Government of the Republic of Mauritius

Material Report of the Special Rapporteur on the right to adequate housing: a place to live in dignity for all: Making housing affordable

1. Affordable housing

The Ministry of Housing and Land Use Planning has as mission to create access to decent, safe, affordable and ecological residential units within green conscious communities. Moreover, it ensures that land is used optimally to support economic growth and social inclusiveness whilst protecting the environment and enhancing green living.

The Ministry and the NHDC Ltd do not practice any form of discrimination towards a particular community and that all applications for the different services offered to the public are treated equally. The applicants should however meet the eligibility criteria.

The National Housing Development Company Ltd (NHDC) implements social housing programme of Government. The NHDC has constructed around 16,300 housing units throughout the Island, thus contributing to provision of affordable housing.

The Borrower’s Protection Act ensures certain guarantees for individuals taking housing loans. This legislation aims to prevent borrowers from being burdened with excessive debts by imposing obligations on lenders who are required to assess the repayment capacity of borrowers.

Additionally, the Landlord and Tenant Act provides rules relative to the relationship and contractual agreement between a landlord and a tenant and makes provision for other matters relating to such relationship including resolution of disputes, the control of rent and prescribed offences.

2. Household Affordability

The Ministry of Housing and Land Use Planning together with the NHDC Ltd attend to hardship cases wherever possible such as victims of flood, fire and natural disaster.

The Ministry also provides preferential allocation of ground floor accommodation for people with special needs (having mobility problems) in respect of high-rise buildings (Apartment type housing unit) or provides ramped entry from the road to the housing unit.

Wherever possible and on a case-to-case basis, beneficiaries who are facing financial difficulties can benefit from zero deposit from the NHDC Ltd subject to approval of board of the NHDC Ltd. The Government subsidy of 67% on NHDC housing units.

3. Data and trends on housing unaffordability

Mauritius has experienced a rising costs in the construction industry. Affordability has decreased over whole island impacting in an increase in construction and material costs, freight cost and labour cost, post Covid-19.

The households or persons at particular risks of being exposed to housing affordability are low income groups, single-parent families, pensioners, persons with disabilities living on pensions, widows/abandoned women, and orphans.

4. Eviction

Non-payment of housing loan/credit can lead to eviction and seizure of houses.

5. Success, limitations of the above-mentioned and policies

Since its existence (1956), the Ministry of Housing and Land Use Planning has directly and/or indirectly contributed, through its various housing policies, schemes and programmes, to the construction of some 104,200 houses, representing 25% of housing stock in Mauritius.

Demand for social houses cannot be matched by number of housing units constructed.

Government is providing funding for the construction of 12,000.