

## A collage of black and white photographs arranged in a grid-like pattern on a teal background. The photos depict various scenes: construction sites with rebar and concrete, stacks of bricks, a man and a woman standing together, a small building labeled 'BLACK PASTORY', and various natural and urban landscapes.

Copyright © United Nations Human Settlements Programme (UN-Habitat), 2014

An electronic version of this publication is available for download from the UN-Habitat web-site at <http://www.unhabitat.org>

**All rights reserved**

United Nations Human Settlements Programme (UN-Habitat)  
P.O. Box 30030, Nairobi, Kenya  
Tel: +254 20 7621 234  
Fax +254 20 7624 266/7  
Website: [unhabitat.org](http://unhabitat.org)

DISCLAIMER

The designations employed and the presentation of the material in this publication do not imply the expression of any opinion whatsoever on the part of the Secretariat of the United Nations concerning the legal status of any country, territory, city or area, or of its authorities, or concerning delimitation of its frontiers or boundaries, or regarding its economic system or degree of development. The analysis, conclusions and recommendations of the report do not necessarily reflect the views of the United Nations Human Settlements Programme, the Governing Council of the United Nations Human Settlements Programme or its Member States.

Excerpts from the text may be reproduced without authorization, on condition that the source is indicated.

HS Number: HS/047/14E  
ISBN Number(Series): 978-92-1-131927-9  
ISBN Number:(Volume) 978-92-1-132626-0

Cover design and layout: Paul Odhiambo

Printing: UNON, Publishing Services Section, Nairobi  
ISO 14001:2004 certification/D1-14-1085/100copies

# LIBERIA

## HOUSING PROFILE





# ACKNOWLEDGMENTS

## HOUSING PROFILE CORE TEAM

**Supervisor:** Christophe Lalande

**Task Managers:** Christophe Lalande, Elizabeth Moorsmith and Fernanda Lonardoni

**Principal Author:** Graham Tipple

**Contributors:** Christophe Lalande, Elizabeth Moorsmith, Fernanda Lonardoni, Sarah Laisney, Jules Le Gaudu.

UN-Habitat acknowledges the contribution of all the individuals and organisations whose names are listed in the annex section and who contributed to the consultative workshops and interviews.

**Layout:** Paul Odhiambo

**Programme Management and Assistance:** Lucy Halogo, Helen Musoke, Teresa Kagonia

## STAKEHOLDERS CONSULTED AND WHO ATTENDED THE WORKSHOPS

Abraham Padmore (Representative, CAB), Adolphus Mawolo (Representative, PUL), Alex Kromah (DMD/A, NHA), Alexander Teaway (Lecturer, University of Liberia - .REPL), Amos Tweh (Deputy Minister, Ministry of Internal Affairs, Department of Urban Affairs), Armaso Bawn (Head of Treasury, CBL), B.C Hoursend (ASST. PRO., NHA), Barlue Nagbe (Planning and Research Manager, National Housing Authority), Bestman Toe (President, SLUMDAL), Bettie Johnson (Reporter, Truth FM), Beyan Kota (President, Christian Association for the Blind (CAB)), Bolton Chea (Executive secretary, Representative), Daniel Boakye (World Bank), Darligton Forkpah (Reporter, New Liberia), Deemi I. Dearzma (Ass. SG, National Health Assoc.), Donard Nyirenda (Survey Analysis consultant), Edwin Kennedy Tetteh (Deputy Minister for Admin, MOE), Edwina C. Zachpah (Mortgage consultant, LBDI), Elijah Nah (Senior Economist, Ministry of Planning & Economic Affairs), Elizabeth Moorsmith (Chief Technical Advisor, UN-Habitat), Ellen Pratt (P.M, MCC), Es-Samir Bropleh (Housing Policy Lead, National Housing Authority), Esther Warbey (Mayor of Gbarnga), Feston Zambezi (Land Reform Expert, UN-Habitat), Fole Sherman (Programme Manager, Land Commission), Francis Maweah (Director, University of Liberia – REPL), Francis N. Maweah (Director/REPL, University of Liberia), Francis Pelenah (News Director, Sky Radio), Gyude W. Allison (DMDTS, NHA), J. Rasford Belkh (Assistant Manager, National Housing Authority), James F. Andrews (FHD, MOE), Jarp Davies (Reporter, UNMIL Radio), Jeremia Sokan (Deputy Minister, Sectorial and Regional Planning, Ministry of Planning and Economic Affairs), Jethro Tamba (Teaching Assistant, Department of Geography, University of Liberia), Joe Sloan (Survey Analysis consultant), John M Beyan (Lecturer, Department of Geography, University of Liberia), Johnson Toe Chea (Representative, House of Representative), Joseph Ayilio (Policy consultant, Private consultant), Julius Sele (Programme Management Advisor, MCC), Kokulo Y. Yorgbor (Vice President, National Health Assoc.), Kola Adeleke (MD, Ecobank), Lewis Free (NHA), Maki Okusa (Head of Office JICA), Mamakiziel Sicarr (First Vice President of the Federation of Liberia Youth (FLY)), Michael Yennayo (Director - Housing, Ministry of Public Works), Nyan Zikeh (Public Health Coordinator, OXFAM), Ohene K. Sarfoh (Lead consultant on Housing Policy), Peter Doe-Sumah (Technical Assistant, Ministry of Internal Affairs), Robert S. Bestman II (Asst. Minister, MIA), Ruel Dempster (Consultant, MOE), S Tugbe Worjloh (Deputy Governor and area chairmen, New Kru Town), Salifu Sledge (Country Director, Oxfam), Samuel Thompson (Managing Director, National Housing Authority), Sekou Keita (Sales and Marketing Manager, ECOHOMES Liberia), T.Maxwell Davis (P.R, NHA), Thomas Davis (Director GIS, LISGIS), Varmuyan L. Siryon (Admin Assistant, NCECL), Wataku Kortimai (Civil engineer, MH/SW).



# TABLE OF CONTENTS

<b>EXECUTIVE SUMMARY</b>	<b>1</b>
INTRODUCTION	1
THE INSTITUTIONAL FRAMEWORK	2
HOUSING SUPPLY	3
HOUSING NEED	4
LAND FOR HOUSING	4
FINANCE FOR HOUSING	5
INFRASTRUCTURE	6
CONSTRUCTION INDUSTRY AND BUILDING MATERIALS	7
HOUSING MARKET	7
CROSS-CUTTING ISSUES	8
CONCLUSIONS AND WAYS FORWARD	9
 <b>CHAPTER 1. BRIEF INTRODUCTION TO LIBERIA</b>	 <b>7</b>
1.1 INTRODUCTION TO THE ECONOMY	9
1.2 POPULATION: FACTS AND FIGURES	9
1.3 THE CONCEPT OF 'URBAN' IN LIBERIA	10
1.4 POVERTY	11
1.4.1 PERCEIVED POVERTY	12
1.5 THE INFORMAL SECTOR	12
1.6 ATTRACTING BACK THE DIASPORA AND KEEPING TRAINED STAFF	13
1.7 THE PROFILE SAMPLE SURVEY	14
1.7.1 THE THREE CITIES SURVEYED	14
1.8 CONCLUSIONS	16
 <b>CHAPTER 2. THE POLICY AND INSTITUTIONAL FRAMEWORKS</b>	 <b>19</b>
2.1 THE INSTITUTIONAL AND ORGANIZATIONAL ENVIRONMENT	19
2.2 KEY PLAYERS IN HOUSING	19
2.2.1 THE PUBLIC SECTOR	19
2.2.2 LOCAL GOVERNMENT – CHIEFS	23
2.2.3 THE PRIVATE SECTOR	24
2.3 THE LEGAL AND REGULATORY FRAMEWORKS RELATED TO HOUSING	25
2.4 A BRIEF HISTORY OF HOUSING POLICY IN LIBERIA	26
 <b>CHAPTER 3. CURRENT HOUSING STOCK IN LIBERIA</b>	 <b>30</b>
3.1 HOUSING CONDITIONS	30
3.1.1 NUMBER OF ROOMS IN THE HOUSES	31
3.1.2 ROOMS PER HOUSEHOLD	31
3.2 HOUSING TYPOLOGY AND MATERIALS	33

3.2.1	TPOLOGY	33
3.2.2	MATERIALS	35
3.2.3	ROOFING MATERIALS	37
3.3	FLOORING MATERIALS	37
3.4	TENURE FORMS	38
3.4.1	TENURE AND CONDITION OF STRUCTURES	39
3.5	TRADITIONAL AND INFORMAL HOUSING STOCK	40
3.6	FORMAL SUPPLY	40
3.6.1	NHA'S PLANNED 5,000 HOUSES PROGRAMME	40
3.7	HOUSING PRODUCTION AND THE ROLE OF THE INFORMAL SECTOR	41
3.8	ZONING AND THE NORMATIVE FRAMEWORK	42
	<b>CHAPTER 4. HOUSING NEEDS AND DEMAND IN LIBERIA</b>	<b>46</b>
4.1	CURRENT HOUSING SHORTFALL	46
4.2	ROOM DISTRIBUTION NEEDED IN NEW HOUSING	46
4.3	POPULATION GROWTH AND DISTRIBUTION	48
4.4	INCOME AND ABILITY TO PAY	50
4.5	CALCULATING AFFORDABILITY	50
4.5.1	CURRENT SPENDING ON HOUSING, A) CONSUMER PRICE INDEX (CPI) WEIGHTINGS	51
4.5.2	CURRENT SPENDING ON HOUSING, B) HOUSEHOLDS' CURRENT RENT PAYMENTS	51
4.5.3	TOTAL ANNUAL HOUSEHOLD EXPENDITURE	52
4.5.4	TOTAL ANNUAL HOUSEHOLD EXPENDITURE OF RENTERS FROM THE PROFILE'S SAMPLE SURVEY	53
4.5.5	THE EFFECT OF HOUSEHOLD SIZE ON INCOME/EXPENDITURE	54
4.6	CONCLUSION	54
	<b>CHAPTER 5. URBAN LAND DELIVERY SYSTEMS</b>	<b>56</b>
5.1	INTRODUCTION	56
5.2	LEGAL AND REGULATORY FRAMEWORKS GOVERNING LAND SUPPLY	56
5.2.1	FORMAL LAND LAW	57
5.2.2	PUBLIC LAND	57
5.2.3	CUSTOMARY LAND	57
5.3	PRIVATE LAND: FORMAL LAND HOLDINGS	58
5.4	REFORMING LAND RIGHTS	58
5.5	LAND SURVEYING AND ADMINISTRATION	59
5.5.1	DEED REGISTRATION	59
5.5.2	LAND REGISTRATION	59
5.5.3	SQUATTING	59

5.5.4 MINISTRIES AND ORGANISATIONS WITH LAND RESPONSIBILITIES	61
5.5.5 THE LAND COMMISSION	61
5.5.6 CONCESSIONS	62
5.6 EVICTIONS	62
5.7 PLOT SIZES	63
5.8 CAPACITY NEEDS ASSESSMENT	64
5.9 CONCLUSION	64
<b>CHAPTER 6. HOUSING FINANCE</b>	<b>67</b>
6.1 INTRODUCTION	67
6.2 THE FINANCIAL SECTOR	68
6.3 INSTITUTIONAL, LEGAL AND REGULATORY FRAMEWORKS GOVERNING HOUSING FINANCE	68
6.3.1 THE CENTRAL BANK OF LIBERIA (CBL)	68
6.3.2 THE LIBERIA BANK FOR DEVELOPMENT AND INVESTMENT	69
6.3.3 MAJOR EMPLOYERS	70
6.3.4 THE DIRECT DEPOSIT SCHEME (DDS)	70
6.4 FINANCING PRIVATELY SUPPLIED HOUSING	70
6.4.1 REMITTANCES	71
6.5 HOUSING FUNDS AND GOVERNMENT SUBSIDIES	71
6.5.1 THE NHA'S PROGRAMME FOR THE CONSTRUCTION OF 5,000 AFFORDABLE HOUSING UNITS	71
6.5.2 NHA'S SEARCH FOR FUNDS	72
6.5.3 ESTABLISHMENT OF A NATIONAL HOUSING TRUST FUND	72
6.5.4 OTHER PROPOSED MORTGAGE PROVIDERS	72
6.6 RESOURCE MOBILIZATION AND SAVINGS SYSTEMS	73
6.6.1 INFORMAL SAVINGS: 'ROSCAS', ETC	73
6.6.2 MICRO-CREDIT	73
6.7 SUBSIDIES	74

预览已结束，完整报告链接和二维码

<https://www.yunbaogao.cn/report/index/report?re>