

REPORT

Overview of Social Housing Programs Effected in Mauritius since the 1960's by the Government, Private sector and NGOs



United Nations Development Programme
With the collaboration of the Ministry of Housing and Lands

Prepared by Maïti Chagny, Consultant

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Abbreviations

EAP	Eradication of Absolute Poverty Programme
CSR	Corporate Social Responsibility
HDT	Housing Development Trust
MOHL	Ministry of Housing and Lands
MHC	Mauritius Housing Company
NEF	National Empowerment Foundation
NHDC	National Housing Development Company Ltd
TFSIVG	Trust Fund for the Social Integration of Vulnerable Groups

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1. Introduction

1.1. Context and scope of project

The United Nations Country Team (UNCT) for Mauritius and Seychelles, which comprises of 18 members, 14 of which are non-resident agencies (NRAs) based either in Madagascar, South Africa, Tanzania, Kenya or Italy, has committed itself to implementing the “Delivering as One” (DaO) reform of the United Nations (UN) development assistance system. A UN Common Framework of Assistance (CFA) is being developed for Mauritius. The CFA will be the UNCT’s collective support to key national processes underway in Mauritius, among which is UN technical support to the reform of social housing currently underway in the context of the Corporate Social Responsibility levy, as announced in the 2012 Government Budget Speech. This reform of social housing is being implemented under the aegis of the Ministry of Housing and Lands and the Ministry of Social Integration and Economic Empowerment.

A key vector of UN technical support in this area is UN Habitat’s Participatory Slum Upgrading Programme (PSUP) currently under implementation in Mauritius. The PSUP is a multistakeholder process at national level, regrouping State, civil society actors as well as representatives of the beneficiaries. The development and implementation of the PSUP in Mauritius is led and supervised by a national multistakeholder PSUP Country Team, chaired by the Minister of Housing and Lands.

As part of UN technical support to the social housing reform, the Office of the United Nations Resident Coordinator (UN RCO) is proposing to carry out an overview of social housing programmes effected in Mauritius since the 1960s, by Government, private sector and NGOs.

The aim is to present the country’s success stories and the underlying success factors, as well as identify in parallel those programmes and projects which did not lead to sustained social improvements and which should serve as lessons learnt.

This assessment will support national stakeholders as well as the UNCT in the context of the development and implementation of the social housing reform. The assessment will be supervised by the multi-stakeholder PSUP Country Team for Mauritius with the assistance of PSUP Country Team stakeholders in effectively gathering all the appropriate data needed as well as visiting the relevant sites.

1.2. The report

This survey was held over a period of 20 days contract in Mauritius by the consultant. Due to the short period of time, the project has been organized around 4 main areas of research: historical review of social housing, identification of stakeholders in social housing since 1960, typologies of projects and their modes of implementation. Meetings have been organized with stakeholders from different levels (institutional, non governmental and private) with site visits as well semi-structured interviews to review existing problems, good practices and way forward.

This report aims at drawing an objective overview of social housing in Mauritius since the 1960s, but could not allow for a systematic review of all projects implemented since and therefore is a qualitative assessment and not a quantitative survey. Nevertheless, this research aims at understanding the evolution of social housing in Mauritius, its strength and weaknesses along time, so as to point out the good practices and provide a platform for an in-depth analysis to develop areas of research for future successful social housing pilot projects, within the scope of the Participatory Slum Upgrading Programme.

The report starts by presenting in chapter 2 the history and evolution of housing from mass housing in the 1945s to social housing today, followed in chapter 3 by a review of social housing from a cultural perspective, in chapter 4 the challenges of social housing programmes since their implementation, chapter 5, social housing implementation mechanisms for government institutions and NGOS. In chapter 6, successful housing programmes are presented

through different case studies; chapter 7 reviews some of the good practices developed in the UK and France. Chapter 8 presents a short conclusion followed by the Way forward in chapter 9.

For ease of reading, profile and photos of projects and their details can be found in the annexure.

1.2.1. Methodology

Data collection was made through semi-structured interviews with identified stakeholders, site visits and research on the internet. A form was sent to all stakeholders to be filled with information on one or more projects.

1.2.2. Stakeholders contacted

a. Governmental institutions

1. Ministry of Housing and Lands
2. National Housing and Development Corporation
3. National Empowerment Foundation and Trust Fund for Vulnerable groups
4. Mauritius Housing Corporation
5. Ministry of Local Government

b. NGOs

1. Sa Nou Vize, Rosebelle
2. Le Pont du Tamarinier, Black River
3. Fraternité Grand Baie, Grand Baie,
4. Caritas, Curepipe
5. Archevêché, Port Louis

c. Private sector (CSR)

1. Sugar Industry Welfare Labour Fund (SIWLF), Port Louis
2. ENL Foundation, Moka
3. Société Koenig Frères Ltd, Black River
4. Omnicane, L'Escalier
5. Mauritius Commercial Bank, CSR 'Forward', Port Louis

1.2.3. Sites visited

a. Government Projects

1. Beau Séjour Cité EDC, Quatre Bornes
2. CHA Rosehill Stanley
3. Cité Père Laval
4. Camp le Vieux
5. La Valette, Bambous
6. Cité Carlos, Tamarin
7. African Town, Riambel

b. NGO projects

1. Le Village Camp La Colle, Black River

2. Cité Rosebelle
3. Sottise, Grand Baie
4. Cité Malherbes, Curepipe

c. Private projects

1. Sugar Estate, Britannia
2. VRS, Britannia
3. Sugar Estate "Happy Village", FUEL (Flacq United Estates Limited), Flacq
4. Village des Salines, Société Koenig Frères Ltd, Black River

2. The origins of social housing in Mauritius

2.1. Mass housing: an emergency measure 1945 - 1975

To understand how social housing has been developed in Mauritius, one has to look back to the 1950s, when a very destructive cyclone hit Mauritius on 16 and 17 January 1945, devastating 75% of the houses, leaving 60,000 persons homeless. Jointly with the British Government, the first Cités Ouvrières (Industrial Estates for employees) were built by the Mauritian government, mainly in 3 regions: Quatre Bornes, Rose Hill and Port Louis.¹ The municipalities identified plots of land (purchased from municipal and or from private owners) and designed the house plans. Parallely, in the private sector, a new type of housing unit for domestic employees known as 'Dépendances', meaning little cottages, often with thatched roofs, was built next to the employers dwelling. The sugar industry also started building settlements known as 'Sugar Estates' to house their employees closer to their factory and fields. In total, 1,000 units were built between 1945 and 1955. (See Annexure)

In 1956, the institution of the Ministry of Housing and Lands² (MOHL) was set up to start working on housing programs. At that time, the country needed to house the population at large after the devastating cyclone. Not long after, Mauritius was hit again by two consecutive cyclones in 1960, 'Alix' and 'Carol', destroying 40% of the houses representing 70,000 units and leaving 80,000 people homeless. Therefore, the Central Housing Authority (CHA) was implemented to develop low cost houses to re-house the cyclone victims³.

The damage on the existing housing was so important that the decision was taken to build all new houses in concrete. In partnership with the British Government, the Mauritian government developed a new housing scheme for the construction of 19,300 units (between 1963 and 1991), based on 2 models known as CHA units of 40m², with concrete slab or iron sheet (called EDC) roofs, on either government, private, or sugar estate land. These housing estates were built without any infrastructure (roads, sewage) nor indoor facilities (running water, toilet, kitchen). Each plot was 9 perches large (379.2m²).

This led to the construction of 177 new housing estates all over the island and was the first Government intervention in the mass production of housing for the working class and in the development of the suburban region, without distinction of low income or middle income class groups.

Each house was sold on a Hire-Purchase model, with rent to own agreements of Rs 25/month over 25 years. Soon after people had started living in the newly built units, the government realized that they struggled to pay the minimum installment and/or didn't pay rent. The Government revised the scheme in 1970, proposing rather a

¹ Brief History of Housing, Period 1945-2007, The Central Housing Authority-CHA.

² For more information on all governmental stakeholders presented in report, refer to Annexure.

³ Government of Mauritius, Ministry of Housing and Lands. Ramchurn, P. Report on the Republic of Mauritius, Review on Social Housing, 2012.

tenancy agreement of Rs 12 to Rs 15/month.

2.2. Mass housing: economical and population growth 1975 – 1990

As from 1975 the economy started to take off, women accessing the workplace, public housing starts to expand and Mauritian have access to credit plans. Larger houses are needed. And the construction of apartment blocks of 2 to 3 story high is envisaged. Parallely, the government starts to improve the housing estates, providing infrastructure, with new-tarred roads, electricity, water and connection to the central sewerage system. Important to note, the government provided during the 70s and also in the 80s public social facilities, such as commercial centers, schools, health centers and dispensaries in or near the housing estates to improve the living conditions in the communities⁴.

Statistics at the same time showed that people were owning their home but were still too poor to extend. A new Grant Scheme for Roof slabs, as well as facilities to purchase building materials is set up: 44,000 households will benefit from this scheme. At the same time, the owners of CHA housing are allowed to sell off their roof slab to their children, so that the children could own the slab and therefore apply for a loan for materials to build their own house on top of their parents'.

2.3. Begin of social housing - 1991 until today

In 1991, the CHA was repealed, and the Housing Management Unit was set up to manage the existing housing stock. The National Housing Development Corporation (NHDC)⁵ was created as well as the Mauritius Housing Company (MHC). The NHDC was intended to build for middle and low-income groups. MHC was set up as a loan providing agency for the construction of housing units, meanwhile MHC is also providing plans and building houses for low and middle-income groups

To answer the growing need for housing, the NHDC developed a new concept of Ground +3 units called Malaysian Type as from 1991 to 1996, building 2,000 apartment units including low and middle-income groups.

The Trust Fund was created in 1995 and rebaptized Trust Fund for the Social Integration of Vulnerable Groups (TFSIVG) to help the poor who were neither able to buy the cheapest social housing unit provided by Government nor construct a housing unit on their own even if they were owner of a plot of land. The TFSIVG provides free wooden poles and iron sheets to erect a 25m² unit. So far, more than 3,500 persons have been able to benefit from the TFSIVG materials. At the same time, Mauritius starts to witness a proliferation of squatters.

During the 1990s, with the construction of apartment blocks, the MOHL and NHDC are facing a new challenge: the creation and implementation of the 'syndic', agent to rule the common areas. The implementation of syndics did not succeed from start and the management of the common areas became a true problem for the long-term sustainability of these G+3 apartment block models. Inhabitants didn't understand the role of the syndic and their participation in paying a monthly fee to maintain the common areas. This lead to the poor management of the common areas.

Important to note as well, is that NHDC although responsible of collecting rent, was not equipped with human resources (officers and social workers) to collect rent on a one to one basis and so as to prevent rent backlog. Also, NHDC will only intervene when the rent arrears are far above level that is reimbursable (approximately Rs 100,000) – this leading to an eviction through court case. In 2012, the debt of NHDC amounts 90 Billion Rupees due to rent backlog.

Also, as from 1990, still struggling to collect rent from CHA Housing Estates, the government decided to put the

⁴ *Brief History of Housing, Period 1945-2007, The Central Housing Authority-CHA.*

⁵ *For more information on all governmental stakeholders presented in report, refer to Annexure.*

CHA houses for sale, depending on their year of construction. Out of the 19,300 units, 11,000 housing units have been sold so far, 2,858 title deeds are still in the process of being finalized in 2012 by the MOHL. Later, in 2007, the State Lands Act will be amended to allow the sale of State Lands on which CHA houses have been built.

As from 1991, to foster a sense of belonging and minimize importance of the syndic, the NHDC developed 1,474 smaller apartment block units with G+1 Dupleix models (EXIM Model), with each unit having its own plot. Plots were smaller than original CHA housing units, but fostering a sense of privacy. Nevertheless, the set up and management of the common areas still remained a challenge and rent payment for the low income owners problematic.

Later, NHDC developed Firinga dupleix model, a semi-detached one-bedroom core unit to avoid syndic issues and provide to low income and middle-income owners a house that would answer their needs (construction of 514 units). Since its first implementation in 2003-2004 with Firinga 1 semi detached, Firinga 5 was implemented in 2012, as an individual core unit, allowing beneficiaries to extend on the roof and sides. NHDC has in total built 12,000 housing units including G+1, G+3, Dupleix and Individual units for different income groups (not only social housing beneficiaries).

In 2005, a new entity is created under the Ministry of Finance and Economic Development, called the National Empowerment Foundation (NEF) to cater with the Trust Fund for the most vulnerable groups to participate in the eradication of absolute poverty through education, training and housing facilities.

In 2009, the Minister of Finance present in his Budget Speech a new programme to alleviate poverty:

Empowering people and Eradicating Absolute Poverty (EAP)

GIS - June 02, 2009: Budget 2009 makes provision for a range of actions to give greater protection to the vulnerable groups and strengthen the Eradication of Poverty Programme in light of the global economic crisis. It also aims at extending the scope of programmes to empower people and fight unemployment.

Main measures

The National Empowerment Foundation (NEF) will serve as an overall coordinating framework for the Trust Fund for the Social Integration of Vulnerable Groups, the Eradication of Absolute Poverty (EAP) programme and the Decentralised Cooperation Programme (DCP). Rs 1.5 billion have been provided under these programmes (...)⁶

The set up of the EAP will foster the development of educational, economical, social programmes to alleviate poverty, including the provision of social housing.

In 2010, the Ministry of Social Integration and Economic Empowerment (MSIEE) is set up to manage the NEF and the TFSIVG.

The CSR (Corporate Social Responsibility) committee under of the Ministry of Finance is in charge of defining the guidelines⁷ on social housing in a will to standardize the housing projects, to boost the social housing programs thanks to new financial collaboration between government and private sector, as well as beneficiaries funds through loans.

Two main schemes have been developed for low income owners (below Rs 6,200): the guidelines provide conditions regarding the size as well as the cost of the houses with Scheme 1 of 23m2 for the Concrete CUM Cis unit of Rs 180,000 (99,000 paid by CSR funds and Rs 81,000 by NEF).

⁶ Governmental Portal

http://www.gov.mu/portal/site/Mainhomepage/menuitem.a42b24128104d9845dabddd154508a0c/?content_id=e669a601a60a1210VgnVCM1000000a04a8c0RCRD

⁷ NEF – Operational Guidelines on Social Housing, Part 4, Annex 1

In September 2012, 104 CCIS model of 25m² had been built since 2011. 118 are already on waiting list. Beneficiaries need to reimburse Rs 30,000 over five years. For those integrated housing projects with sites and services, beneficiaries have to reimburse Rs 250,000 over 18 years

After building the Concrete Cum Units, CSR and other stakeholders have expressed their concern about the size of the house, not answering the basic needs of the family (need space for children learning, bathroom and kitchen facing the entrance, etc...) and the design. The NEF has increased the size to 31,52m².⁸

Scheme 2 allows for a 39m² unit, costing Rs 900,000 paid by:

- 1/3 by taxes issued from the Corporate Social Responsibility (Private Sector)
- 1/3 government
- 1/3 beneficiary (loan obtained through NHDC/MHC)

And for those low-income groups who need to upgrade their living environment, the CSR committee through NEF offers Scheme 3,

“Under this scheme companies can undertake minor renovation works aiming at upgrading the living environment of vulnerable persons. The works would include among others, construction of toilet, bathroom and minor renovation works. However, the maximum CSR allowable amount per house is Rs. 85,000”.

Although the financial set up (mixing private, public and beneficiaries funds) is providing new sources of funding from the private sector, NGO have been expressing their concern about the slow decision making process at the level of the CSR committee in regards to approving housing projects, list of beneficiaries, thus delaying their implementation considerably.

As a response to the general concern in regards to social housing implementation procedures, an operational framework for Housing Development Trust was launched on 6 September 2012 by the Ministry of Finance, aiming at improving the management and implementation of social housing to the most vulnerable groups.

“As announced in the 2012 Budget, Government has come forward with a new vehicle, namely the non-profit housing development trust in order to:

- *give a boost to the construction of social housing units across the island*
- *mobilize substantial amount of CSR financing for social housing development.*

Foundation(s) or entities, would be encouraged to set up housing development trusts or any other non-profit vehicle (HDT)*, for the construction of social housing. The HDT will construct social housing for households with monthly income below Rs 6,200 (...).⁹

The NEF has in its will to **eradicate absolute poverty** while providing access to social housing, developed a new concept called the ‘Social Contract’ or ‘Contrat Social’ in which the beneficiary has to comply to a set of conditions attached to the rental and later purchase of a house. The idea behind the “Contrat Social” is that even the poorest families are provided with a house if they:

1. respect regular payment of rent
2. ensure that their children attend school

⁸ Mauritius, Ministry of Finance. Draft Operational Framework for Housing Development Trust, 6 September 2012.

⁹ Mauritius. NEF. Brief on Concrete Cum Corrugated Iron Sheet Houses, 17 April 2012.

3. participate in professional training to access sustainable jobs, etc...

and that by respecting these conditions, they will learn to become regular in their rent payment, in the work environment and by sending their children to school. This will in the long term enable the parents to have more stable jobs and pay their rent, for the children and youth to attend school, access better education and therefore be equipped to move out of poverty.

Besides the support to build individual construction of the house, NEF has since 2009 developed integrated based village models with kindergarten, community centre and recreational facilities. This model was then adapted to different locations, in fully planned integrated housing projects as well as to answer emergency relocation of squatters.

With this new CSR funding scheme, companies can identify a target group in the region where they operate, and ask an NGO, private firm or NEF to develop an urban layout and/or build individual units either based on the 23m2, 31.5m2 (see Annexure_Omnicane) or 39m2 model.

Conclusion < Social Housing 1945 - >

1. Mass housing schemes implemented to answer emergency situations due to 2 consecutive cyclones
2. Diversity of housing schemes to cater for the needs of the population
3. Reactivity of government to housing needs of a growing population
4. No specificity towards low income groups until 1990s in implementing social housing projects
5. Schemes evolved for mass housing from G+3 units to individual core units for low income and middle income groups
6. 'Rent to own' (or Hire Purchase) only system in place – no rental alternatives
7. Individual core unit on an individual plot – only alternative provided in social housing projects for low income owners.
8. Important number of stakeholders involved in the social housing programmes.

3. Social housing: from a cultural point of view

3.1. Social and cultural factors

From a cultural perspective, it is also important to note that the Mauritian population has always been living in individual, 'private' units, even if only one room house on a plot of land. The notion of high and dense housing units was new to them and therefore difficult to accept even with an adapted assistance, education and time.

Also, sharing communal areas is not an easily accepted concept – each household will maintain its own house, but not link with neighbors to set up a team of people responsible. This could partly explain the failure of the G+3 (Malaysian Model), considering also the lack of education and support from NHDC at that time to understand how to manage a syndic.

Discussions with local authorities and NGOs reveal that a major issue linking poor housing conditions with poverty alienation is the kin network or extended households living in one home. Mauritian people like to live close to their relatives. Therefore when land allows, plot is large enough, children will build on top or next to their parents. This trend has clearly been developed on CHA land of 9 perches (which is fairly large compared to the 3 to 4 perches being provided nowadays). This social dynamic has also been fostering an attitude of 'assisté' (cared for) to continuously depend on their parent's or peers instead of leaving their parents' home, once grown up and setting up a new home.

Early pregnancies lead the young (single) mothers to stay with their mother or grandmother. Often these young mothers interrupt their schooling to take care of their child and drop out of school. This process increases poverty

alienation due to poor education.

The phenomenon of squatters needs also to be understood, as it is linked to poverty on one side and also, claim for land of family members, who cannot stay with their peers anymore because of lack of space. They squat a piece of land until the government regularizes the land with an individual title deed.

3.2. Social housing and poverty

Considering the efforts of the government since 2009, to eradicate absolute poverty, It is relevant to look into the definition of what is poverty in Mauritius and how low income groups can be defined:

Definition of poverty

There is no universal definition of poverty. The World Bank threshold of one U.S dollar per day is certainly not the poverty line that can be applied to Mauritius. The idea is widely accepted that a distinction should be made between absolute and relative poverty. Absolute poverty reflects living conditions of families with incomes below a minimum threshold, while relative poverty reflects living conditions due to the life style of families.

Poverty and job seekers

The problem of joblessness is made more complex by the way jobseekers respond to offers made to them by the newly created National Empowerment Foundation (NEF). In an interview given by the Chairman of the NEF in the l'Express newspaper of 9th November 2009, the point is made that when responding to job offers, only 34 out of 288 seekers accepted the offers. It is therefore undeniable that those, who are unemployed, are not all desperate enough to accept any job offer. They may prefer to remain unemployed rather than accept a job that does not meet their expectations.¹⁰

In Mauritius, absolute and relative poverty are mingled, as poor income and addiction (i.e. alcohol) affect deeply the lifestyle of families. Therefore, considering that the fight against poverty is very complex, the question to be raised is: can housing be considered as part of a common mission with other poverty alleviation programs? Should social housing be considered as a separate entity, dedicated to social housing? To try to answer this question, experiences in France and England will be provided in chapter 7 to offer different angles about existing social housing structures.

4. Challenges in social housing programs

4.1. Rent payment & syndic

If collection of rent is the common denominator to measure the success rate of social housing projects, it is due to the fact that it challenges the sustainability of the whole housing project, as it will result in the non-payment of rent, and in the end in the expulsion of the tenant/owner through court case, alongside with the non-reimbursement of loans.

At the same time, with G+3 and G+1 housing projects, the new concept of the 'Syndic' was introduced. 'Syndic' can be defined as a management agent or group elected to represent the interests of a group of owners. With a monthly contribution paid by all members, the syndic is meant to provide the resources to maintain the common areas, social and recreational facilities in each project. If the monthly fee towards the syndic is not respected by all households living in the compound, the model of 'syndic' that shall help the tenants/owners take ownership of their housing compound is put into jeopardy. Leaving these common areas to remain uncared for, collect refuse, or meeting points for drug addicts.

Informal interviews with NHDC representatives and MOHL showed that tenants/owners in general hadn't, from the

¹⁰ Mauritius, NESCR Report 14. Integration into the Global Economy Socio Economic Challenges and Policy Implications for Mauritius. May 2010.

start, received sufficient education, support, or training to understand the purpose of a syndic and its management rules. The NHDC, until recently, did not have any staff to provide training and support to set up a proper syndic in any of their projects. Further to these first G+3 housing projects new housing alternatives with less dense apartment blocs were developed to solve the problem. The government therefore proposed different housing models ranging from multi-storey apartment blocks (G+3, to G+1), to semi-detached duplex and finally core housing units (Firinga 5). Nevertheless, the payment of rent arrears represents approximately 6% of owners – mainly low income owners.

Also, as presented, NHDC, MHC are both loan agencies, planning and building housing units, working either together or separate. Since the start, NHDC, MHC, NEF work as parallel organizations catering under MOHL for social housing needs, but not necessarily in a coordinated manner. Therefore problems of rent payment were difficult to challenge due to the decentralized management.

For new constructions, the 'Contrat Social' is intended to anticipate the problem of rent payment by ensuring owners compliance to paying but also providing them with alternatives (training, job opportunities, access to the work market) to ensure livelihood and therefore stable rent payment.

For all previous constructions, since 2012, to counter effect the non compliance of tenants/owners to support the fees for a syndic and therefore the management of the common areas, the Government Budget offered 17 Billion to allocate Rs 200/month per housing unit for syndic fees for the rehabilitation of the NHDC Housing Estates (Common areas, facades, play ground, water proofing, plumbing, etc...). As per March 2013, all the 41 syndics are operational. NHDC is therefore now equipped with 'social motivators' who organize meetings with NHDC inhabitants to explain the structure of the syndic and set up the legal framework. Financial support to the syndic has been planned for one financial year.

4.2. Participatory approach and integrated community facilities

In part 2 of this report, case studies have shown the relevance of community facilities in social housing projects. The successful project of La Tour Koenig I, was built in 1980s, integrating community facilities and providing social housing to low-income owners. Nevertheless, since the problems faced by NHDC as from the 90s, with the poor syndic management and maintenance of common areas, the issue of community facilities should be considered carefully so as to ensure maximum benefit to the community in general and target population in particular.

Nevertheless, with a consideration for participatory approach towards the community, to enable them to move out of poverty, NEF started in 2009 to develop 'integrated' projects in a comprehensive way so as to provide all necessary facilities.

The first project of Bambous La Valette planned in Bambous faced different challenges:

1. The squatters and low-income beneficiaries were originally from 4 different regions, and being relocated to one area, quite remote from the village centre of Bambous.
2. it was the first time that the 'Social Contract' (Contrat Social) was implemented, with first a batch of 100 people than increased to 198
3. due to its remote location, the village was equipped with social and commercial, recreational facilities for the new residents.
4. Community facilities would provide jobs on site and allow residents to make a living, providing a kindergarten, etc...

During the planning phase, the social workers had promoted amongst the future owners the need to be trained, to obtain job certificates to work in the village, as new jobs would be provided in the kindergarten and an arts and craft commercial facility. The beneficiaries were motivated and worked towards this goal. Once the housing project was completed, the kindergarten and the arts and craft commercial facility were not built as scheduled. This was felt like a betrayal by the beneficiaries and led to a general feeling of frustration.

Although NEF provided 6 full time social workers during project implementation to accompany the beneficiaries, with 1 full time worker after project completion on site, this didn't alleviate the social tension that started during project implementation. Although NEF social workers remained present providing their support, they faced a lot of resistance. As one social worker explained, the most difficult is not to motivate the beneficiaries to attend trainings or obtain certificates, it's to handle the changes in the decision making process, between administration (project implementation) and grass root level. When dealing with target population, especially low-income groups, a project needs to be respected from all sides. Otherwise, compliance from the beneficiaries is not guaranteed and frustration amongst the population is rapidly spread and not easy to reverse.

In another housing project in Rosebelle, developed by an NGO, the same problem appeared with the non-compliance of governmental institution to implement a kindergarten during the construction of the houses. And this despite the fact that the group of beneficiaries had accomplished their training and ready to start working in the Kindergarten. This type of problem can affect the relationship of trust that has been built between project facilitators on the ground and beneficiaries, jeopardizing future dynamics that could have been developed based on a first positive experience.

Low-income owners are very sensitive to any promise done by the manager/authorities leading the project. Participatory approaches are a very essential tool to develop social and economical dynamics in a new community, but they need to be managed in a sensitive way with adapted communication tools.

This shows how participatory approaches to accompany beneficiaries in the implementation of integrated housing projects, including community facilities need to be planned carefully and objectives/deadline respected.

This aspect will be more explicitly developed in the chapter dealing with the implementation mechanism at government level (in chapter 5), which revealed that there was a lack of collaboration between the stakeholders at planning stage, to ensure that from the start, objectives can be agreed on and further down the line, communicated to beneficiaries and implemented as planned. Other case studies will show how successful projects have been implemented integrating community facilities without jeopardizing the social and participatory dynamic.

Participatory approach is also a key factor to ensure successful relocation projects, with severe social cases or populations. Reference to poverty and disaster related sites show how participatory approaches can be implemented to involve beneficiaries in the decision making process to ensure a harmonious relocation:

In his research, Salazar reveals how participatory approach considers the whole community in taking part in the decision making process after an earthquake in the area of Latur District in Marathwada, India:

"(...) Society for the Promotion of Area Resource Centers (SPARC), a Mumbai (Bombay) based NGO, facilitated participatory housing meetings with Sastur villagers and MHADA officials. At these meetings, villagers were able to choose the location of schools, religious buildings, commercial facilities, etc., within a pattern of development referred to as "cluster planning"—a strategy in which new villages were divided into different areas each with its own roads, open space, public buildings, and so on. These clusters mirrored the spatial segregation of old villages where villagers lived in different areas, usually divided along caste or community lines. While the idea of maintaining these divisions after the earthquake was offensive to some government planners, it was a normal pattern of development that most villagers wanted to maintain due to the social-cultural, economic and environmental necessities of everyday life¹¹.

Participatory research with inhabitants can be an eye opener on specific needs of the beneficiaries that are neither

¹¹ Salazar. A. The Crisis and Modernity of Housing Disasters in Developing Countries: Participatory Housing and Technology after the Marathwada (1993) Earthquake.

obvious nor known by project implementer. Such approach can facilitate the understanding and take into consideration social and cultural aspects in the design of the urban layout and houses, and in the end, ensure a successful relocation process and a harmonious and sustainable urban environment.

Conclusion < Challenges in social housing programs>

1. Rent to own payment compliance is low amongst low income owners
2. Lack of skilled staff to educate and facilitate syndic implementation until 2012
3. High and dense housing units are not a concept easily accepted by Mauritian low-income population.
4. Housing estates should be planned with a variety of facilities to support the recreational, educational and commercial development of the community
5. Ownership is made possible when proper management of the facilities is planned during the planning stage of the project
6. Assistance and support to the beneficiaries is required as soon as beneficiaries are identified and throughout the project implementation and construction
7. Project objectives should be respected from planning to implementation phases.
8. Too many intermediates or stakeholders, without proper communication can become a hazard to the successful implementation of a project
9. Participatory approaches should be a key component in social housing projects, to be able to develop urban layouts and houses adapted to the needs of the beneficiaries – and therefore ensure the successful relocation of inhabitants.

To understand how social housing projects are implemented today, the next chapter will focus on the challenges faced in the implementation of social housing projects so far.

5. Social housing implementation mechanisms

5.1. Social housing implementation mechanisms at government level

The government has shown many efforts since the 1960s to cater for mass housing and later for social housing needs. And continually, the political will is there to set up entities to cater for social housing and foster social housing projects. As government speeches reveal:

In 2006: the government of Mauritius acknowledges the need for social housing: *“In fact, according to the Housing and Population Census 2000, the yearly housing need over the period 2000-2020 for household earning up to Rs 10,000 monthly is around 4,000.*

*Previously, and according to records, around 900 social housing units were built yearly. I have set as target the construction of at least 1500 houses annually, but I believe that building more than 1,500 housing units annually, is achievable”.*¹²

2011, in his Budget Speech, the Honorable Minister of Finance declared:

“For 2011, Rs 400 million are earmarked for some 700 housing units for families earning less than Rs 5,000 per month. To ensure the welfare of some 10,000 children from vulnerable groups, Rs 100 million is being provided. We are pursuing efforts to Eradicate Absolute Poverty by mobilizing Rs 240 million to serve 7,000 citizens (...).

Housing With Good Living: A Plan To Face Down The Housing Problem (...) We are therefore implementing a comprehensive Housing With Good Living programme over the next ten years that includes 5 Schemes.

· *_Scheme 1 is for families with monthly income not exceeding Rs5,000 (revised to Rs 6,200 in 2012) (for housing*

¹² Exploratory Meeting cum Working Session on “Government Social Housing Projects on a Private Public Partnership Basis” (Ministry of Housing and Lands).

units of 39m2).

· *_Scheme 2 - for families earning monthly income between Rs 5,000 (revised to Rs 6,200 in 2012) and Rs 10,000 (for housing units of 39m2).*

· *_Scheme 3 – for families earning monthly income between Rs 10,000 and Rs 15,000.*

· *_Scheme 4 – for families with monthly income between Rs 15,000 and Rs 25,000.*

· *_And Scheme 5 is for families with monthly income between Rs 25,000 and Rs 50,000.*

*Out of the 2,000 arpents of land that were successfully negotiated by the Prime Minister, 1,000 arpents will be used for our housing programme. This will enable the construction of about one third of the 40,000 houses, on a mixed basis, over the next ten years.*¹³

Despite political will, the reality on the ground is different, MOHL sources reveal that only:

- 300 units have been built in 2008-2009
- 533 units in 2009-2010
- 508 units in 2010-2011

When raising this issue, MOHL explains that one of their major problem is the identification of plots among the 750 acres of land allocated to housing (as per budget speech 2011), to find adapted plots of land to relocate the target groups. The new plots need to be provided with a minimum of facilities such as transport, infrastructure, services, etc... to be eligible in view of the financial envelope allocated to MOHL. Many plots available are not eligible to develop low and middle income housing projects.

Therefore, besides this land issue, the implementation of social housing projects is complex and difficult. A variety of problems have been raised during informal interviews by governmental and non-governmental stakeholders. A diagram on the implementation procedure of the government is presented below to try to understand where problems might reside.

The diagram shows how the Housing Project is initiated first at the level of Ministry of Finance as per data/housing unit requests presented by the MOHL and NEF – presenting the number of housing units needed, based on data issued by Ministry of Housing and Lands, NEF, and application of individuals to NHDC for a house loan, that gives the scope to the MOHL and the financial envelop to implement this. The list of beneficiaries is taken from NHDC list of applicants, corroborated with Statistics Mauritius, and in a near future from the SRM (Social Register Mauritius). In parallel to the MOHL, the Ministry of Social Integration through the NEF can also set up a list of beneficiaries and needs.

Both entities, MOHL and NEF will then depend on the availability of land (750 acres) or on state, sugar industry or private land that might be still available.

Once land is identified, beneficiaries can be allocated to the newly defined area, if considered appropriate (plot topography, access to amenities, public transport, etc.).

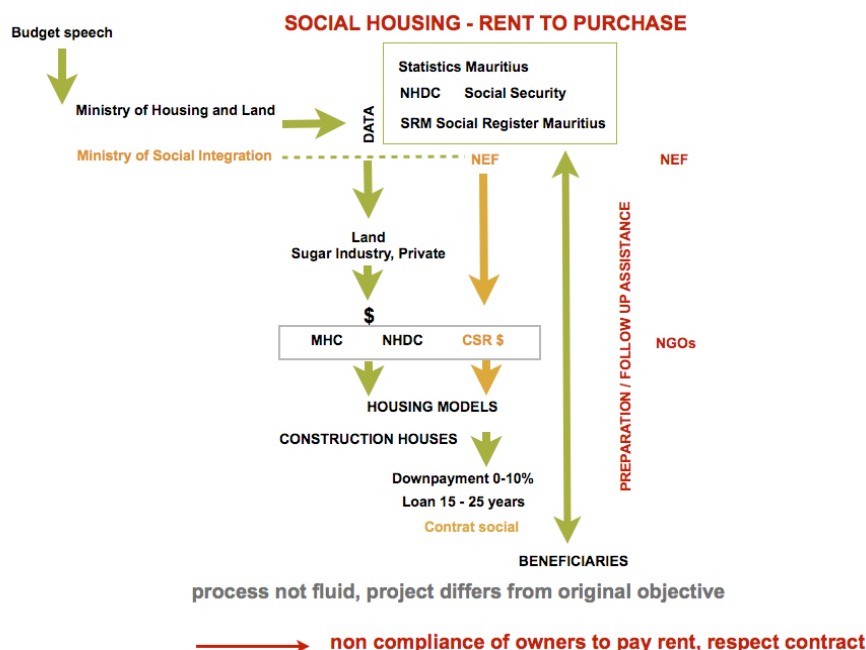
MOHL will then develop an urban layout with the help of NHDC and MHC, including a certain number of community and social facilities, without a systematic input from the Ministries concerned (Women and Gender, Sports, etc...) at the early planning stages of the project nor during implementation.

Financial models will then be developed with MHC or NHDC and, since a couple of years, with newly created CSR (Corporate Social Responsibility) funds after the approval of social housing projects by the CSR committee. All of these entities will choose a house plan according to the financial model approved.

¹³ Mauritius, Minister of Finance. Budget Speech. *Rebalancing Growth Consolidating Social Justice*, p.60-61, 2011.

A tender will then be launched by MOHL, NHDC, MHC or NEF to build the infrastructure and the houses. Tender procedures seem to be very long and if not approved by the Procurement Board, tender will be repealed and relaunched. This can lead to the delay of up to 6 months, jeopardizing the schedule of social housing construction for the financial year.

01_Diagram - Governmental implementation mechanism



Beneficiaries will then be asked to provide a down payment of 0 to 10% of the cost of the house depending on their income and contract a loan over a period of 15 to 25 years. Only one model is available: rent to own (or Hire Purchase). The option of renting alone does no longer exist. The owners now need to sign and respect the Social Contract implemented through NEF. Alongside, in numerous cases, NGOs are active on the field accompanying the target group before housing projects are launched and therefore are able to assist them along the housing project planning and implementation phases. NEF is working with NGOs when available but it is not mandatory. As it is shown in diagram above, the NGOs are working in parallel with the Government but are not actively involved since the start of the project.

Governmental stakeholders often complain about the lack of coordination and communication amongst themselves, leading to delays, or overlapping of projects or actions.

Conclusion < Implementation mechanisms at government level >

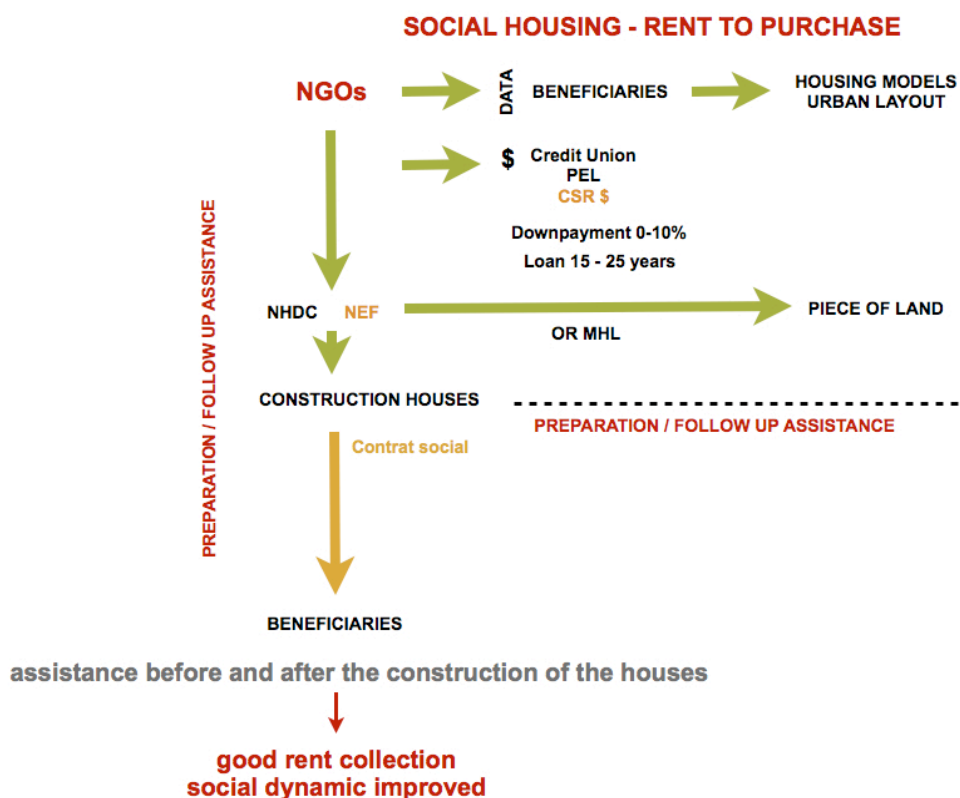
1. Decision making process is top down
2. Procedures are very long and slow the process
3. Set up of a large number of institutions and stakeholders involved in the social housing landscape since the 1990s.
4. Tender procedures heavy and slowing down the social housing road map presented by the government during budget speech for the year to come
5. Allocation of land is difficult and delays the housing project road map
6. Too little education and training is provided towards the future beneficiaries to understand the implication of signing for a loan or participating in a syndic.
7. Implementation of 'Social Contract' since 2010 to provide conditions for low income families to respect rent payment and benefit from training to access job opportunities

8. Housing estates should be planned with a variety of facilities to support the recreational, educational and commercial development of the community
9. Only core housing model available: 25m2 to 39m2 for income <Rs 6,200.
10. No participatory approach during planning and implementation process (except since 2010 with the 'Social Contract').
11. Poor communication and collaboration between ministries and stakeholders involved in social housing projects
12. NGO – Social Workers don't have an active role to play during the planning phases.

5.2. Social housing implementation mechanisms of NGOs

Considering the historical review presented so far, it is made clear that the housing project model such as the Hire-Purchase has not been successful for the low income owners, as the rent payment back log amount to 90 Billion rupees today, with more than 3,000 owners failing to pay their rent regularly. Nevertheless, research showed, through meeting with NGO representatives and visit on site, that social housing projects, even with the low income groups can be successful in rent payment and respect and care of common areas and facilities. Their success is the fruit of early and long-term assistance and cooperation of NGOs with the beneficiaries. This will be illustrated through a diagram and reports from interviews with 3 different NGOs active in various locations in Mauritius (Le Pont du Tamarinier in Black River, Sa Nou Vizé in Rosebelle and Caritas in Curepipe).

02_Diagram. NGO Implementation mechanism



The diagramme shows how NGOs have been able to identify the beneficiaries before hand - as they often have been providing their assistance for the supply of food, clothes, administrative and financial support - or the beneficiaries were squatters living on inappropriate and unhealthy areas.

The NGO will define the list of beneficiaries needing help in priority, and since a very early stage to educate the target group to learn how to save money for their future home, helping them set up a PEL (Plan Epargne Logement/ Home Saving Plan).

Interviews with NGO representative revealed the strong will and dynamic of NGOs, once beneficiaries identified, to find assistance of professionals and/or volunteers, or NHDC, MHC and NEF to design the urban layouts and houses adapted to the needs of the target group.

Once the list of beneficiaries and loans approved, as well as the 'Contrat Social' implemented and signed, the financial set up will be developed with NEF and MHC/NHDC. Beneficiaries will sometimes also sign a contract with NGO.

The NGO will also be present with beneficiaries during the construction of the houses. Important is the constant presence of NGO social workers with beneficiaries to ensure that dialogue is there and questions, uncertainties, fears, changes in objectives, can be dealt with.

Also, as the NGOs know the area, they are able to identify land available and lobby to obtain clearances or purchase of that land. If no land is identified and available in the target area, MOHL will step in to do the necessary procedures to obtain the clearances to purchase the appropriate piece of land in the area.

Often, the NGO plays an essential role in ensuring that tenants pay their rent regularly, so as to intervene early if rent is not paid: after 2 months of non rent payment, the NGOs meet with the beneficiary to understand the reasons and find appropriate solutions. In some cases, the NGO will collect the rent directly and deposit the money at NHDC or MHC to avoid that rent money be used for other emergencies. In all cases, rent collection is very good, non-compliance is rare.

From interviews with NGO representatives and beneficiaries and visits to projects, it is evident that NGO are able to:

Conclusion < Implementation Mechanisms of NGOs >

1. Identify people in need
2. Help them submit an application to NHDC, NEF or other
3. Develop individual or integrated/comprehensive projects ranging from urban layouts with common areas, to housing plans, social and training programs, etc...
4. Provide training to beneficiaries to save money, understanding the importance of regular rent payment
5. Promote communication between beneficiaries and local authorities and institutions (NHDC, MHC, NEF, etc...).
6. Provide support to NEF for the implementation of the 'Social Contract'
7. Identify social problems and seek help and support from local authorities (violence, abuse, addictions, etc...).
8. Set up and implement the whole integrated housing project.
9. Assist and support to beneficiaries as soon as beneficiaries are identified and throughout the project implementation and construction.

6. Successful social housing projects

The degree of success of a project can be determined through a variety of parameters: rent payment, loan reimbursement, maintenance of community areas, but mainly through what can be defined as sustained social

improvements, allowing a population to evolve socially, economically and civically within a given environment.

This chapter is focusing on 4 case studies implemented by different stakeholders, government, private and non government sector, to show that projects of different scale, but composed of a range of similar components lead to successful social housing projects with sustained communities.

6.1. Case study N°1: Government integrated housing estate with community facilities

Government Project Profile

Project implementer: Mauritius Housing Company (MHC)

Name of project: La Tour Koenig I

Stakeholder: MHC & Ministry of Housing and Lands

Location: La Tour Koenig, Pointe aux Sables

Number of houses: 336 core housing units for middle income owners & 231 serviced plots of land for low income owners.

Number of beneficiaries: 567

Size of lots: 102m², 111.5 m², 120.77m²

Housing type: MHC (info not available), 1, 2 or 3 bedrooms, house planned for future extension

Purpose: integrated housing scheme

Project duration: 1981 - 1983

Integrated housing project: Kindergarten, Shops, School, Community Centre, Garden, Play Ground, Health Centre.

This project was developed and implemented by the MOHL in a centralized manner, providing 336 **core-housing units** for middle-income groups and 231 **site and services** for the low-income group. Both income groups have shown good compliance to paying rent and reimbursing their loans. Success rate is very good.

Alongside, a variety of social, economical, educational and recreational facilities were made available, leading the community to develop on all levels. What is important to note, is that at that time, the project was set up in a centralized way, enforcing on the different governmental or municipal entities the management of these facilities. Therefore, the owners have taken ownership of their house alone, and the rest of the facilities were cared for by the different ministries and entities in charge of social, health and education.

When the consultant asked MHC or MOHL why this model wasn't continued, the reasons do not show a clear decision but rather a change in the ministerial landscape, where a number of new ministries was set up (i.e. Ministry of Gender Equality, Child Development and Family Welfare) and the decision making process changed. Also, later on, as from year 2000, **sites and services** have been provided for middle-income groups and no longer for low-income groups.

The most common problem for MOHL and NHDC project managers is the handing over of the common spaces and areas to the entities considered responsible to take care of them once built (kindergarten, community centre, garden, play ground, etc...). The reason presented to explain the non-compliance of these entities is:

1. the top down planning, where not all stakeholders are involved in developing the project jointly during planning phase
2. budgets are not allocated to each stakeholder beforehand to manage the project accordingly.

Stakeholders therefore are reluctant or unable to take ownership of these areas and facilities, as they do not have a

budget to care for these facilities.

6.2. Case study N°2: Sugar industry estate with integrated facilities

In the sugar cane industry, a similar project showed to be successful. Brittania was planned with a large variety of facilities:

Private Sector Project Profile - Sugar Cane Industry

Project implementer: Sugar Industry (Omnicanne)

Name of project: Brittania

Stakeholder: Group of sugar cane Cies grouped since 2009 under Omnicanne

Location: Brittania (South)

Number of houses: app. 150 core housing units

Number of beneficiaries: app. 150

Size of lots: N/A

Housing type: Stone houses

Purpose: integrated housing scheme for sugar cane workers

Project built: app. 1960 (info not available)

Integrated housing project: Bus stop, Post office, Kindergarten, Shops, Cooperative, School, Community Centre, Garden, Play Ground, Religious building.

This housing estate offers a very good environment, close to the work place and providing all necessary facilities. It could be argued that the Sugar Cane Cie had no choice than to provide these facilities due to the remote location of the village from the neighboring town. Nevertheless, it shows an example of how a new village should be developed in a harmonious way. The village and the variety of recreational, commercial and educational facilities have been planned in partnership with other stakeholders such as public transport corporation, postal office, school etc....

This is to be kept in mind, as this research will show how this type of multi-facilities environment is a key factor to the well being of the new owners and the development of their families.

Further to these integrated housing project, the sugar industry offered to their employees as from 1997 different schemes (Blue Print and later VRs and ERS) if they accepted to voluntarily terminate their contract of employment¹⁴. As for Brittania, the VRS plots were planned next to the existing village, extending the village around the existing facilities and fostering the social network.

¹⁴OMNICANE Milling Operations Limited Closure of Union St-Aubin Sugar Mill Environment Impact Assessment, EIA/2795/R001, Issue 14 June 2011, Chap. 6, p.46-44.

In 1997, Government produced a policy document on the closure of sugar factories entitled "Blue Print on Centralisation of sugar Milling Operations in Mauritius". One of the main features of this document was the recommendation that employees affected by a factory closure would be offered compensation in cash and in kind if they accepted to voluntarily terminate their contract of employment.

The Blue Print provides the compensation benefits that an employee would be entitled in the event that employee accepts to voluntarily terminate his/her contract of employment. The benefits include inter alia:

- Cash compensation equivalent to 2.5 months per year of service;

- In kind compensation in the form of a plot of land of an extent ranging from 540 to 720 square meters with all infrastructural works having been effected;

Moreover, the employee is also entitled to some other benefits and the children of the employees are entitled to scholarships in specified areas of study.

6.3. Case study N°3: relocation project by NGO Le Pont du Tamarinier

NGO_Project profile – Camp La Colle

Name of project: Camp Lacolle

Stakeholder: NGO – Le Pont du Tamarinier (creation of project, follow up of beneficiaries, etc...)

NHDC (providing loans, house and construction)

Location: Black River

Number of houses: 42

Size of lots: 100m²

Housing type: Firinga – between 29 and 40m².

Purpose: relocation of 2 communities into one place

Project duration: 2000 field and preparation work, construction of project – project completed in 2006.

Context: NHDC director showed a great desire to work with the Pont du Tamarinier. True collaboration.

Land: private donation to government (to facilitate financing of infrastructure – widening of the road by local authorities).

Partnership: NGO works in collaboration with institutions (Wildlife, NEF, etc...) to implement social, recreational, landscaping projects – after housing project completion.

Integrated housing project: community space for recreational, training facilities. NGO's office is located in the community. Daily follow up, and activities organized for children and adults.

This NGO driven project was made possible through a strong collaboration with NHDC managers. The project was not easy to set up, as it took almost 6 years until completion. The Land was given by a private owner, than land transferred to Government to provide public infrastructure. Approval from different institutions was long and difficult. The relocation was successful and since then the community is surrounded and accompanied by the NGO, on all aspect ranging from rent payment, maintenance, community development, children, recreational activities. Beneficiaries have somebody to speak to as the NGO full time workers are based in the village and provide on a daily basis activities access to a library, games and outings for children, training activities for the women, landscaping, etc... This project is a model of integrated and participatory approach between NGO, NHDC, private sector and beneficiaries. The women have created their own association and produce rattan cane arts and crafts.

6.4. Case study N°4: relocation project of 28 families by private company Société Koenig Frères

Private Company_Project profile – Village des Salines

Name of project: Village des Salines

Stakeholder: Société Koenig Frères Ltd

Location: Black River

Number of houses: 28 (135 persons)

Size of lots: from 212m², 250m², 315m², 422m²

Housing type: 2 house models (developped with community members by consultant 89m² and 102m².

Purpose: relocation of 1 existing community to new close location.

Project duration: social survey started in 2009 – project completed in June 2011.

Context: Private Company sole funder and implementer of project. Project based on participatory approach through social housing consultant.

Land: private purchase by private company.

Partnership: local facilitator helping social housing consultant in social survey, contact with inhabitants, communication. Private company very supportive of participatory approach and available to communicate with community members and support participatory process.

Integrated housing project: beneficiaries were consulted about their houses and public space facilities. Community space for recreational and sport activities is being developed and built by beneficiaries with the help of the social housing consultant.

This Mauritian based private company initiated and funded the relocation a community of ex-workers and their relatives from their original settlement to a closely located piece of land. The complexity of the relocation laid in the fact that the inhabitants had been living since 30 years or more in a beautiful scenery overlooking the water and were reluctant to move to an unknown place.

The private company developed with a social housing consultant a participatory approach project to enable the inhabitants to take part in the project, so as to facilitate the dynamic and ensure a successful relocation. The consultant, acting both as an architect and social worker worked in collaboration with the local facilitator, and lead the whole project from start to end – from social survey to overlooking construction and to the relocation. Important is that the project was privately funded, and houses and lots were given for free to the ex-workers and their families. This is a very unique project in Mauritius and the world.

Therefore, all families were interviewed and the different steps of the project – design of house plans and urban layout, individual house location were developed in agreement and input of the inhabitants on a one to one basis. The project changed according to their reactions and needs and layouts improved until 100% consensus with all community members was met. The project relocation was very successful, the inhabitants were very eager to move. The gardens have been planted and communal space used by adults and children. Local NGOs are expected to help the community and equip them further for the maintenance of the houses and to ensure regulations of communal space.

These NGOs' or privately driven projects reveal that they can be realized with the help of institutions (NHDC) and local authorities or the private sector. The participatory approach with the beneficiaries to accompany them along the project until the handing over, and further continue to provide support (help in collecting rent), training, education, recreational activities is complex task but feasible. This type of collaboration should be fostered, to ensure its sustainability. Photos about these projects can be found in the annexure.

Conclusion < Successful social housing projects >

1. Although the trend has changed since La Tour Koenig I, it would be interesting to re-consider sites and services projects instead of core housing units for low income owners.
2. Integrated housing projects with community facilities are required to ensure social and economical development of low income owners in a newly planned housing project
3. NGOs are key actors in implementing social housing project in a comprehensive and sustainable way.
4. Participatory approach shows to be very successful if political/local authority/private client's support throughout the process is assured.

7. Experiences from abroad

Looking at international experience in that field, the United Kingdom and France show alternatives that could be relevant to the Mauritian context.

7.1. United Kingdom

In the United Kingdom, social housing is housing provided at low rents and on a secure basis to people in housing need. It is generally provided by councils and not-for-profit organisations such as housing associations. A key function of social housing is to provide accommodation that is affordable to people on low incomes. Rents in the social housing sector are kept low through state subsidy. The social housing sector is currently governed by a strictly defined system of rent control to ensure that rents are kept affordable.

Social landlords are the bodies that own and manage social housing. They tend to be non-commercial organisations such as local authorities or housing associations. **Housing associations** are independent, not-for-profit organisations that use any surpluses they generate to maintain existing homes and to help finance new ones. It is now possible for commercial organisations to build and manage social housing, although this is not yet common practice.¹⁵

Interesting to note, is that there is no mention of rent to own in the UK system, the low-income owners may not be given the opportunity to buy their apartment:

Ministers have been looking at a range of proposals to make social housing more flexible, including the removal of so-called lifetime tenancies, replacing them with fixed-term tenancies. Social housing tenants can also no longer pass their homes to their children.

*Social rents are set on the basis of a formula linked to size of the property, its value and local earnings.*¹⁶

7.2. France

Solidarity and the Urban Renewal Law to the institution of enforceable right to housing: offer all decent housing conditions is the objective of social housing policy.

Major component of housing policy, it also falls partly within the policy framework of the city. The social housing policy comes in the form of multiple interventions of the state, most often carried out in partnership with local authorities and social housing organizations.¹⁷

Interesting to note in the French context is the role given to local authorities and social housing organization. The fact of delegating this responsibility is also a way to make each locality/municipality more responsible to cater for its own low-income owners. Also, local authorities have a better overview of vacant and private land to be purchased or claimed for social housing purposes.

The role of social housing organization or housing associations in the UK would be worth looking into and understanding its feasibility in the Mauritian context. Parallely, the successful experience of NGOs in Mauritius in setting up and implementing social housing projects, ensuring owners compliance in paying rent shows that the model of grass-root organization should be seriously considered from the planning, implementing and accompanying phases once project is built.

In France also, the urban mix is an important factor in the implementation of social housing: "Since 2000, the Law

¹⁵ england.shelter.org.uk/campaigns/why_we_campaign/Improving_social_housing/what_is_social_housing

¹⁶ <http://www.guardian.co.uk/society/2012/may/19/social-housing-income-cap-shapps>

¹⁷ <http://www.vie-publique.fr/politiques-publiques/logement-social/index/>

and Solidarity urban renewal (SRU) requires municipalities to have at least 20% of social housing". This law is difficult to enforce (even in France), but a ratio of social housing should be defined in every municipality and district council, so as to ensure a certain urban mix.

8. Conclusions

This research has allowed to highlight a number of aspects that impact the implementation of social housing and that can explain the problems linked to poor rent collection and management of the housing estates.

As presented in the introduction, the aim of this overview report is to present the country's success stories and the underlying success factors, as well as identify in parallel those programmes and projects which did not lead to sustained social improvements and which should serve as lessons learnt.

Also, considering the opportunity given under the Participator Slum Upgrading Programme, with a team of multi-level stakeholders involved, the conclusions are presented to offer a plate-form of discussion to allow an increased collaboration between all stakeholders in future housing projects.

Since 1960, the 52 past years have revealed that the government of Mauritius has invested a lot, not only with land and financial resources but generally, setting up a large number of governmental entities, programmes to provide adapted housing to its population. After the cyclones in 1960 and with the economical growth of the 70s and 80s, the demand was large, different types of housing estates have been developed, leading to a diversified mass and social housing landscape:

The government has shifted from a mass-housing program to social housing without any real distinction in the approach until the creation of the NEF with the setting up of the "Social Contract". Nevertheless, the social contract is a tool to consider the person in a comprehensive way to help him move out of absolute poverty. It is known that the low income is more complex, with more social and economical problems and needs to be considered under many parameters, not only housing.

The first housing estates have been successful in so far as the owners have taken ownership of the housing unit. The rent to own (Hire Purchase) system was not successful for low income owners in general as they were not regular in paying their rent and reimbursing their loan - but this could be explained by the lack of resources of government representatives, CHA, NHDC and other institutions in place towards empowering the owners to become more compliant.

The concept of sites and services should maybe be reconsidered as it could foster a certain dynamic amongst low-income group. Generally, PSUP stakeholders such as MOHL, NHDC and MHC revealed that low income owners seem to be less and less compliant to rent payment, showing rather an attitude of 'assisté' ('cared for'). It would be interesting to understand why there is a shift of behaviour since the 80s – between 1980 and 2000, when low-income groups would honor their loan repayment on their sites and services.

Projects like Le Tour Koenig I show that low-income groups have successfully reimbursed their loans and extended their houses. Low-income groups can be good loan payers if the project meets their needs and capacities.

Lack of trained staff and poor presence on the ground will always remain a weakness in the system to manage housing estates. Therefore, new institutions should be set to manage at grass root level rent collection and liaison with owners on a one to one basis.

Participatory housing projects implemented with the collaboration of all stakeholders since the planning phase have proved to be successful. The social housing programs driven by the government seem to be too centralized with a

lack of horizontal consensus amongst ministries in charge of taking over social, recreational and educational facilities. It seems also that the budgets are not allocated before hand, and ministries are struggling to provide the necessary services once projects have been completed.

9. Way forward

This overview on social housing in Mauritius reveals that the country has faced major climatic, social and economical challenges since the 1960s. Today, the social landscape has changed as well. It is not possible to apply successful housing projects since the 60s to the low-income groups today, as the social dynamic has changed among this population. But nevertheless, analysis from previous projects offer rich and insightful directions to develop a pilot project within the PSUP/ Housing Development Trust guidelines. This could take into account:

Pilot project

Name of project: to be defined

Stakeholder: all stakeholders concerned by the development of a new community (**MOHL, NEF, local government, NHDC, MHC, Ministries of sport, Ministry of Gender Equality, Child Development and Family Welfare, NGOs, etc...**).

NEF: ease the approval of beneficiaries by working with NGOs on the ground. Learn from NGOs how to train beneficiaries and lead them to become responsible tenants

Support NGOs or associations to support syndic and other social, educational and recreational activities in collaboration with the ministries in charge of running the built facilities (proposed in Draft Operational Framework for Housing Development Trust, 6 September 2012)

Location: Close to existing urban fabric to foster urban mixity.

Number of houses: from 10 to 50 units maximum.

Size of lots: to be discussed

Housing type: considering the lack of land available, the question is:

- are core-housing schemes the only alternative to poor rent and syndic payment?
- without going to the extent of high rise buildings, ground + 2 units housing including separate households could be considered as it would be small enough for people to effectively regroup and take responsibility for maintenance, and at the same time it would allow a precious and dwindling commodity to be optimized: land surface.

Assess if other options such as rent without purchase could be made available. And if required, rent could be subsidized as well.

Assess if the concept of sites and services next to built housing units (for middle income group) is an interesting option for low-income units.

Costs: budgets should be allocated to the different ministries once project has been approved at Ministry Level to ensure the maintenance of communal facilities.

9.1. Participatory approach and integrated housing projects

Projects should be considering the needs of the target community and community facilities should be planned accordingly.

NGO, social workers, architects and urban planners should be trained in participatory approach mechanisms to work on the field together to assess the needs and work in close relationship with stakeholders/architects.

As new actors in the Housing landscape, CSR could be providing support for the running and implementation of activities to be held in the community facilities.

The social aspects should be considered in the planning phase of the project, where the allocation of plots will support the social network but won't foster over densification of the housing units leading to overpopulated and unhygienic areas. Continuous education and family planning have to be developed to empower the younger generation to step out of this cycle of poverty alienation.

9.2. Social urban planning

Local authorities and stakeholders should foster mixed social environment including low, middle and high-income groups.

Social housing projects will be successful in the long term if the urban layouts allow for the construction of a rich urban fabric including different building such as: a city/village centre, recreational facilities, pedestrian, commercial roads versus residential roads, etc...).

Develop housing units and adapted urban layouts that will help social workers improve urban security, child protection, drug addiction, etc...

Develop urban planning based on participatory approach programmes with the target community.

9.3. Architectural alternatives

Develop architectural housing alternatives to allow for more dense housing units respecting cultural factors of the low-income group.

Social housing adapted to Mauritian way of life: architectural models could be developed to answer need for privacy but also higher density housing instead of individual core housing to save land and save costs of infrastructure.

Consider architectural housing models developed for the sugar estates, or other models that take into consideration the climate and ways of life of inhabitants.

9.4. Social housing associations

Set up social housing associations to manage social housing projects.

Train NGOs who would like to manage social housing projects

9.5. Syndic

Syndic should receive management and monitoring assistance for the first 5 years until the community develops its own dynamic.

9.6. Social Housing Task Force

Set up a Social Housing Task Force with professionals in social housing to develop housing projects adapted to the Mauritian context, climate and social needs:

- 1- specialized urban planners and architects
- 2- social workers
- 3- NGO representatives
- 4- specialized psychologist
- 5- environmentalists
- 6- economists

to develop projects in collaboration with all stakeholders involved in integrated housing projects (HDT, PSUP stake holders, Ministry of gender Equality, Children and Welfare, Sports, Transportation, Local Government, Environment, Economical Development, Education, Social Integration and Economical Development, NEF, Municipalities and District Council, etc...).

This task force will be able to support MOHL in the implementation of its housing projects (i.e. identification of land, networking with concerned ministries, etc...), therefore supporting the political will and meeting the expected targets of 700 to 1,500 social housing units per year.

A pilot project under the PSUP could allow for the setting up of a new type of collaboration between stakeholders, exploring new implementation mechanisms to foster participatory approach, grass-root work with beneficiaries to increase the bottom up dynamic for successful, innovative, and socially sustained projects.

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Annexure

Gov_Project profile N°01

National Empowerment Foundation (Gvt) Project Profile

Project implementer: NEF

Name of project: La Valette, Bambous

Stakeholder: NEF, MHC, NGOs

Location: Bambous (West)

Number of houses: 198 core housing units

Number of beneficiaries: 198

Size of lots: 100m²

Housing type: 50m² – 1 bedroom

Purpose: integrated housing scheme

Project built: 2009-2010

Integrated housing project: Community Centre, Sport facilities, Garden, Play Ground.

Gov_Project profile N°02

National Empowerment Foundation (Gvt) Project Profile

Project implementer: NEF

Name of project: Karo Kalyptus

Stakeholder: NEF, MHC, NGOs

Location: Karo Kalyptus, Batterie Cassée, Roche Bois

Number of houses: 105 core housing units

Number of beneficiaries: 105

Size of lots: 140 - 250m²

Housing type: 31.5m² – 2 rooms (new Concrete CUM CIS model) – Planned for future extension

Purpose: integrated housing scheme

Project built: 2011 – 2013

Cost of house: Rs 240,000 (Rs 42,000 reimbursed over 7 years)

Integrated housing project: Kindergarten and Multi Purpose Center.

Social Educational and economical empowerment programmes in place.

Context: Low income (below Rs 6,200).

Land: N/A

Partnership: NEF & Beneficiary, MHC

Challenge

Squatters' population found on road track not willing to move.

Project located next to a river.

Real problems

Amongst 105 beneficiaries, 39 squatters are not willing to move.

Project not started because beneficiaries are not willing to move.

Gov_Project profile N°03

Mauritius Housing Company (MHC)

Project Profile

Name of project: La Tour Koenig I

Stakeholder: MHC & Ministry of Housing and Lands

Location: La Tour Koenig, Pointe aux Sables

Number of houses: 336 core housing units & 231 serviced plots of land.

Number of beneficiaries: 567

Size of lots: 102m², 111.5 m², 120.77m²

Housing type: MHC (info not available), 1, 2 or 3 bedrooms, house planned for future extension

Purpose: integrated housing scheme

Project duration: 1981 - 1983

Integrated housing project: Kindergarten, Shops, School, Community Centre, Garden, Play Ground, Health Centre.

Challenge

1. First integrated housing project in Mauritius
2. 336 core housing units for middle-income groups / 231 sites and services for low-income groups.
3. Although successful, project scheme was not continued. Reasons partly due to decentralization in the decision making process to allocate stakeholders and implementers of social and communal facilities (day care, crèche, etc...).

Real problems

1. None

Success:

1. Beneficiaries have a sense of belonging to their settlement.
2. Community has developed in a positive way (houses upgraded, commercial activities, etc...)
3. Social and recreational facilities available
4. Successful cohabitation
5. Good rent payment / loan reimbursement from all income owners

Gov_Project profile N°04

National Housing Development Corporation (NHDC)

Project Profile

Name of project: MALAYSIAN 1

Stakeholder: NHDC

Location: Camp le Vieux, La Tour Koenig

Number of plots: 2,000 apartments

Number of units: 2,000

Number of beneficiaries: 2,000

Size of lots: Total area for apartments 64,986m² & 72,112m²

Housing type: Ground +3 apartment blocs - 70m² / 2 to 3 bedroom units

Cost per unit: Rs 200,000

Purpose: Housing for low income applicants through NHDC

Project duration: 1992 - 1994

Context : Low income (below Rs 6,000).

Land: N/A

Partnership: CIMB Ltd (Financial partner).

Challenge

First project of Ground +3 – experiment.

Real problems

Low compliance to syndic and poor maintenance of common areas.

Success

90% repaid.

1,964 persons with title deed today.

National Housing Development Corporation (NHDC)

Name of project: EXIM
Stakeholder: NHDC
Location: 15 distinct locations
Number of plots: 1,474
Number of units: 1,474
Number of beneficiaries: idem
Size of lots: 70 toises (265.93m²)
Housing type: Semi detached apartment blocs
Ground +1 / 82m², 70m² / 3 and 2 bedroom units
Purpose: Housing of low income applicants through NHDC
Project duration: 2002 - 2006
Context : Mixed: low and middle income (average Rs 11,000).
Land: on lease from Government – Purchase available as from 2002
Partnership: NHDC

Challenge

After Ground +4 (Malaysian type), trial to build Ground +1 and assess if this model of housing units are more prone to foster sense of belonging,
compliance to pay rent and support syndic.

Real problems

1. Low compliance to paying rent (Hire Purchase) of the low income groups (6 to 7% of low income groups in court cases).
2. Low compliance to syndic.

Success

Good rent payment from middle-income groups.

CARITAS

Active since 1998, Caritas helps people in need to submit their application to NHDC, by lending money (through private donations) for a loan deposit (Rs up to Rs 60,000) to build a house or finish it.

In 2006, Caritas Maurice centralized under 'Fonds de Logement' (Housing Fund) Ile Maurice, which allowed to help up to 400 families between 1998 and 2012.

Project Profile

Providing support to individuals to apply to NHDC and build their home.

Number: 400 units (new construction, extensions, upgrading, etc...)

Problems

1. List of beneficiaries

Discrepancy between list of beneficiaries proposed by Caritas and list approved by NEF. NGO believes that it is more able to identify those who are in need because they know their lives and problems over a longer period of time than officers from the government.

2. Financial climate

NGO declare that *'Today situation is more difficult, even to lend Rs 35,000 is difficult. People are facing more problems: illness, divorce, etc... Generally people reimburse, over 115 cases, 4 are non compliant'*.

Success: Good practices

Based on a participatory approach, Caritas organizes education sessions on:

1. Family Budget

Twice a year a meeting is organised to explain the family budget. They call the beneficiaries 'borrower' instead of beneficiaries, encouraging them to put money aside and/or put their money at Credit Union, to set up a PEL account with a contribution of a min. of Rs 100/month. Help to make sure that they deposit Rs 100/month.

2. Home visits

Visiting the beneficiary / Building relationship: Volunteers visit them once per month to collect rent or reimbursement money with them. Discuss rent payment problems if necessary.

3. Human success stories – fight against poverty

Great pride of those who succeeded – personal achievement. Caritas outreach has allowed to help cases where social and family problems seemed irreversible. But through the access to their home, the beneficiary gained back their confidence and hope. Today, active and well integrated in society.

NGO support

1. Social support from NGO since 2000.
2. Definition of urban layout and choice of house type
3. Support in relocation process and settlement

02_Fraternité Grand Baie, Grand Baie

Project Profile

Name of project: Projet Sottise

Stakeholder: NGO – Fraternité Grand Baie

Location: Grand Baie

Number of houses: 30

Number of beneficiaries: 30 households

Size of lots: 4 perches

Housing type: 40m2 to 50m2

Purpose: slum & squatter settlement, urgent need to be relocated.

Project duration: 5 years

Context : urgent relocation of squatters

Land: lease from Government

Partnership: NGO, NEF, MHC

Problems:

1. Government remained very inactive for a number of years, although NGO proposed list of beneficiaries, house plans and urban layout.
2. NGO requested that loans would be on fixed interest rates. No answer so far.

Success:

1. NGO identified beneficiaries, no income limit defined to identify beneficiaries.
2. NGO chooses beneficiaries
3. NGO encouraged future beneficiaries to put money aside for years before project started.
4. NGO explained repayment process, *"the faster you pay back the less you will have to pay for your house"*.
5. NGO collects 80% of rent, the other beneficiaries pays directly to MHC.
6. Contract between beneficiary and NGO – strong control of NGO over beneficiary.

NGO_Project Profile N°03

Sa Nou Vizé, NGO, Rosebelle

Project Profile

Name of project: Projet Cité Rosebelle

Stakeholder: NGO – SA Nou Vizé

Location: Rosebelle

Number of houses: 20 approved – 30 built

Size of lots: N/A

Housing type: NGO house plan - 40m2

Rent/Purchase: No rent. House donated.

Purpose: upgrading of previous Cité EDC Abestos houses

Project duration: 5 years

Context : upgrading of unhealthy living conditions

Land: on lease from Government – purchase process

Partnership: NGO, NEF, Trust Fund, Omnicane

Challenges:

Asbestos houses still standing next to new construction. Need to educate people and implement systematic pulling down of these structures.

Real problems:

2. Problems in communication and collaboration with government (NEF, Trust Fund) leading to delay of project and financial issues.

2. Non compliance of governmental stakeholders in implementing project (DayCare project not implemented although agreed with authorities – beneficiaries had completed training to become Day Care nurses and were operational when housing project was finished. The Day Care was never realised.)

NGO support:

1. NGO fosters project, seeks for funds
2. NGO identifies needs, develops plans and building contractor
3. NGO fosters community dynamic, creation, training and financing of a creche and day care trainees.
4. NGO lobbies for access for beneficiaries to jobs and education.

Private sector_Project Profile N°01

01_Sugar Industry Labour Welfare Fund (SILWF)

Project Profile

Semi governmental organization, developing housing schemes for its employees. Sugar Cane companies would donate land to SILWF for social housing settlements.

Also, a tax (CESS) on sugar cane sales would be given to SILWF to build social centres close to residential settlements.

All communal space would be maintained by SILWF until 2008, when the CESS was repealed. Common areas and maintenance are under the care of the government.

Housing loan Scheme was implemented in 1955, to offer Hire-Purchase Homes.

Repayment was between Rs 16, Rs 18, or Rs 25 to Rs 26 depending on income over up to 40 years. All have reimbursed their loan.

1989 – possibility to purchase the land for Rs 500 - the balance for the house was written off.

Schemes, period and number of beneficiaries:

	Schemes	Period	N° of beneficiaries
1	Housing Loan Scheme Hire Purchase 40 years	1955 – 1975	2,600

2	Housing Loan Scheme Hire Purchase 40 years – Cité		1,614
3	Housing Loan Scheme Hire Purchase 40 years		
4	Loan 0% interest on beneficiaries piece of Ground (Rs 25,000)	1976	161
5	Loan 3% interest (20 years)	1988 – 1997	529
6	Loan 5%	1997 – 2008	627
	TOTAL		5,531

02_ Sugar Industry_CSR Omnicane Foundation

Social housing in the south part of Mauritius

Social Housing Projects since 2010:

Project 1

Location: Rosebelle

Stakeholders: NGO Sa Nou Vizé, Trust Fund & NEF

Type of house: 40m2 (design by Sa Nou Vizé)

Number of units: 21 houses.

Project 2

Location: in different regions in the south

Stakeholders: NEF

Type of house: CUM Cis housing units – 23 m2 (see photo right)

Number of units: 24 houses

List of beneficiaries issued by NEF.

Omnicane_Sugar Industry_Retirement schemes

Omnicane within the sugar industry 'Reform' offers 2 schemes to their employees:

- Remodeling of the industry leading to the laying off of some of their employees.
- Early Retirement SIE Act (Sugar Efficiency Act)
- Voluntary Retirement Scheme.

VRS Scheme:

- compensation in proportion of their years of service
- donation of a lot of 10 perches

New settlement shows how beneficiaries have been able to make good use of scheme and build high standard houses (see Photos_Annex).

VRS & ERS urban schemes are as much as possible planned close to facilities such as schools, community centers and sport facilities. See photos of VRS in Britannia.

03_Photo_Allègement de la pauvreté. Logements sociaux dans le sud. Omnicane Foundation N°1 – Bilan 2011



Annexure – Profile of stakeholders

Ministries and national agencies in charge of the implementation of social housing units/programmes.

1. Ministry of Housing and Lands (MOHL)

Mission

To devise and implement housing and land policies and programmes to meet the needs of the people here, in particular the vulnerable groups of our society.¹⁸

The Ministry of Housing and Lands is responsible for all matters relating to:

1. Facilitating access to affordable housing
2. Housing Management
3. Fair Rent Tribunal
4. Land Use Planning
5. Town and Country Planning Board
6. Morcellement Board
7. Management of State Lands
8. Land Surveys
9. Maintenance and Management of National Digital Cadastre

Social Housing Programme 2011

Objective: To provide access to housing for the low, lower middle and middle-income groups in the next ten years.

Requirements; The provision of some 9,000 housing units for the low income groups (income bracket less than Rs 10,000) and 24,000 numbers of serviced lots for the lower middle and middle income groups (income bracket between Rs 10,000-25,000) and some 7,000 beneficiaries will benefit from financial assistance during 10 years.¹⁹

Housing Programme 2012

Construction of 3 batches of housing units: 550 batch one, 295 batch II, and 3rd batch on 65 A planned as per Ministry of Housing and Lands' web site (Dec 2012).

2. National Housing Development Corporation (NHDC)

Mission:

Provide social housing to low and middle-income groups, housing designs and urban layouts
Provide financial facilities – rent to own

3. Mauritius Housing Company (MHC)

Mission:

Provide financial facilities to beneficiaries, to NHDC
Provide housing designs and urban layouts

4. National Empowerment Foundation (NEF)

Mission:

Alleviate absolute poverty
Facilitate access to housing to vulnerable and low income groups through CSR funding, government funds with "Contrat Social" – Rent to Own model.
Develop and provide low cost housing (CUM CIS) to low-income groups.
Facilitate project implementation through MHC or NHDC
Collaborate with NGOs

5. Trust Fund for vulnerable groups (part of NEF) (under the Ministry of Social Integration and Economic Development)

Mission:

Provide iron sheet and wood poles to ensure emergency housing shelters to the most vulnerable groups. For Free/One off.

6. Housing Development Trust

Draft Operational framework for Housing Development Trust, Ministry of Finance and Economic Development published - 6 September 2012.

Mission:

As announced in the 2012 Budget, Government has come forward with a new vehicle, namely the non-profit Housing Development Trust in order to:

- give a boost to the construction of social housing units across the island

¹⁸ <http://www.gov.mu/portal/site/housing/menuitem.5f6c7469d298fe8f9589525ba0208a0c/>

¹⁹ Ramchurn, P. *Report on the Republic of Mauritius, Review on Social Housing*. MOHL, 2012.

- mobilize substantial amount of CSR financing for social housing development.

Annexure_Photos

- 1_ NEF, Bambous La Valette – Slide 01
- 2_ NEF, Concrete CUM CIS – Slide 01
- 3_ NHDC MALAYSIAN G+3, Slide 01, 02, 03
- 4_ NHDC G+1 EXIM – Slide 01
- 5_ NHDC FIRINGA – Slide 01
- 6_ La Tour Koenig I – Slide 01, 02, 03
- 7_ Housing Estates, Slide 01, 02, 03
- 8_ Private_Sugar Estate, Britannia
Slide 01, 02, 03, 04, 05, 06, 07
- 9_ Sugar Industry Social Housing (SILWF) - Slide 01, 02, 03
- 10_ NGO Caritas_Self Help Project – Slide 01 & 02
- 11_ NGO Le Pont du Tamarinier – Camp La Colle – Slide 01
- 12_ NGO Sa Nou Vizé – Slide 01, 02, 03
- 13_ NGO Fraternité Grand Baie – Slide 01, 02, 03
- 14_ Private_Société Koenig Frères - Slide 01, 02, 03, 04.