such road.

PART II.—BUILDINGS AND OTHER STRUCTURES.

1. Regulating and controlling, either generally or in particular areas, all or any of the following matters—

(a) the size, height, spacing and building line of buildings;

(b) the objects which may be affixed to buildings;

(c) the location of buildings, the extent of yards, gardens and curtilage of buildings;

(d) the purposes for and the manner in which buildings may be used or occupied including in the case of dwelling houses, the letting thereof in separate tenements;

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- (c) the prohibition of building operations on any land, or regulating such operations.
2. Regulating and controlling or enabling the Board to regulate and control the design, external colour and materials of buildings and fences.
 3. Reserving or allocating any particular land or all land in any particular area for buildings of a specified class or classes, or prohibiting or restricting, either permanently or temporarily, the making of any buildings or any particular class or classes of buildings on any specified land.
 4. Reserving or allocating any particular land or all land in any particular area for the purpose of any industrial or trade purpose or for any specified undertaking.
 5. Limiting the number of buildings or the number of buildings of a specified class which may be constructed, erected or made on, in or under any area.
 6. Providing for the removal, demolition or alteration of buildings or works which are inconsistent with or obstruct the operation of a scheme.
 7. Providing for the reservation of sites for places of religious worship, schools and public buildings and for places required for public services.
 8. Providing for health conditions.
 9. Providing for the reservation of sites for housing schemes.
 10. Providing for slum clearance in specified areas.

PART III.—AMENITIES.

1. Providing for the reservation of lands as open spaces, whether public or private, and for burial grounds.
2. Providing for the preservation of views and prospects and of the amenities of places and features of natural beauty or interest.
3. Providing for the reservation of buildings and objects of artistic, architectural, archaeological or historical interest.
4. Providing for the preservation or protection of forests, woods, trees, shrubs, plants and flowers.
5. Prohibiting, restricting or controlling either generally or in particular places, the exhibition, whether on the ground, on any building or any temporary erection, on any vehicle, boat, aircraft or other movable object, whether on land, or on or in water or in the air, of all or any particular forms of advertisement or other public notices.
6. Preventing, remedying or removing injury to amenities arising from the dilapidated or neglected condition of any building or fence, or by the objectionable or neglected condition of any land attached to a building or fence or situated on a road or situate in a Planning Area.
7. The prohibition, regulation and control of the deposit or disposal of refuse materials and refuse.

PART IV.—PUBLIC UTILITY SERVICES.

Facilitating the construction of works in relation to lighting, water supply, sewerage, drainage, sewage disposal and refuse disposal or other public utility services.

PART V.—TRANSPORT AND COMMUNICATION.

1. Facilitating the establishment, extension or improvement of systems of transport whether by land, water or air.
2. Allocating sites for use in relation to transport and providing for the reservation of land for that purpose.
3. Providing for the establishment, extension and improvement of telegraphic, telephonic or wireless communication, allocating sites for use in relation to such communication and providing for the reservation of land for that purpose.

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PART VI.—MISCELLANEOUS.

1. Declaring the persons by whom and the manner in which the cost of the execution of works (whether of construction, demolition, removal or alteration) in pursuance of the scheme are to be borne.
2. Subject to the provisions of this Ordinance, declaring the notices to be served for the purposes of the scheme by the Board and the persons on whom, the manner in which and the times at or within which such notices are to be served.
3. Subject to the provisions of this Ordinance, declaring the manner in which and the times at or within which notice for the purposes of the scheme may be served on the Board by other persons.
4. Providing for and regulating the making of agreements for the purpose of a scheme by the Board with owners and other persons and by such persons with one another.
5. Dealing with the use or disposal of land acquired under the provisions of this Ordinance.
6. Prohibiting the sub-division of land until a plan showing the sub-division and proposed access to the land has been approved.
7. Making any provisions necessary for—
 - (a) adjusting and altering the boundaries and areas of any lands, roads, rights of way or traces;
 - (b) effecting such exchanges of land or cancellation of existing sub-divisions as may be necessary or convenient for the purposes aforesaid.
8. Providing for and regulating the construction, alteration, removal and use of railways, pipe lines, telegraph and telephone lines, electric current transmission lines, drainage or irrigation channels, aerial cable ways and their ancillary structures.
9. Preventing the pollution of streams, water courses, rivers, wells, lagoons and harbours.
10. Works ancillary to or consequent on a scheme.
11. Any other matter (not heretofore mentioned) necessary or incidental to a scheme or its administration.

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The mention of particular matters in this Schedule shall not be held to prejudice or affect the generality of any other matter.

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SECOND SCHEDULE.

FORM A.

WARRANT THAT LAND [AND/OR BUILDINGS] SHALL BE ACQUIRED FOR TOWN PLANNING PURPOSES. Sec. 24 (2).

SILVIA LEONE.
(L.S.)

By His Excellency,

Governor.

WHEREAS on the.....day of.....19... the Governor in Council declared that the land [and/or buildings] hereinafter described, that is to say..... (insert description of land [and/or buildings]), should be acquired for Town Planning purposes:

Now, therefore, I do hereby, under the provisions of the Town and Country Planning Ordinance, by this my warrant under my hand and the Public Seal of the Colony, direct that the said land [and/or buildings] shall be acquired for Town Planning purposes.

Dated this.....day of.....19...

By His Excellency's Command,

Minister.

FORM B.

Sec. 24 (3).

NOTICE.

Notice is hereby given that the following land [and/or buildings] (describe land [and/or buildings] denoting the boundaries of the land by physical marks wherever practicable) is [are] to be acquired for Town Planning purposes.

Any person claiming to be possessed of, or to have any right title or interest in, the said land [and/or buildings] or to be injuriously affected by any such acquisition, is required, on or before the day of (twenty-one days after the date of publication of warrant in the *Gazette*), to forward to the Board a statement of his right or interest, and the evidence thereof, and of any claim made by him in respect of the value of such land [and/or buildings] or of his interest therein.

Dated this.....day of.....19...

President,
Town and Country Planning Board.

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Sec. 24 (8).

FORM C.

WARRANT TO THE SHERIFF

To—THE SHERIFF OF THE COLONY OF SIERRA LEONE.

WHEREAS by a warrant dated the _____ day of _____ 19____, under the hand of the Governor and the Public Seal of the Colony, it was directed that the following land [and/or buildings] _____ (describe land [and/or buildings]) should be acquired for Town Planning purposes.

And whereas twenty one days have elapsed since the publication of the said warrant in the *Gazette*.

These are therefore to command you to put the Board or any person authorised by them in that behalf, in possession of the said land [and/or buildings].

Dated the _____ day of _____ 19____.

By His Excellency's Command,

Minister.

REPUBLIC OF SIERRA LEONE

Table I - National and Provincial Population Projections

YEAR	SIERRA LEONE				EASTERN PROVINCE				SOUTHERN PROVINCE				NORTHERN PROVINCE				WESTERN AREA			
	Area 72,000 Sq.Km				Area 15,600 Sq.Km.				Area 19,800 Sq.Km.				Area 35,900 Sq.Km.				Area 700 Sq.Km.			
	Urban Pop. ('000)	Rural Pop. ('000)	Total Pop. ('000)	Pop. Density Persons/Sq. Km.	Urban Pop. ('000)	Rural Pop. ('000)	Total Pop. Sq.Km.	Pop. Density Persons/Sq.Km.	Urban Pop. ('000)	Rural Pop. ('000)	Total Pop. ('000)	Pop. Density Persons/Sq.Km.	Urban Pop. ('000)	Rural Pop. ('000)	Total Pop. ('000)	Pop. Density Persons Sq.Km.	Urban Pop. ('000)	Rural Pop. ('000)	Total Pop. ('000)	Pop. Density Persons Sq.Km.
1974 (Census)	752	1,983	2,735	38	246	528	774	49	85	513	598	30	132	916	1,048	29	289	26	315	450
1982	1,069	2,212	3,281	45	350	578	928	59	120	597	717	36	188	1,070	1,258	35	411	(23)	378	540
1985	1,220	2,292	3,512	48	399	595	994	63	138	630	768	39	214	1,132	1,346	37	469	(65)	404	577
1990	1,521	2,414	3,935	54	498	616	1,114	71	172	688	860	43	267	1,241	1,508	42	584	(131)	453	647
1995	1,896	2,513	4,409	61	620	628	1,248	80	214	750	964	48	333	1,356	1,689	47	729	(221)	508	726
2000	2,362	2,578	4,940	68	773	625	1,398	90	267	813	1,080	54	414	1,479	1,893	53	908	(339)	569	813

- Notes: (1) Total Populations are projected at a growth rate of 2.3 per cent per annum from the 1974 Census Figures.
- (2) Urban Populations are projected at a growth rate of 4.5 per cent per annum from the 1974 Census Figures.
- (3) For the Western Area the figures are distorted because of the large proportion of the population living in Freetown. It is not possible from the information available to adjust the figures by distribution of immigration to the Western Area from other Provinces.

Source: 1974 Census and Mission Estimates.

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REPUBLIC OF SIERRA LEONE

Table II - Number of Localities by Size of Population

Population Range	No. of Localities From 1974 Census	1974 Census Pop. ('000)	Estimated Population ('000)				
			1982	1985	1990	1995	2000
More than 100,000	1	276	392	448	558	696	867
50,000 to 99,999	1	76	108	123	154	192	239
20,000 to 49,999	3	98	139	159	198	247	308
10,000 to 19,999	4	52	74	84	105	131	163
5,000 to 9,999	11	70	100	114	142	176	220
2,00 to 4,999	55	180	256	292	364	454	565
TOTAL URBAN LOCALITIES	75	752	1,069	1,220	1,521	1,896	2,362
1,000 to 1999	138	190	212	220	231	241	247
500 to 999	423	282	315	326	344	357	367
200 to 499	1,930	575	641	665	700	729	747
100 to 199	3,311	465	519	537	566	589	605
Less than 100	11,563	471	525	544	573	597	612
TOTAL RURAL LOCALITIES	17,365	1,983	2,212	2,292	2,414	2,513	2,578
TOTAL ALL LOCALITIES	17,440	2,735	3,281	3,512	3,935	4,409	4,940

Notes: Urban localities are defined as those with a population of more than 2,000 in 1974.

Source: 1974 census and Mission Estimates.

REPUBLIC OF SIERRA LEONE

Table III - Population Projections for the 75 Urban Places

Province	District	Name of Locality	1974 Census Pop. Thousands	Estimated Pop. (Thousands)					
				1982	1985	1990	1995	2000	
Western Area		Freetown	276.6	392.8	448.2	558.6	696.1	867.5	
		Goderich	3.9	5.5	6.3	7.9	9.8	12.2	
		Hastings	2.6	3.7	4.2	5.3	6.6	8.2	
		Tombo	2.3	3.3	3.7	4.7	5.8	7.2	
		Waterloo	4.3	6.1	7.0	8.7	10.8	13.5	
		Sub-Total		289.7	411.4	469.4	585.2	729.1	908.6
Southern	Bo	Yamandu	2.7	3.8	4.4	5.5	6.8	8.5	
		Bumpe	2.0	2.8	5.5	4.0	5.0	6.3	
		Serabu	2.1	3.0	3.4	4.2	5.3	6.6	
		Bo	39.4	56.0	63.9	79.7	99.3	123.7	
		Kpetewoma	2.2	3.1	3.6	4.4	5.5	6.9	
		Sumbuya	2.4	3.4	3.9	4.9	5.0	7.5	
	Bonth	Mattou	3.9	5.5	6.3	7.9	9.8	12.2	
	Moyamba	Mokanji	3.2	4.6	5.2	6.5	8.1	10.1	
		Rotifunk	4.7	6.7	7.6	9.5	11.8	14.7	
		Mano	2.3	3.3	3.7	4.7	5.8	7.2	
		Moyamba	6.4	9.1	10.4	12.9	16.1	20.1	
		Tiama	2.9	4.1	4.7	5.9	7.3	9.1	
	Pujehun	Patou	2.1	3.0	3.4	4.2	5.3	6.6	
		Pujehun	2.8	4.0	4.5	5.7	7.1	8.8	
	Sherbro	Bonthe	6.4	9.1	10.4	12.9	16.1	20.1	
	Sub-Total		85.5	121.5	140.9	172.9	215.3	268.4	
	Eastern	Kailahun	Segbwema	6.9	9.8	11.2	14.0	17.4	21.7
			Daru	2.7	3.8	4.4	5.7	6.8	8.5
			Koindu	5.0	7.1	8.1	10.1	12.6	15.7
			Buedu	2.4	3.4	3.9	4.9	6.0	7.5
Giehun			2.5	3.6	4.1	5.1	6.3	7.9	
Kailahun			7.2	10.2	11.7	14.6	18.1	22.6	
Munawa			2.3	3.3	3.7	4.7	5.8	7.2	
Pendumbu			4.3	6.1	7.0	8.7	10.8	13.5	
Kenema		Boima	2.3	3.3	3.7	4.7	5.8	7.2	
		Pandebu	3.3	4.7	5.4	6.7	8.3	10.4	
		Panguma	4.6	6.5	7.5	9.3	11.6	14.4	
		Tokpombu	4.6	6.5	7.5	9.3	11.6	14.4	
		Hangha	2.6	3.7	4.2	5.3	6.6	8.2	
		Kenema	31.5	44.8	51.1	63.7	79.4	98.9	
		Largo	3.3	4.7	5.4	6.7	8.3	10.4	
		Boajibu	4.1	5.8	6.7	8.3	10.3	12.9	
		Blama	4.7	6.7	7.6	9.5	11.8	14.8	
		Barma	3.6	5.1	5.8	7.3	9.1	11.3	
		C/F		97.9	139.1	159.0	198.6	246.6	307.5

Table III (cont.)

Province	District	Name of Locality	1974 Census Pop. Thousands	Estimated Pop.(Thousands)				
				1982	1985	1990	1995	2000
Eastern (cont.)	C/F Kono	Gandorhun	97.9	139.1	159.0	198.6	246.6	307.5
			2.9	4.1	4.7	5.9	7.3	9.1
		Koidu/New Sembehun	75.8	107.8	123.0	153.3	191.0	238.1
		Bendu	2.0	2.8	3.2	4.0	5.0	6.3
		Peyima	5.4	7.7	8.8	10.9	13.6	17.0
		Tombodu	4.6	6.5	7.5	9.3	11.6	14.4
		Bumpeh	4.7	6.7	7.6	9.5	11.8	14.8
		Jaiama Minikoko	3.9	5.5	6.3	7.9	9.8	12.2
		Motema	5.5	7.8	8.9	11.1	13.9	17.3
		Seidu	4.5	6.4	7.3	9.1	11.3	14.1
		Yengema	14.8	21.0	24.0	29.9	37.3	46.5
		Jaiama Sewali	5.4	7.7	8.8	10.9	13.6	17.0
		Masa Bendu	3.7	5.3	6.0	7.5	9.3	11.6
		Kayima	2.5	3.6	4.1	5.1	6.3	7.9
		Tebuya	4.7	6.7	7.6	9.5	11.8	14.8
Yomadu	7.5	10.7	12.2	15.2	18.9	23.6		
	Sub-Total		245.8	349.4	399.0	497.7	619.1	772.2
Northern	Bombali	Makeni	26.8	38.1	43.5	54.2	67.5	84.2
		Kamakwe	4.8	6.8	7.8	9.7	12.1	15.1
	Kambia	Kukuma	3.0	4.3	4.9	6.1	7.6	9.4
		Kambia	5.7	8.1	9.3	11.5	14.4	17.9
		Rokup	5.8	8.2	9.4	11.7	14.6	18.2
		Mambolo	3.9	5.5	6.3	7.9	9.8	12.2
		Kassirie	3.3	4.7	5.4	6.7	8.3	10.4
	Yaliboya	2.2	3.1	3.6	4.4	5.5	6.9	
	Koinadugu	Bindi	2.2	3.1	3.6	4.4	5.5	6.9
		Port Loko	Alakalia	2.1	3.0	3.4	4.2	5.3
Yogomaia			2.5	3.6	4.1	5.1	6.3	7.9
Gberia Fortomba			2.3	3.3	3.7	4.7	5.8	7.2
Kabala			7.8	11.1	12.7	15.8	19.7	24.5
Lungi			4.8	6.8	7.8	9.7	12.1	15.1
Pepel			4.5	6.4	7.3	9.1	11.3	14.1
Port Loko			10.5	14.9	17.0	21.2	26.5	33.0
Labour Camp			2.3	3.3	3.7	4.7	5.8	7.2
Lunsar			16.7	23.7	27.1	33.8	42.1	52.4
Tonkolili			Yele	2.7	3.8	4.4	5.5	6.8
	Magburaka	10.3	14.6	16.7	20.8	26.0	32.3	
	Masingba	4.8	6.8	7.8	9.7	12.1	15.1	
	Yonibana	2.4	3.4	3.9	4.9	6.0	7.5	
	Sub-Total		131.4	186.6	213.4	265.8	331.1	412.6
	TOTAL POPULATION		752.4	1,068.9	1,222.7	1,521.6	1,894.6	2,361.8

Note: Slight discrepancies between the totals shown above and the Urban Population figures indicated in Table I are due to rounding of individual locality populations.

Source: 1974 Census and Mission Estimates.

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Sierra Leone Housing Corporation

23, EAST STREET (2ND FLOOR)

P.M.B. 732.

FREETOWN

TELEPHONE: 23717

CABLEGRAM: SALHOC

Ref:

Date: 24th November 1983

Mr. Upchurch,
Room 102,
Paramount Hotel.
Freetown.

Dear Sir,

As per discussions of yesterday 21st November 1983, I herewith forward the undermentioned information.

A. LAND AVAILABILITY (LOCATION IN BRACKET)

1. PROVINCES

KENEMA	(IN TOWN)	165	Acres
BO	(IN TOWN)	251	"
MAKENI	(IN TOWN)	300	"

2. FREETOWN AREA distances from city centre bracketed.

<u>WEST</u>	Brookfields - (2 miles)	20	acres
	Juba (5 miles)	20	"
	Goderich Rifle Range (7 miles)	100	acres
<u>EAST</u>	Kissy (spread out sites) (3 mile)	70	"
	Jui (7 miles)	119	acres.

B. BUILDING - Approved COMMENCEMENT and COMPLETION forms for BUILDING.
cost for bricks - as attached.

Yours faithfully,

E.C.A. Forster
.....
E.C.A. Forster
CONSTRUCTION ENGINEER.

attd:

BANKERS: SIERRA LEONE COMMERCIAL BANK, SIKA STEVENS STREET, FREETOWN

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FREETOWN'S BUILDING CODE

FREETOWN IMPROVEMENT RULES

made by the Governor in Council under section 82.

P.N.
42 of 1958.
1st of 1960.

1. These rules may be cited as the Freetown Improvement Rules, and shall come into force on the same day as that on which the Freetown Improvement (Amendment) Ordinance, 1958, comes into force.

Citation and
commence-
ment.

2. In these rules, unless the context otherwise requires—

Interpreta-
tion.

“approved” means approved by the Director;

“lives member” means a timber, cement concrete or rein-
forced concrete beam or a metal girder which carries a wall;

“building of the warehouse class” means any warehouse,
factory, machine shop or brewery whether of one or more than
one storey in which, or in any part of which, the floor loads
are or are likely to be more than 224 pounds per square foot;

¹ 1st April, 1958 (P.N. 13 of 1958).

Town Improvement

"burnt brick" means hard, tough, well fired clay rectangular in form, of even texture throughout and free from lime or organic matter;

"ceiling" means the covering of the underside of floor joists, roof, rafters, collar ties or ceiling joists, and where no such covering is used means the underside of the flooring material of the floor above a room;

"cement" means approved cement;

"cement blocks" means blocks made of cement and clean sharp sand, properly mixed with clean fresh water on a clean platform in the proportion of not more than five parts of sand to one part of cement, which blocks have been thoroughly tamped in the moulds and cured by being wetted for at least three days before being used;

"cement concrete" means a concrete made of cement, clean sharp sand, and hard tough stone broken so as to pass through a two-inch ring all ways and properly mixed with clean fresh water on a clean platform, in the proportion of not more than six parts of stone and three parts of sand to one part of cement;

"cement concrete blocks" means blocks made of cement, clean sharp sand and hard tough stone broken so as to pass through a one-inch ring all ways and properly mixed with clean fresh water on a clean platform in the proportion of not more than three parts of stone and three parts of sand to one part of cement, which blocks have been thoroughly tamped in the moulds and cured by being wetted for at least three days before being used;

"cross wall" or "internal wall" means any wall built up regularly with the external or party walls so as to divide a building into rooms;

"Director" means the Director of Public Works and includes any servant of the Government appointed by the Director of Public Works to act on his behalf;

"dwelling house" means a building used or constructed or adapted to be used wholly or principally for human habitation;

"external wall" means an outer wall of a building, other than a party wall;

"fence line" means the fence line fixed or to be fixed by the Director;

"floor" includes any horizontal platform forming the surface of any storey and every joist, board, stone, or brick

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(b) in rel
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college, school, t
any other public

"reinforced c
strengthened wi

"room" mean

"storey" mea
every floor and i

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and all timber or concrete or other substance connected with or forming part of such platform;

“foundations” means the artificial base on which the walls, piers or columns of a building rest;

“habitable room” means--

(a) in relation to a dwelling house, any room constructed or adapted to be used as a living room, dining room or bedroom; and

(b) in relation to any other class of building, any room constructed or adapted to be occupied by persons for the purpose of work or business or as a place to which persons may resort for the purposes of worship, instruction, recreation or entertainment;

“lime” means well-burnt lime of approved quality;

“non-inflammable material” means metal, slate, tiles, burnt bricks, cement concrete, cement blocks, reinforced concrete, and any other material which in the opinion of the Director is non-inflammable; and

“inflammable” has a contrary meaning;

“outhouse” means any building constructed or adapted for use or used for purposes ancillary to the use of another building, and situated in the same curtilage as the said other building, but not forming part thereof nor attached thereto;

“party wall” means a wall forming part of a building and either used, or constructed to be used, in any part of its height or length for the separation of adjoining buildings belonging to different owners or occupied or constructed or adapted to be occupied by different persons;

“premises” means a building and the plot of land on which it is built and all outhouses on such plot of land;

“prescribed” means prescribed by these rules;

“public building” means a building other than a dwelling house, used or constructed or adapted to be used, either ordinarily or occasionally, as a church or chapel or other place of public worship, or as a hospital, public institution, office, school, theatre, public hall or other building used for any other public purpose of any kind whatsoever;

“reinforced concrete” means concrete which has been strengthened with steel;

“room” means any subdivision of any storey of a building;

“storey” means the space between the upper surface of every floor and the upper surface of the floor next above it,

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Freetown Improvement

or if there is no such floor above it, then in the case of a flat roof, the surface of such roof, and in the case of a pitched roof, the underside of the tie or collar beam of the roof or other covering when ceiled at such level, or if there be no tie or collar beam, then the level of half the vertical height measured from the bottom of the wall plate to the underside of the ridge piece.

Application,
Cap. 66j.

3. Rules 4, 5 and 6 of these rules shall apply to the sections or places within the city to which Part IV of the Freetown Improvement Ordinance applies or is extended, and the remainder of these rules shall apply to the whole of the city.

Saving.

Provided that nothing in these rules shall apply to any building operations commenced or completed before these rules come into force.

Roofs to be
non-inflam-
mable.

4. The surface of the roof of every building and the surface of the roof and the sides of every dormer, or other ejection placed on any roof, other than a roof exempted by section 34 of the Ordinance, shall, except so much as consists of the framed and glazed windows thereof, be externally covered with slates, tiles, corrugated iron or other similar hard and non-inflammable material.

Provision of
gutters.

5. The roof of every building and of every balcony, verandah, cornice, sloot or similar projection shall be so arranged and constructed as to prevent the water therefrom from discharging upon or over any adjacent building or plot.

Kitchens to
be fireproof.

6. All buildings used as kitchens, bakeries or smithies, or for the purposes of any trade or manufacture in which the use of fire is a main element, shall be constructed of brick, stone or other hard and non-inflammable material.

Prohibition of
guttering.

7. The roof of a building shall not be provided with guttering except with the written permission of the Director.

Height of
chimneys.

8. Every chimney shaft shall be carried up in some non-inflammable material to a height of not less than thirty inches above the part of the roof adjoining thereto.

Fireplaces.

9. In any room having a fireplace and a wooden floor, there shall be laid before the chimney opening and extending at least eighteen inches in front and twelve inches at the sides thereof, a

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slab of stone, slate or other hard non-conducting and non-inflammable material bedded solid for a thickness of at least six inches below the upper surface of the slab.

10. No part of any building or of any drain, pipe or tank shall project on to, over, or under any street, except with the written permission of the Director and subject to such conditions as he may impose. Projections.

11. Every porch, verandah, balustrade, cornice, window-shoot or the eaves of any overhanging roof, which shall be within five feet distance horizontally from the ground of any adjoining owner shall be constructed of, or covered with, hard and non-inflammable material. Non-inflammable projections.

12. (1) Except as hereinafter provided or with the written permission of the Director, no building shall approach nearer than fifteen feet to the centre line of the street. New buildings and centre line of street.

(2) In the case of the streets listed in the First Schedule to these rules no building shall be constructed nearer than twenty feet to the centre line of any such street; and in the case of the streets listed in the Second Schedule to these rules, no building shall be constructed nearer the centre line of each such street than is stated in that Schedule against such street. Schedule 1.
Schedule 2.

(3) In the case of Brookfields Road, Wilkinson Road and Blackhall Road, no building shall be constructed nearer than fifty-five feet to the centre line of the road.

13. No part of any building shall be erected nearer to any street than the Director may in his discretion allow when issuing a building permit for such building. Building line.

14. (1) It shall be lawful to erect buildings constructed of non-inflammable materials on adjoining plots so that the buildings adjoin one another on one side only on a boundary line between the plots. Distance between buildings.

(2) Building shall be deemed to adjoin for the purposes of sub-rule (1) of this rule when the whole of a main side wall of one of the buildings is contiguous with a main side wall of the other.

(3) Except in the case of buildings constructed of non-inflammable materials adjoining as aforesaid —

(a) every building constructed of non-inflammable materials shall be erected so that no part of the building is nearer than four feet to any side boundary line; and

(b) every building constructed of inflammable materials shall be erected so that no part of the building is nearer than fifteen feet to any other building or nearer than seven feet six inches to any side boundary line.

Open space at rear of domestic building.

15. Where a dwelling house of a height of twenty feet or more is erected on any plot of land, there shall be left at the rear of the building an open space having thereon no building which is not either a kitchen, a bathhouse, a wash house or a latrine. The open space shall extend for the full width of the plot to a depth depending on the height of the building as follows—

(a) for a building between twenty and twenty-five feet in height, twenty feet deep;

(b) for a building between twenty-five and thirty feet in height, twenty-five feet deep;

(c) for a building over thirty feet in height, thirty feet deep.

Area to be built upon.

16. No dwelling house (which expression for the purposes of this rule shall include any outhouses belonging thereto) shall occupy more than two thirds of the total area of the plot of land upon which it stands.

Buildings on irregular lots.

17. In the case of plots of land bounded by other than four straight lines, the positions of buildings and spaces to be left vacant shall be as approved by the Director.

Paving portions of sites not built upon.

18. Whenever a plot of land is covered with buildings to an extent exceeding eighty per centum of the surface thereof, it shall be lawful for the Director, when giving sanction for any building work in connection with the premises, to require as a condition of such sanction that the whole area not built on of such lot shall be paved in a manner satisfactory to the Director, and failure to pave such area in such manner shall be deemed to be a failure to comply with the provisions of these rules.

Position of cesspits

19. No cesspit shall be constructed within fifteen feet of any building used as a dwelling house or kitchen.

Height of buildings.

20. No building shall be higher than twice the distance from the base of the same to the centre line of the street upon which it fronts:

Provided that the Director may at his discretion relax this rule in the case of buildings erected on one side of a street facing the sea, where there is no building space on that side of the street which is nearer to the sea.

Rules

[Cap. 400.

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21. (1) The subsoil of the site of every building shall, before the erection of the building, be properly drained or the site elevated to the satisfaction of the Director. Drainage of building site.

(2) Water draining from compounds shall be discharged through a properly formed and graded concrete or masonry drain into any street drain formed of concrete or masonry, and there be no such street drain, or if no access thereto be provided outside the boundaries of the land, or if such street drain be situated at such a level that the waste water from any bathroom or wash house cannot be made to drain into it by gravity, the water may be discharged into a soak-away pit.

22. (1) Every person who shall erect a building shall cause the foundation of every wall of such building to rest on the solid ground or upon a sufficient thickness of good concrete, or upon some solid and sufficient sub-structure. Foundations of walls.

(2) The foundation of all walls of buildings built of brick stone or concrete shall project on each side of such wall to a distance equal to not less than one-half of the thickness of such wall. The depth to the underside of such foundations, except where rock is met, shall be equal to not less than two-thirds of the thickness of such foundation at its base.

(3) The foundations of pillars and columns shall be subject to the approval of the Director.

23. (1) No wall of any building shall be constructed of any material other than masonry, cement blocks, cement concrete, cement concrete blocks, reinforced concrete, or other approved material. All external walls (other than those composed of cement concrete or cement concrete blocks) having a thickness of less than nine inches shall be rendered externally with a waterproof material. Building materials.

(2) No wall of any building shall be constructed either wholly or in part of corrugated iron or timber.

24. (1) All walls built of cement blocks or cement concrete blocks shall be laid with mortar composed of not less than one part of cement to six parts of sand. Cement and lime mortars.

(2) All walls built of stone or burnt brick shall be laid with mortar composed of not less than one part of lime to two-and-a-half parts of sand or alternatively with cement mortar as specified in sub paragraph (1).

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Rectour Improvement

(3) Where lime mortar is used, the lime shall be thoroughly slaked at the scene of operations by the addition of sufficient water. No lime which has been slaked for less than three days shall be used.

Recesses.

25. No recess shall be made in any external or return wall of a building unless—

- (a) the back of such recess is at least nine inches thick, and
- (b) an approved arch, steel joist or reinforced concrete bressummer be fixed in every storey over every such recess.

Construction.

26. (1) All walls shall be plumb, and the courses shall be truly horizontal and shall be properly bonded. All walls forming an angle shall be bonded together and built at one and the same time, course for course.

Raking back.

(2) No wall which is intended to be joined to and form part of another wall shall be built with vertical toothings, but shall be raked back at an angle of 45 degrees in such a manner as will enable a proper connection to be made.

Ornamental projections.

27. All veneer-finish, cornices, balustrading and ornamental details, whether of the exterior or interior of a building, shall be securely and permanently attached to the building so as to form an integral part of it.

Measurements.

28. For the purposes of the following rules—

(a) the height of a wall shall be measured from the top of the foundations to its highest part, or in the case of a gable, to half the height of the gable;

(b) a wall shall be deemed to be divided into distinct lengths by return walls, cross walls, buttresses or piers, when bonded thereto, and the length of a wall shall be measured from centre to centre of such dividing return walls, cross walls, buttresses or piers;

(c) no wall shall be deemed to be a cross wall unless it is carried up to the top of the external or party wall to which it is bonded. If a transverse wall be carried on a girder or reinforced concrete beam and be supported by piers and braced to the satisfaction of the Director, such wall shall be deemed to be a cross wall.

Length of walls.
Schedule 3.

29. The length of a wall in relation to its thickness shall not be greater than is prescribed in the Third Schedule to these rules;

Provided that where a wall is intended for use as a fence, the maximum distance between pier centres thereof in relation to the size of such piers and the thickness of the wall panels shall be as is prescribed in the Fourth Schedule to these rules.

Fence walls.
Schedule 4.

30. The thickness of an external wall in relation to its height and the materials with which it is built shall not be less than is prescribed in the Fifth Schedule to these Rules:

Thickness of
external
walls.
Schedule 5.

Provided that where such a wall

(a) does not carry a superimposed load, and serves merely as a panel between steel or reinforced concrete columns or beams; or

(b) is part of a building which includes a storey which exceeds 15 feet in height; or

(c) is constructed of an approved material not specified in the said Fifth Schedule; or

(d) forms part of a public building or a building of the warehouse class;

it shall be of such thickness as may be approved by the Director.

31. The thickness of every cross or internal wall shall be at least two-thirds of the thickness prescribed or approved for the external or party wall to which it is bonded:

Thickness of
internal
walls.

Provided that no internal or cross wall shall be of less thickness than two inches.

32. Party walls shall be constructed of a thickness not less than 50 per centum greater than the thickness prescribed or approved for external walls of the same material and of the same height and length, and shall be extended up to the underside of the outer roof covering.

Thickness of
party walls.

33. (1) Boundary walls and fences may be constructed of wrought or cast iron work, masonry, burnt brick, cement concrete, cement blocks, reinforced concrete, or a combination of these, and shall not exceed eight feet in height.

Boundary
walls and
fences.

(2) No barbed wire, galvanised iron or corrugated iron shall be used in the construction of any boundary wall or fence. An approved wooden fence may be built as a boundary fence, provided it is erected on a dwarf wall of approved thickness and at least two feet high.

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(3) Subject to the provisions of section 43 of the Ordinance, live fences may be planted not less than three feet behind the fence line, but in no place may they project in front of the fence line or exceed eight feet in height.

Copings. 34. Properly throated copings of approved material shall be provided for every wall where such wall is carried above a flat roof or gutter, so as to form a parapet.

Soakers. 35. Proper soakers, flashings or cement filleting shall be provided where the slating or other covering of the roof is in contact with a parapet or other wall or chimney stack carried up above such roof.

Lintels. 36. (1) An approved lintel of sufficient strength and with proper bearings shall be built over every window, door or other opening in any wall of a building.

(2) All such lintels shall extend to the full thickness of the walls into which they are built.

(3) Where groups of openings are of less distance apart than the width of the openings, lintels shall be made continuous over the series.

Templates. 37. Every girder which forms part of a building shall be borne by a sufficient template of stone, iron or cement concrete.

Bressummers. 38. Every bressummer which forms part of a building shall have a bearing in the direction of its length of at least one inch at each end, and shall be carried on a wall or pier capable of safely supporting the load to be imposed thereon.

Floor joists. 39. In any building all floor joists which are eight inches or more in depth shall be herring-bone strutted at not more than six foot intervals.

Floor boards. 40. No floor in any part of any building shall be constructed of floor-boards which are less than three-quarters of an inch in thickness.

Roof framing. 41. (1) No timber for roof framing shall be used for any building unless such timber is sound and thoroughly seasoned.

(2) Roof framing of every building shall be provided with such wrought iron stirrups, fishplates and angle ties as may be necessary.

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42. The gables of a building shall be provided with sufficient openings to allow circulation of air within the roof spaces, but such openings shall be so constructed as to prevent the entry of bats. Ventilation of roofs.
43. No overhanging verandah or balcony shall be attached to a building by means of brackets or cantilevers unless it is constructed of an approved material which is fire proof, rat-proof and rust-proof. Overhanging verandahs and balconies.
44. (1) Every flight of stairs in any staircase in any building shall be properly constructed to the satisfaction of the Director from sound and suitable materials and shall be securely fixed and of adequate strength. Staircases.
- (2) Where any such staircase is constructed in a verandah, the passage left at the side of the stairs shall not be less than two feet six inches in the clear.
45. Every landing constructed in the stairs of any building shall be of a depth not less than the width of such stairs, and landings shall be provided at intervals of not more than twelve feet vertical rise of the stairs. Landings.
46. Proper handrails, newels and balusters shall be provided for every staircase constructed in a building, and these shall be properly secured. Handrails.
47. No trap door shall be attached to any building in such a way that it can close any stairs in such building. Trap doors.
48. The Director may require the provision of additional staircases in any building if he considers that the size of the building makes this desirable. Additional staircases.
49. Every person who erects a building shall construct in every habitable room of such building one or more windows of an approved design, opening directly into the external air or into a verandah. The total window area, clear of the sash frame, shall be equal to at least one-eighth of the floor area for each room, and windows shall be so constructed that at least one-half of each window can be opened. Area of window openings.
50. Every habitable room shall have not less than ninety-six square feet floor area. Area of rooms.

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- Height of rooms.** **51.** Every habitable room, except rooms wholly or partly in the roof, shall have a minimum height of eight feet from the floor to the ceiling.
- Height of rooms in attics.** **52.** Every habitable room wholly or partly in the roof of any building shall be at least eight feet in height from floor to ceiling throughout not less than two-thirds of the area of any such room, and shall not be at any part of such room less than four feet high.
- Level of ground floor of buildings.** **53.** No person shall place the underside of the lowest floor of any building at such a level as will render it liable to flooding, or construct any building that cannot be properly and efficiently drained.
- Discharge of waste from baths and wash-houses.** **54.** Water draining from bathrooms and washhouses shall be discharged through a properly formed and graded concrete or masonry drain into any street drain formed of concrete or masonry, and if there be no such street drain, or if no access thereto be provided outside the boundaries of the land on which the bathroom or washhouse is situated, or if such street drain be situated at such a level that the waste water from any bathroom or washhouse cannot be made to drain into it by gravity, the water may be discharged into a soak-away pit.
- Penalties.** **55.** The owner and the builder of any building or premises, which fails in any respect to comply with the provisions of these rules, shall be guilty of an offence and shall be liable on summary conviction therefor to a fine not exceeding one hundred pounds; and in the case of a continuing offence the owner shall be liable to a further fine not exceeding ten pounds for every day during which the offence is continued.

Rule 12.

FIRST SCHEDULE.

- | | |
|---------------------|------------------|
| Adehale Street | Kissy Street |
| Ascension Town Road | Liverpool Street |
| Bathurst Street | Morgan Street |
| Brook Street, Upper | Oxford Street |
| Charlotte Street | Percival Street |
| Circular Road | Pultney Street |
| Cline Street (East) | Pololaba Road |
| Campbell Street | Rawdon Street |
| East Street | Ross Road |
| Foucah Bay Road | Savage Square |
| Garrison Street | Savage Street |

FREETOWN BUILDING PERMITS

NO. OF APPROVED PLANS FROM 1978 - 1982

WARD	1978	1979	1980	1981	1982	TOTAL FOR 5 YEARS.
WEST 'A'	9	11	6	7	5	<u>PERIOD IN EACH WARD</u> 38
WEST 'B'	15	9	19	7	13	53
CENTRAL 1,2,4	7	5	8	4	3	27
CENTRAL 3,5,6	8	5	10	4	6	33
EAST 'E'	10	6	5	11	14	46
EAST 'F'	13	8	10	5	9	45
URBAN SOUTH 1	8	17	30	17	12	84
URBAN SOUTH 2	6	5	11	7	9	48
URBAN NORTH	13	15	8	10	20	66
URBAN SOUTH	19	27	30	32	25	133
URBAN NORTH	29	35	27	31	19	141
URBAN SOUTH	36	39	41	23	27	166
TOTAL	150	170	200	150	141	811
TOTAL PERMITS	150	170	200	150	141	811
TOTAL PERMITS	200	220	313	275	230	1,238

PREPARED BY:

J. M. Dougan-Bangura

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SUGGESTIONS FOR UPGRADING SQUATTER AREAS IN FREETOWN

Sierra Leone can begin upgrading the squatter areas in Freetown without outside assistance. The following steps are suggested:

1. Use existing personnel employed as building inspectors to conduct surveys and assist existing Ministry planners to develop plans for upgrading squatter areas along the bay in Freetown.
2. Layout a small site and service project on any one of several unused sites currently owned by government. This would be the overflow area for households that may have to be displaced from squatter areas.
3. As the above is being done, begin phasing government out of providing housing for civil servants by selling some houses to civil servants. The Sierra Leone Housing Corporation should handle the sales and retain receipts for a revolving development fund for developing low income housing projects, including squatter upgrading. Some of the OAU houses should also be sold to provide more funds for the development fund and to pay implementation costs, if any, that can not be recovered when implementing the squatter upgrading projects.
4. Using currently owned Government helicopters, take quick aerial photographs and prepare overlay maps. Meet with the squatter communities to gain support for improvements and for any displacements because of infrastructure.
5. Except for areas where health conditions prevent upgrading, work out a low cost land tenure system.
6. Begin installing water, simple roads, and sanitation units in the site and service area and the squatter areas. This would be funded by the above described development fund and implemented by Sierra Leone housing Corporation staff funded by sale of OAU units. As part of the land tenure agreement, a property tax or levy would be charged to recover the cost of secondary infrastructure and services provided.

The end result would be transfer of government investment from higher income housing to lower income housing where it can do more to improve the overall well being of the Capital.

20. DEMOGRAPHIC CONSIDERATIONS IN THE FORMULATION AND
IMPLEMENTATION OF NATIONAL HOUSING POLICIES AND
PLANS IN SIERRA LEONE

By

Armand Thomas

INTRODUCTION

Over the last couple of decades, considerable interest has been shown in the problems of housing the people of this country. The manifestation of the interest has taken different forms, including the construction of 300 low-cost housing units in Freetown, the capital, and in Bo the largest provincial administrative capital, and the preparation of a number of ad hoc reports by various international consultants. Many speeches by top politicians and civil servants have also, at various times, discussed some aspect of the housing situation in Sierra Leone.

Although there was a general recognition that the housing situation in Sierra Leone, especially in Freetown and other main urban areas was bad and deteriorating rather rapidly, these reports and speeches generally failed to provide adequate treatment of the importance of the population factor in assessing the housing situation in the country. They have therefore not made any really significant contribution to an understanding of the gravity of the housing situation in Sierra Leone. Up to the formulation of the National Development Plan, 1974/75 to 1978/79 in August 1974, no serious attempt had been made to quantify the size of the problem. The nature of the problem, its causes, and those sectors of the population which were most badly affected, were inadequately understood. It is perhaps a reflection of this failure of the policy makers and implementers to grasp the enormity of the housing problem in Sierra Leone that up to 1974, the contribution of the public sector to solving the severe shortage of housing in the country, especially in the urban areas, was limited to the construction of 272 low-cost housing units in the Freetown Area, and 5 in Bo and the provision of small building loans to Senior Civil Servants under the Civil Service Housing Loan Scheme.

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ESTIMATES OF HOUSING REQUIREMENTS IN THE NATIONAL DEVELOPMENT PLAN1974/75-1978/79

The first real attempt at estimating national housing requirements in Sierra Leone on the basis of national demographic data was in the National Development Plan 1974/75 to 1978/79. On the basis of data available from the 1963 Population Census and Sample Surveys conducted in the Demographic Research and Training Unit of Fourah Bay College, the need for dwelling units was "roughly estimated at 5,000 per year in all urban areas including Freetown, and another 5,000 units per year in the rural areas of Sierra Leone" (Ministry of Development and Economic Planning, 1974: 282).

These estimates however, did not reflect, realistically, current and future levels of fertility and mortality in the country, and the consequences they pose for the annual rates of growth of the population. In addition, the National Development Plan estimates did not consider the impact of the rapid movement of people from the rural areas and small towns to the larger towns especially Freetown and other provincial capitals. Other rural/urban differentials especially in rates of natural increase and in the formation of new households were not considered.

The absence of these considerations has resulted in a serious under-estimation of the size, scope and nature of the housing problem in the country. Other studies which have taken into account the full impact of these demographic and sociological phenomena have arrived at much higher housing requirements. For example, it has been estimated that by 1983, a total of 170,377 new dwellings will be needed in the urban areas and 144,090 in the rural to house new households only. In terms of annual needs, this means that urban and rural areas will require about 8,520 and 7,200 new dwellings respectively (Thomas: 1975: 11).

By underestimating the housing needs of the country the National Development Plan 1974/75 to 1978/79 has perhaps contributed to a lack of understanding of the housing situation in the country, especially the really great contrasts in the size and nature of the problems which exist between the urban and rural areas.

HOUSING TARGETS IN THE NATIONAL DEVELOPMENT PLAN 1974/75 to 1978/79

In order to provide for the "roughly estimated" housing needs of 10 dwelling units per annum, the National Development Plan estimated an investment of Le20,220,000 per annum. Of this, Le17,720,000 or 88.0 percent was required for urban housing and Le2,500,000 or 12.0 percent for rural housing (Ministry of Development and Economic Planning 1974: Table 2: 285). For both urban

rural housing it was anticipated that the public sector would provide Le5,320,000, or 26.0 percent of total investments required, to build 2,700 dwelling units per annum, while the private sector would provide some Le14,900,000, or 74.0 percent of total investments, to build 7,300 dwelling units every year.

However, after discussing various constraints on housing development in the country, particularly the competing claims of other sectors for public investment, the National Development Plan proposed a less ambitious public investment target of Le5,960,000, or 28.0 percent of the total estimated requirement, for financing of housing projects during the whole of the Plan Period from 1974/75 to 1978/79. As a result of this investment, it was expected that up to 3,000 dwelling units would be provided in the whole country by 1978/79 (Table 1).

Table 1

Annual Public Sector Housing Targets 1974/75 to 1978/79

Year	Total All Units	Types of Units			
		Sites and Services	Core Houses	1 Bed Room	2 Bed Rooms
1974/75	-	-	-	-	-
1975/76	250	100	50	50	50
1976/77	525	300	100	75	50
1977/78	875	500	150	125	100
1978/79	1350	700	300	250	100
Total	3000	1600	600	500	300

Source: National Development Plan 1974/75 to 1978/79: Table 3: p.285.

The planned public investment programme had a threefold objectives. Firstly, public sector investment was intended for the provision of adequate housing facilities for the low and lower middle income groups in the form of sites and service schemes, core housing projects and one and two bedroom dwelling units, while private sector investment would be expected to satisfy the housing needs of the upper middle and upper income families. Secondly, public investment of Le500,000 was proposed for the acquisition of land, and finally, the public investment programme sought to help civil servants build their own houses by providing Le500,000 for housing loans.

ACCOMPLISHMENTS IN HOUSING DURING THE NATIONAL DEVELOPMENT PLAN PERIOD

An analysis of Government Development Expenditure in the Housing and Country Planning sector from 1974 to 1979 has been made to provide a basis for assessing whether the supply of housing units during the plan period has been commensurate with the targets and objectives set up in the National Development Plan (Table 2).

Table 2

Development Expenditure in Housing and Country Planning 1974-1979

Head and Subhead	Development Expenditure (Leones)				
	1974/75 (Actuals)	1975/76 (Actuals)	1976/77 Provisio- nal Actual	1977/78 Approved Esti- mates	1978/79 Approved Esti- mates
Acquisition and Deve- lopment of land	-	-	-	-	-
Sites and Services	-	-	-	-	-
Core Houses	-	-	-	-	-
Regular Houses	66	50733	13000	144000	150000
Housing Research Centre	-	-	-	-	-
Hou ng Finance Revolving Fund	30000	60000	30000 ^a	36000	80000
Physical Plans	-	-	-	-	3000
Construction of New Government Quarters	-	-	-	-	-
Total	36617	110733	43000	180000	235000

Source: Ministry of Development and Economic Planning: Draft Annual Plan 1978/79, Chapter 16.

Development expenditure in Housing and Country Planning during the Plan period indicate that public sector performance in housing has been re-
poor. None of the planned 1,600 'site services' housing units or the 600
core houses have been constructed. Out of a planned 800 regular houses,
24 were constructed at the Kissy Low Cost Housing Estate. There has been
similar failures to implement the components of other National Developmen

housing programmes. No new lands have been acquired or developed by Government for housing purposes. While a large number of applications for loans were approved under the Civil Service Housing Scheme, only a handful of these applicants actually obtained these loans.

A similar analysis of the performance of the private sector in the field of housing is rendered extremely hazardous by highly unreliable data made available by the rather inefficient data collection system of the Ministry concerned. However, an examination of official records on applications of building permits for the Greater Freetown Planning Area and other survey reports provide the following broad impressions about the role of the private sector in urban housing in the country.

- (a) The number of building permits issued every year from 1974 to 1979 varied on the average between 400 and 500.
- (b) Because building permits issued do not signify buildings actually started or completed, it is estimated that the number of dwelling units actually completed during the plan period, was less than 400 per annum.
- (c) The construction cost of the majority of the houses completed exceeded Le20,000, putting them beyond the reach of the most needy sections of the population, the low and lower-middle income earners.
- (d) If even it is assumed that illegal housing development at least matches legal development, the private housing sector constructed no more than 1000 dwelling units per annum. Similarly, low levels of private investment in housing are experienced in other major urban centres in the country.

The private sector, like the public sector has proved unable to meet the housing targets fixed by the National Development Plan.

CAUSES AND CONSEQUENCES OF THE LOW IMPLEMENTATION RATES IN HOUSING DEVELOPMENT

The housing situation in Sierra Leone is simply one of supply failing to make any impression on demand. While the demand for housing has continued to increase at a rapid rate, particularly for the low and lower-middle income groups living in our major towns, public sector has failed to respond to the

needs by providing the investment necessary for the construction of low cost housing units. The private sector on the other hand, has continued to invest in prestigious high cost, high-rent dwelling units or in sub-standard "pan-body" houses which provide, at most, the barest minimum standards of housing. The low implementation rate of public sector housing in the Development Plan is reflected in the low priority accorded to housing in the Annual Development Estimates. Between 1974/75 and 1978/79, Development Estimates for the housing sector, including the projections for 1978/79 totalled Le690,000 (Table 3).

Table 3

Development Estimates in the Social Services 1974/75 to 1978/79
(Million Leones)

Year	Total Development Estimates	Social Services				
		Total	Education	Health	Social Welfare	Housing
1974/75	23.2	2.9	1.9	0.3	0.2	0.04
1975/76	38.86	4.33	1.5	0.7	2.0	0.10
1976/77	34.44	3.08	1.5	0.44	1.08	0.05
1977/78 (Provisional)	36.59	10.10	3.89	2.13	3.63	0.49
1978/79 (Projected)	66.16	14.50	8.6	4.62	0.92	0.31

Source: Ministry of Development and Economic Planning: Draft Annual Plan 1978/79: Chapter 1: Table 1.

This compares rather unfavourably with the planned investment of Le5,960,000. A further analysis of the percentage distribution of development estimates in the social services, reveals that the housing sector was consistently allocated the smallest proportion of total Development Estimates between 1974/75 and 1978/79 (Table 4)

Table 4

Percentage Distribution of Total Development Estimates
Allocated to the Social Services 1974/75 and 1978/79

Year	Education	Health	Social Welfare	Housing
1974/75	8.2	1.3	0.9	0.2
1975/76	3.9	1.8	5.1	0.3
1976/77	4.4	1.3	3.1	0.1
1977/78 (Provisional)	10.6	5.6	9.9	0.5
1978/79 (Projected)	13.0	7.0	1.4	0.5

Source: Ministry of Development and Economic Planning: Draft Annual Plan 1978/79: Chapter 1, Table 1.

These figures indicate that housing has been given the lowest possible priority rating in Governments overall Development Programmes. Government is still unaware that when people are educated, they demand better housing conditions, or that the health of the nation cannot be significantly improved while the bulk of the population lives in substandard houses in areas of degrading environmental conditions, or lastly, that most social problems like juvenile delinquency, prostitution and internal unrest have their roots in the slums of the country.

The failure of the private sector to meet the targets of the housing programme of the Five Year National Development Plan can be traced to a number of constraints. Firstly, prevailing income levels in the country are generally low. It has been estimated that 42.0 percent of the population of this country earns less than Le20 per month, 41 percent earn between Le20 and Le50 while only 17 percent earn over Le50 per annum. (Demographic Unit: 1976: Table 3 3). These low income levels, coupled with high cost of living mean that the vast majority of the population of this country cannot, during their entire working life, accumulate enough savings to invest in house construction. There is a further constraint. The high prices of all building materials, the high cost of land and labour, the restrictive and discriminatory lending policies of the commercial banks and the failure of Government's own Loan Scheme have all adversely affected the capacity of the private sector to invest in housing,

The failure of both the public and private sectors to provide decent housing facilities for the population, especially the low and lower-middle income groups who live in the urban areas, has continued to aggravate an already bad housing situation. One result of this is soaring house rents. According to estimates made by Freetown City Council Valuation Department house rents increased by 400 percent between 1957 and 1976; while during the same period consumer prices rose by 200 percent and city rates by 17 percent. (Ministry of Lands, Housing and Country Planning 1979: 14). The urgency of the demand for houses in our urban areas encouraged, perhaps even necessitated, the construction of dwelling units which disregard minimum established standards of house construction and the provision of basic household facilities in the country. The degree of overcrowding and congestion in the main towns have increased considerably. In Freetown, a number of studies have revealed rather high occupancy rates. For example, a Household Survey conducted in the area of Freetown has been quoted as showing that 89 percent of the households had only one or two rooms and that 64 percent had more than two persons per room (Ministry of Lands, Housing and Country Planning 1979:26).

The resulting overcrowding, congestion and inadequate arrangements for the disposal of household refuse and the provision of toilet, drainage and running water facilities have condemned increasing proportions of our urban population to substandard housing conditions and poor standards of environmental sanitation. While the demographic consequences of this have yet to be fully assessed, there is little doubt that continuing high levels of morbidity, high infant and child mortality rates in our cities can be traced back to the poor physical environment in which these infants and children are reared.

FUTURE CONSIDERATIONS AND PRELIMINARY RECOMMENDATIONS

With the failure of the housing programme of the National Development Plan, the future prospects for housing in Sierra Leone, particularly in the urban areas is rather bleak. Analysis of future trends in mortality and fertility indicate that the population of the country will continue to increase at rates reaching 3.0 percent per annum by 1990. The implications of this increase for housing are serious. It will mean not only an increase in the number of new households formed, for which new dwelling units must be provided, but also an expansion in the size of existing households for which bigger and more-expensive units must be provided. In addition, the failure of our rural development strategy to stem the flow of rural-urban migration,

the implementation of an overall development policy which overtly encourages the investment of a disproportionate share of the country's wealth in the urban areas, will increase considerably not only the size of our urban population, but also the number of new households that will be formed.

This increase in the number of new households that will be formed both as a result of population growth and increased urbanization must be provided with housing accommodation. It has been estimated that by 1990, about nearly 9000 new dwelling units will be required to meet the increase in new households in urban areas and 4000 in the rural areas. These estimates which take account only of future changes in fertility, mortality, rural/urban migration and the rate of formation of new households, represent the minimum requirements for housing over the next 10 years. They do not take account of other sources of housing requirements, for example the shortfalls of the 1974/75-1978/79 National Development Plan or the number of dwelling units that will be required to improve existing conditions of overcrowding, congestion or to replace existing sub-standard dwelling units.

What are the implications then of these minimum housing requirements for Development Plan in the future? What strategies should our Development Planners adopt to ensure that the already acute housing shortage, especially in our urban areas, does not deteriorate further in the future?

A basic need is the formulation of a comprehensive housing policy for the country. Such a policy must consider fully the role of various demographic and socio-economic factors in assessing housing requirements and the local capacity for satisfying these requirements. At present it has been shown that housing is accorded the lowest priority in the allocation of National Development Estimates. A well formulated housing policy should put into sharper focus the seriousness of the housing situation in the country's social health, political and security implications if Government continues to neglect the housing sector. The policy should spell out realistic and pragmatic guidelines for future housing development both by the public and private sectors. The level of public financing in housing must be increased whilst the private sector for example, the Commercial Banks, Bank of Sierra Leone, DIMINCO, the National Insurance Company must be provided with the lead and incentive to invest in the field of housing in general but also, and more particularly, in the areas where the needs are greatest, that is housing for the low and lower-middle income groups. These and other companies have shown, by their generous donations to the OAU fund, that their investment potential is really tremendous. If they can contribute to the OAU fund, why can they not contribute to a Housing Fund in the form of Housing Bank or Housing Finance Company?

A housing policy for Sierra Leone must consider two other fundamental factors; the cost of building materials and the provision of land for housing. Until the cost of building materials, like cement, roofing sheets, and bolts are reduced, any development plans which have the objective of providing relatively cheap housing for the low groups will remain pipe dreams. A housing policy for this country must therefore provide guidelines on a system of subsidising building materials used in the construction of low income housing.

In addition, the housing policy being recommended should provide detailed guidelines on how land suitable for low cost housing especially close to the main urban areas could be quickly acquired and developed. We have seen how quickly private land can be "taken in the service of the state" for road construction; why can we not do the same for housing?

CONCLUSION

This paper has shown that the housing situation in Sierra Leone is serious due principally to the rapid increase in population and in the creation of new households and also to the failure of Development Planning to provide the minimum of housing units required. With continuing high rates of growth of the population as a whole and of the urban population in particular, the prospects for alleviating the housing situation or of preventing further deteriorations look bleak. In housing as in other sectors of the economy, Government must provide the lead necessary to ensure a more rapid rate of house construction. Development Planners must therefore endeavour to formulate a well conceived housing policy, raise the status of housing as a social need, increase Government's investment in housing and encourage the private sector especially the big companies to invest more of their profits in housing projects particularly desired for the low and lower-middle income groups. Unless this is done, the failures of the National Development Plan 1974/75 to 1978/79 in the field of housing will be repeated in future Development Plans.

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**ESTIMATE OF HOUSING UNITS AND INVESTMENT
NEEDED TO PROVIDE SHELTER FOR FREETOWN'S
PROJECTED GROWTH TO 1989**

SOURCE: SSA TEAM COMPUTER PROJECTION

MONTHLY INCOME RANGE: 0 TO 134

PERCENT OF POPULATION WITH THIS INCOME IS: .196

YEAR	POP INC	NEW POP	NEW UNITS	COST MILLIONS
85	20.131	511.131	789	2.14924
86	20.9564	532.087	821	2.2364
87	21.8156	553.903	855	2.32902
88	22.71	576.613	890	2.42436
89	23.6411	600.254	926	2.52242

TOTAL NEW UNITS NEEDED (000) 4281

ESTIMATED COST OF UNITS MILLIONS 11.6614

MONTHLY INCOME RANGE: 134 TO 268

PERCENT OF POPULATION WITH THIS INCOME IS: .409

YEAR	POP INC	NEW POP	NEW UNITS	COST MILLIONS
85	20.131	511.131	1646	10.09
86	20.9564	532.087	1714	10.5068
87	21.8156	553.903	1784	10.9359
88	22.71	576.613	1857	11.3834
89	23.6411	600.254	1933	11.8493

TOTAL NEW UNITS NEEDED (000) 8934

ESTIMATED COST OF UNITS MILLIONS 54.7654

MONTHLY INCOME RANGE: 268 TO 399

PERCENT OF POPULATION WITH THIS INCOME IS: .187

YEAR	POP INC	NEW POP	NEW UNITS	COST MILLIONS
85	20.131	511.131	752	6.65821
86	20.9564	532.087	783	6.93268
87	21.8156	553.903	815	7.21601
88	22.71	576.613	849	7.51705
89	23.6411	600.254	884	7.82694

TOTAL NEW UNITS NEEDED (000) 4083

ESTIMATED COST OF UNITS MILLIONS 36.1509

166

MONTHLY INCOME RANGE: 399 TO 536

PERCENT OF POPULATION WITH THIS INCOME IS: .087

YEAR	POP INC	NEW POP	NEW UNITS	COST MILLIONS
85	20.131	511.131	350	3.8143
86	20.9564	532.087	364	3.96687
87	21.8156	553.903	379	4.13034
88	22.71	576.613	395	4.30471
89	23.6411	600.254	411	4.47908

TOTAL NEW UNITS NEEDED (000)	1899	
ESTIMATED COST OF UNITS MILLIONS		20.6953

MONTHLY INCOME RANGE: 536 TO 802

PERCENT OF POPULATION WITH THIS INCOME IS: .055

YEAR	POP INC	NEW POP	NEW UNITS	COST MILLIONS
85	20.131	511.131	221	3.61269
86	20.9564	532.087	230	3.75981
87	21.8156	553.903	239	3.90693
88	22.71	576.613	249	4.0704
89	23.6411	600.254	260	4.25022

TOTAL NEW UNITS NEEDED (000)	1199	
ESTIMATED COST OF UNITS MILLIONS		19.6001

MONTHLY INCOME RANGE: 802 AND HIGHER

PERCENT OF POPULATION WITH THIS INCOME IS: .066

YEAR	POP INC	NEW POP	NEW UNITS	COST MILLIONS
85	20.131	511.131	265	10.6
86	20.9564	532.087	276	11.04
87	21.8156	553.903	287	11.48
88	22.71	576.613	299	11.96
89	23.6411	600.254	312	12.48

TOTAL NEW UNITS NEEDED (000)	1439	
ESTIMATED COST OF UNITS MILLIONS		57.56

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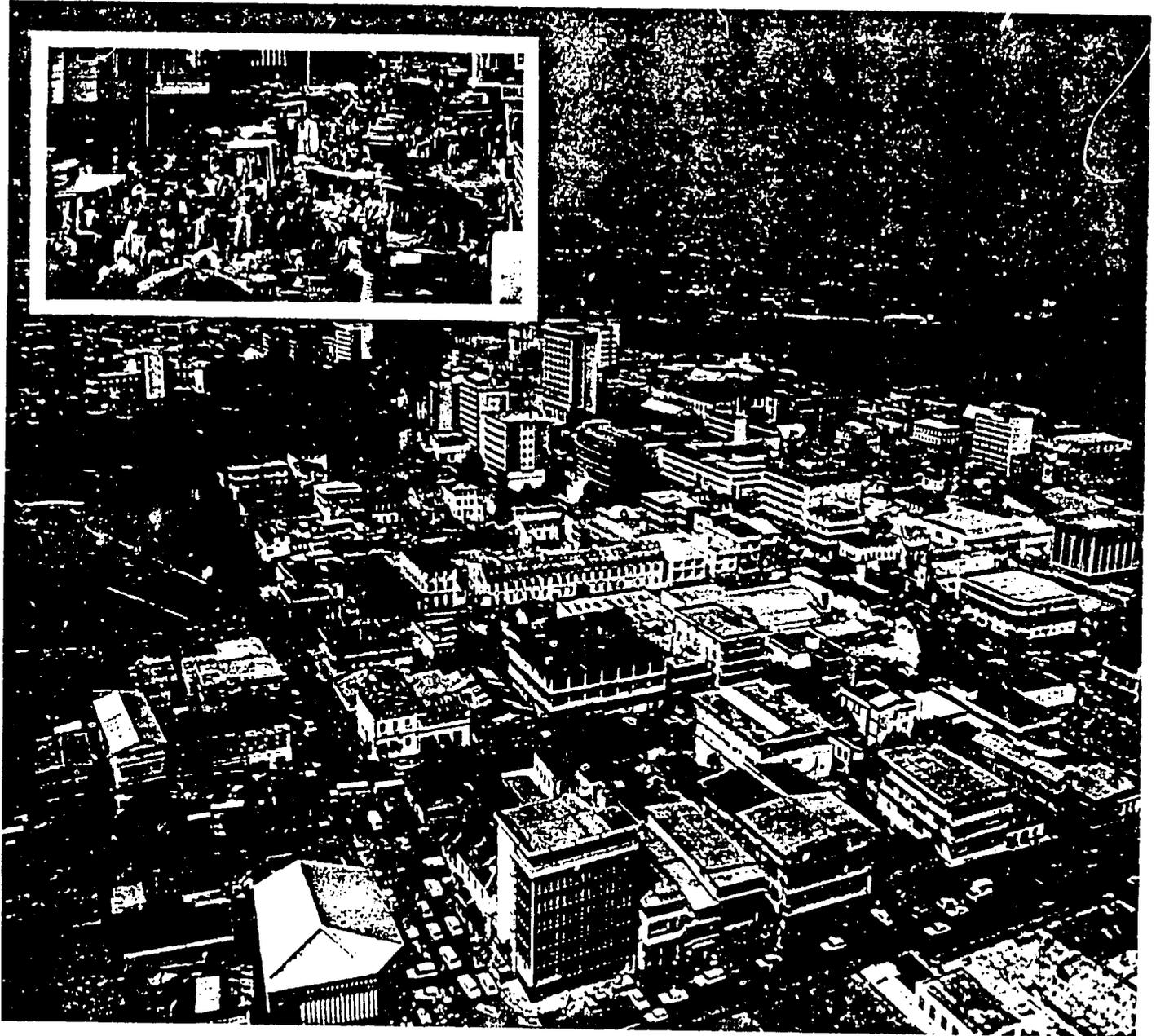
ESTIMATED COST OF BASIC TWO ROOM SELF HELP STARTER HOUSE

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MATERIALS DESCRIPTION	UNITS	COST	TOTALS	
WOOD, 2X6X14 FT	6	12/CFT	86	
WOOD, 1X1.5X14 FT	12	12/CFT	43	
CONCRETE MIX, FOOTERS, FLOOR			650	LAND
WINDOWS, WOODEN 2'X3'.SHUTTER	4	75	190	
DOORS, FRAME, HINGES	2	150	300	- ASSUMPTIONS
DOOR LOCKS	2	25	50	- raw land costs = Le20,000 acre
BLOCKS, SANDCRETE	528	2.5	1320	- 70% coverage by lots
ZINC ROOFING, 8' LENGTH	16	37.5	750	- 30' x 50' lots
NAILS LBS	4	6	24	
				LAND COST
				1000
TOTAL MATERIALS			3413	LAND DEVELOPMENT
ESTIMATED LATRINE COST			800	- ASSUMPTIONS
SUBTOTAL			4213	- feeder roads and footpaths
ADD 10%			421	- ditch only drainage
TOTAL ESTIMATED COST OF MATERIALS FOR TWO ROOMS AND LATRINE			Le4634	- one water standpipe per 40 lots
				- no electric, sewers
				LAND DEVELOPMENT COSTS
				2000
				TOTAL LAND AND DEVELOPMENT
				3000
				TOTAL LAND, DEV, AND HOUSE MATERIALS
				Le7634

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ABOVE
Freetown is sited on a raised beach between the mountains and the sea

INSET
The colour and bustle of a street market in Freetown

Modern Freetown has expanded along an east-west axis, due to the constraints of growth formed by the estuary on the north and the hills on the south. The population has grown in parallel; from the less than 400 inhabitants of the original settlement, the new town contained some 20,000 people by the mid-19th century and over 55,000 at the beginning of the 1930s. This figure had risen nearly six-fold by 1974, and the present population is estimated at approaching 500,000.



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