

UNIVERSITY OF GHANA

**URBAN HOUSING SUPPLY CHALLENGES AND IMPLICATIONS FOR
AFFORDABLE HOUSING IN ACCRA**

SUBMITTED BY:

JOSHUA NANA YIRENKYI



**THIS DISSERTATION IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON
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DECLARATION

I hereby declare that, except for references to other people's work, which have been duly acknowledged, this dissertation is the result of my own research work, carried out at the Centre for Social Policy Studies, under the supervision of Dr Stephen Afranie

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Joshua Nana Yirenkyi

Date í í í í í í í í ..

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Dr Stephen Afranie

Date í í í í í í í í



DEDICATION

This research work is dedicated firstly, to the Almighty God for seeing me through a successful completion of my Master of Arts program in Social Policy Studies. I also dedicate this work with love and sincere gratitude to my dear mother Miss Grace Abban who single handedly supported me throughout the program, my brother Caleb Ato Amuah for his prayers, also Mrs. Efua Mante for introducing me to this course.

I again dedicate this work to my dear Miss Adelaide Emma Gyamera for her encouragement, love and support, when the going got tough.

To my class for all their help as well as all well-wishers for their prayers and support and encouragement.



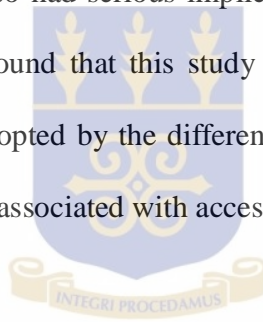
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ABSTRACT

Provision of affordable housing for the low and some middle income groups has become one of the major developmental challenges faced by government, the private sector as well as individuals in Accra with an ever growing housing deficit. Though housing is recognized as a human right, government interventions have failed to meet the housing needs of these income groups leaving access to only the higher income groups to acquire housing. The excess housing demand over supply as a result of rapid urbanization and population growth has resulted in acute shortage of affordable housing, rising cost of accommodation, growth of urban slums and homelessness. Challenges individuals, private developers as well as government go through in the supply of housing units, have also had serious implications on the affordability of the few supplied. It was against this background that this study was conducted with the objective of examining the different strategies adopted by the different socio-economic groups in accessing housing, amidst the many challenges associated with access to affordable housing in Accra.



This study adopted the survey method to sample the views of 56 respondents from three purposively selected areas in the Accra metropolis. In addition, nine (9) personnel from government officials in the housing sector and three (3) from the private sector of housing were also interviewed. It was found that housing was still being accessed by the rich in Accra, low and some middle income earners were at a disadvantage when it comes to affordability of housing giving the prevailing market prices. Thus, many resorted to renting. Furthermore, this study found that there were similar challenges facing both government and the private sectors of housing, some of which were difficulty in land acquisition, lack of finance, infrastructure

provision, increasing cost of building materials and finally lack of a comprehensive housing policy to guide the various players in the housing sector.

Recommendations made included the fact that Ghana needs a well-coordinated, long-term urban planning vision, pragmatic and devoid of political motivations to guide urban planning. Also the provision of a decent, adequate and affordable housing to the Ghanaian populace should be seen as the citizen's human right under the Social contract and therefore, a critical component of the socio-economic development of Ghana. Having this mind set, there is the need to promulgate a comprehensive, workable and enforceable National Housing Policy and the related National Settlement Planning System to be developed in tandem with all professionals in the construction sector to allow for effective utilization of local materials. Lastly, The Ministry of Water Resources Works and Housing should strengthen its collaboration with Ghana Real Estate Developers Association in a stronger public-private partnership to assist in the provision of mass affordable housing units in Accra and the country as a whole.

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LIST OF ACRONYMS

UN	United Nations
UNFPA	United Nations Fund for Population Activities
GSS	Ghana Statistical Service
SHC	State Housing Company
BoG	Bank of Ghana
MWRWH	Ministry Of Water Resources Works and Housing
GREDA	Ghana Real Estate Developers Association
HFC	Home Finance Company
NDPC	National Development Planning Commission
ISSER	Institute of Statistical Social and Economic Research
TDC	Tema Development Cooperation
BHC	Bank for Housing and Construction
SMC	Supreme Military Council
AMA	Accra Metropolitan Assembly
EPA	Environmental Protection Agency

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Housing plays a pivotal role in human lives around the world. Housing has been classified to be one of the basic human needs in order to be protected from harm and ensure survival. According to Article 18 of the 1992 Constitution of Ghana, the right to adequate housing is intricately linked to the enjoyment of other human rights like security of person, education and health. Although the Constitution of Ghana does not expressly protect the right to adequate housing, it nevertheless provides for the right to own property alone or in association with others, the right of non-interference with the privacy of one's home as well as protection from the deprivation of one's property.

A house was once considered to be only shelter, independent of everything else, having no particular influence on our well-being other than just the physical. Today, that perception is totally an incomplete view of the interrelatedness of people and their environment (Medears, 1973). Housing has always been a major concern to many governments the world over, knowing the role a good and affordable housing can play in the economy of any nation, the international community as well as governments of nations have agreed on a range of policies to address barriers that impede people from having access to affordable, adequate and decent housing. One can make mention of the Habitat Agenda (Habitat 11) which is the UN conference on human settlements adopted in June 1996 to provide a practical roadmap to an urbanizing world, setting out approaches and strategies towards the achievement of adequate shelter for all, as well as the sustainable development of the world's urban centers (Payne and Majale, 2004). It can however

be noted that in these modern times where countries are experiencing rapid economic growth and economic development, the delivery of housing has been affected with series of challenges over the years and urban centers are mostly the hardest hit.

The physical growth of urban areas as a result of rural-urban migration and even suburban concentration into cities has riddled urban housing supply with many challenges. The UN has projected that half of the world's population would live in urban areas at the end of 2008. (International Herald Tribune,2008). Economic growth and urbanization have become indistinguishably linked. With more than 51% of the world population now living in cities, the debate in recent years has been on whether to deplore urban living for mushrooming of slums where housing conditions are appalling, sanitation is almost non-existent, epidemic diseases thrive, exploitation and physical dangers are widespread or to welcome opportunities city life offers ó jobs, health care, schools and opportunities for women (UNFPA, 2011). According to the Bank of Ghana (November 2007), Ghana's housing deficit currently stands at 1.6 million units. A recent report from the Daily Graphic dated May 4th, 2013 showed the famous slum in Accra, Sodom and Gomorrah gutted in flames. Slum population at the end of 2010 is said to have hit 5.8 million, nearly a quarter of the national population, according to news reports. Experts say an estimated average of 8.7 people share a house in urban areas owing not only to population increase but also rural-urban drift.

Rapid urbanization and urban growth as well as population increase has made housing supply one of the critical challenges facing urbanite Ghanaians.(Owusu 2010). In Ghana, urban population growth rate of about 4.3% has outstripped the overall national population growth rate

of about 2.7%. The proportion of the population residing in urban areas rose from 32% in 1984 to 43.8% in 2000 (GSS, 2002) and 49% in 2007 (UNFPA, 2007).

The supply of housing units has scarcely moved to correspond to increasing demands and the government of Ghana is gradually shifting the responsibility of housing provision to the private sector and this may have serious implications for the lower and middle income groups to also have access to as well as afford the ones being supplied to reduce the growing deficit. This research seeks to explore the challenges associated with the availability, supply and accessibility of housing in Accra and also looks at policy responses in addressing this issue.

1.2 Problem Statement

Even as policy debates have more or less established that urbanization is an irreversible phenomenon with more positive than undesirable externalities, the biggest challenge accompanying urbanization is that it has not kept pace with the housing needs of those living in cities and those migrating to the cities. Population trends in Accra from population data gathered by the Ghana Statistical Service show an ever increasing urban population growth rate. From 1970, population was around 636,667 representing a population growth rate of 6.32%, then proceeded to 969,195 in 1984 representing 7.51% growth rate, then to 2000, with a population of 1,658,937 representing a population growth rate of 4.3%, and then to the year 2002, also a 4.3% population growth rate totaling 1801,606. This has become a major challenge for the supply of affordable housing for the urban populace.

The State Housing Company (SHC) and the private sector combined are said to be delivering 30,000 new housing units onto the market each year but that is far below what needs to be provided to meet the increasing demands (BoG, 2013). According to Ekow Harbeb in his article 'Fixing the alarming housing deficit' the Daily Graphic of May 8th 2013, to address this deficit and accommodate new households, there is the need for an annual delivery of about 150,000 units for the next 20 years.

Access to affordable housing in Accra has become a socio-economic problem and researchers have attempted to delve into the depths of this problem. It is however known that accessibility is a problem giving the scarce supply over the huge demand level. Pockets of kiosks and small containers gradually contribute to the expansion of already existing slums which pose a major problem in Accra. Increase in social vices is deemed to begin mostly in these slums (according to UNFPA 2010). Lower and middle income earners are very much disadvantaged in accessing affordable housing units and surprisingly they are the people targeted to benefit from housing interventions. According to the Bank of Ghana (2013), a number of factors contribute to this problem. The lack of commitment and sense of direction on the part of previous and current governments and also experts are of the view that Ghana has adopted indirect and ad hoc intervention policies for the housing sector instead of a comprehensive and sustainable program or policy to set the nation on course to overturn the current situation. Some specific manifestations also impede the whole availability of housing units before it even comes to the issue of supply. To begin with, the market for land in Ghana is said to be highly unorganized and information about who owns what parcel of land is not readily available and the legal and managerial systems for transferring land titles are very cumbersome (UN-HABITAT, 2011). It is

therefore no news that one may buy a land and that particular land may have been sold to five other people. These litigation issues become problematic. Besides, there is a very high cost of building materials, land use management, exploitation of tenants by some landlords, Estate Developers quoting prices of their housing units in Dollars instead of the local currency among other challenges.

These factors show that urban housing is still being accessed by the minority rich in the society. Therefore the strategies by which the different socio-economic groups access housing in Accra, the challenges associated with the supply of housing in Accra and the policies governing them are worth investigating as far as these issues remain inadequately researched into and documented. Without a proper housing scheme that ensures equality and fairness, the situation may never be solved.

1.3 Research Questions

1. What are the different strategies used by the different socio-economic groups in accessing housing in Accra.
2. What are the challenges associated with the supply of housing in Accra?
3. What roles do Government agencies and private sector play in solving urban housing supply challenges in Accra?
4. What are the policy responses in place to ensure the equitable supply of housing in Accra?

1.4 Research Objectives

General Objectives

The general objective of this study is to examine the urban housing supply challenges in Accra and its implication for lower and middle income class people who desire to have access to affordable housing units amidst the growing urban population.

Specific Objectives

Specifically, the study seeks to do the following:

1. Examine the strategies adopted by the different socio-economic groups in accessing housing in Accra.
2. Explore the challenges associated with the supply of housing in Accra.
3. Examine roles played by Government agencies and private sector in solving the urban housing supply challenges in Accra.
4. Examine policies governing supply of housing in Accra

1.5 Significance of the study

There is a popular adage that, homelessness strangles the flow of democracy that runs low through a nation. This research will be very useful to policy makers, researchers, stakeholders and the general public. Currently, there is a national housing policy in the draft stage according to the Ministry of Water Resources, Works and Housing to tackle head on the country's housing deficit which is now in excess of 1.7 million. The policy focuses on six thematic areas, which are: a national housing vision, goals and objectives; land for housing, housing finance, housing design and construction, institutional reforms and a housing governance. This

research will be very significant given the fact that a national housing policy is still in the draft stage and yet to be approved by cabinet. The findings of this study will contribute to the effective realization of the objectives set out in the policy yet to be approved. Also this research looks at the supply challenges of housing and how it affects the affordability of housing. The issue of housing affects every one of us because shelter is one of the basic needs of human beings. The exploitative attitudes of some landladies and landlords will also be touched on as well as the exorbitant prices quoted by some real estate developers and how it affects affordable housing supply will be highlighted. Finally suggestions made would be beneficial for policy actors.

1.6 Definition of Terms

Urbanization: Urbanization is the process by which large numbers of people become permanently concentrated in relatively small areas, forming cities. Internal rural to urban migration means that people move from rural areas to urban areas. In this process the number of people living in cities increases compared with the number of people living in rural areas. Natural increase of urbanization can occur if the natural population growth in the cities is higher than in the rural areas. This scenario, however, rarely occurs. A country is considered to urbanize when over 50 per cent of its population live in the urban areas (Long 1998).

Urban area: According to the 2000 population and housing census of Ghana, an urban area is a settlement with more than 5000 people, and has modern facilities such as electricity, schools and some industries.

Population growth: Population growth is an increase in the number of people that reside in a country, state or city (UNFPA 2007)

Slum: A slum is a densely populated area with low standards of living. According to UN-HABITAT 2011, it is a run-down area of a city characterized by substandard housing, squalor, and lacking in tenure security

Housing Deficit: A housing deficit is a deficiency or lack in the number of houses needed to accommodate the population of an area (BoG 2007).

Urbanite: A person who lives in the city or an urban area (Cambridge Dictionary 2012)

Supply of housing: Housing supply is produced using land, labor, and various inputs such as electricity and building materials. Supply of housing is the total units of houses that can be put up and made available on the markets for consumers to buy. The quantity of supply is determined by the cost of these inputs, the price of the existing stock of houses, and the technology of production. (Majale, M., & Oayne, G. 2004).

Affordable housing: Affordable housing is housing that is appropriate for the needs of a range of very low to moderate income households and priced so that these households are also able to meet other basic living costs such as food, clothing, transport, medical care and education. As a rule of thumb, housing is usually considered affordable if it costs less than 30 percent of gross household income. http://en.wikipedia.org/wiki/Affordable_housing (Accessed June 2013)

Access to housing: Accessibility is the degree to which housing available to as many people as possible. Accessibility can be viewed as the "ability to access" and benefit from some system or entity in this case from housing. (MWRWH 2010)

Challenge: A term referring to things that are imbued with a sense of difficulty and victory. Macmillan Dictionary (2013)

1.7 Conceptual frameworks, [Adopted from Mostafa, Wong, and Hui (2003)]

Two conceptual frameworks were adopted for this study, one on home ownership and the other on rentals. Two frameworks were chosen because when it comes to housing, one can either own the asset or may be renting based on various reasons like geographical location, closeness to work or income levels. This was originally adopted from Mostafa, Wong and Hui, 2003 who gave a vivid description of how housing interventions should be tackled based on the various income groups there are in any given society in terms of access and affordability. The researcher however modified the original framework to suite the study.

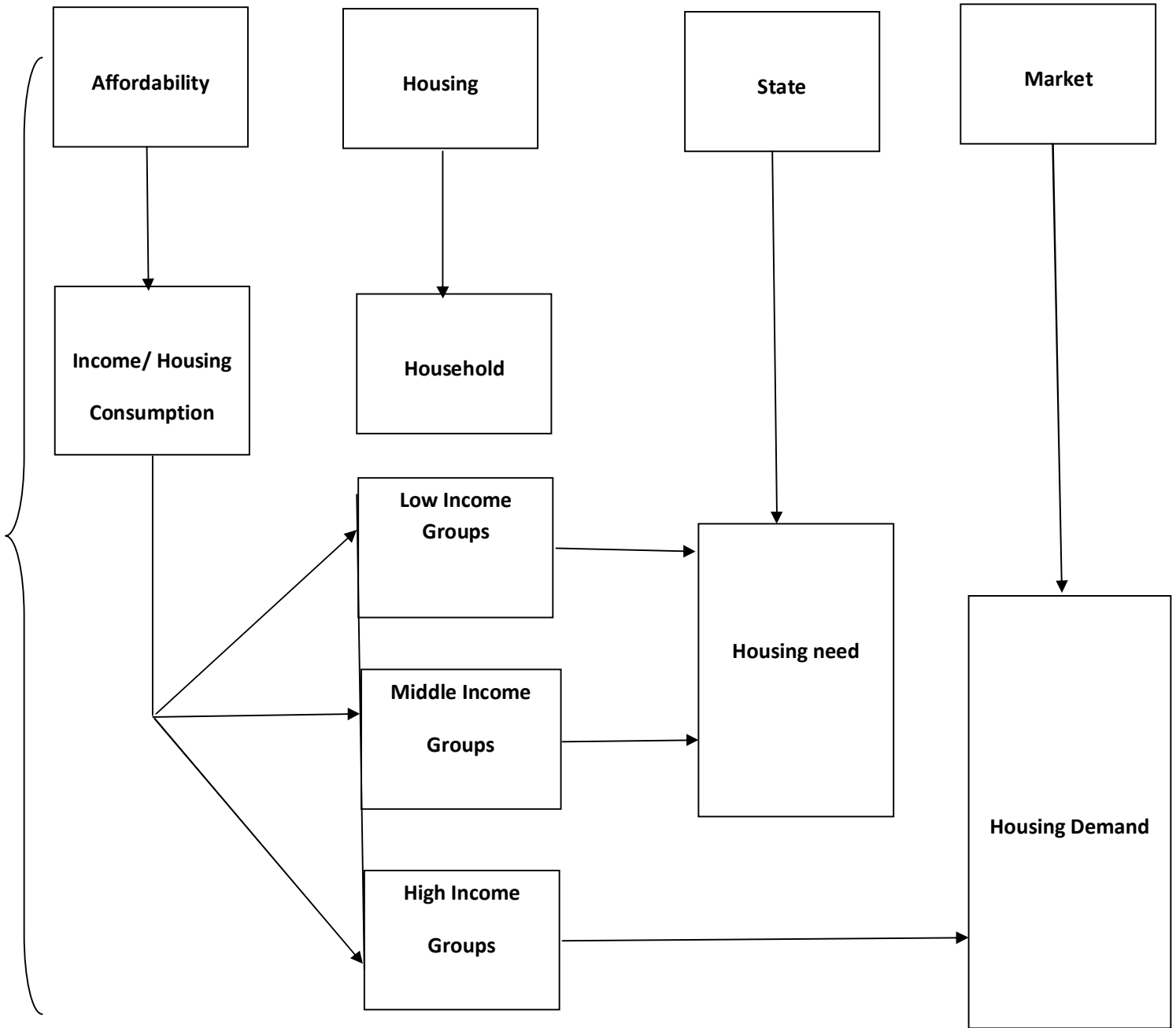
1.7.1 Conceptual framework on home ownership

The first framework (Figure1) develops a theoretical model for housing ownership provision towards housing affordability in the context of Accra and to provide recommendations on the method and mechanisms for the supply of affordable housing. This model tries to establish that housing is not only a commodity for speculation or investment rather is a home, where we can exercise our rights and link ourselves to the community. The main components of the model are

housing affordability, housing provision, state and market.

The framework tries to propose the role of state, market and household towards affordability. It shows the lower income groups and a portion of middle income group has created *housing need*, on the other hand upper income groups create *housing demand* which means that the higher income groups can afford anything being offered on the market at any price so government should concentrate on providing housing for those who really need it, that is the low and middle income groups and let those who can afford housing due to higher incomes to the market prices. Government can achieve this by providing more affordable housing schemes at relatively low prices for the masses whose incomes are low .The model proposes that the state intervention

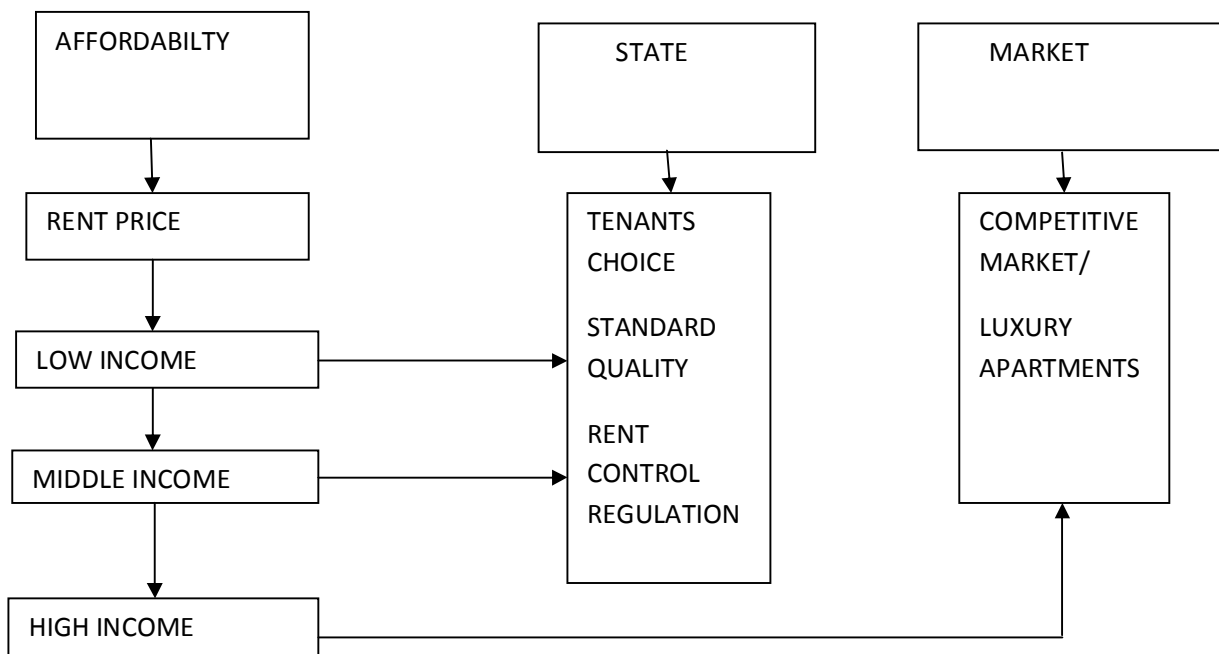
Fig 1. CONCEPTUAL FRAMEWORK ON HOME OWNERSHIP



1.7.2 Conceptual framework on rentals

This framework (Figure 2 below) establishes that for those who cannot own a house outright but can only rent, government subsidy policies should be focused on low and middle income groups towards affordability by strengthening the *Rent Control Act (act 220)* and make it work to protect such tenants from exploitative activities by some landlords. Also government must ensure that the accommodations being provided by some landlords are standardized and in good condition for renters. The high income groups who can afford renting luxurious accommodations should be left to the *competitive market*.

Figure 2 CONCEPTUAL FRAMEWORK ON RENTALS



Relevance of the framework to the study

The model will help the state and local government to analyze the housing affordability of the populace and will help to determine the mechanism and method for supply of affordable housing under the prevailing market system as well as formulating good and workable policies to achieve this aim

1.8 Structure of the Thesis

The thesis has been organized into five (5) chapters. Chapter one which is the introductory chapter gives an overview of the work. It gives a brief background to the study and also discusses the rationale behind it and its relevance. Chapter Two presents the review of relevant literature pertaining to the research questions. It includes housing challenges, affordability and policy responses in Ghana .Chapter Three presents the methods used in gathering data. Thus the chapter attempts to describe the methods used and why those methods were chosen to be used for the study. It also discusses some ethical issues in the study and analysis. Chapter Four presents results, analyses and discusses the data obtained from the field. It also highlights certain important themes in the study. Finally Chapter Five provides a summary of key findings and outcome of the study in relation to the objectives. It also suggests recommendations and what could be done in relation to the topic.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter explores literature of various scholars both locally and internationally in the area of housing supply challenges and the implications it has for people to have access to affordable housing. In this section the researcher reviews articles and books on urban housing, its challenges and policy responses.

2.1 Housing situation in Ghana

Without a doubt, one of the most widely discussed issues on the agenda of both past and present governments is housing. Housing has been defined differently by different scholars. According to the business dictionary (2006), housing is buildings or structures that individuals and their family may live in that meet certain federal regulations. Different housing situations vary for different individuals and may depend on age, family, geographic location as well as income levels. An example can be that, a recent university graduate in an urban environment may choose to live in a rented apartment whereas a middle-aged entrepreneur may live in a house with or without a mortgage. Housing however is defined to include the physical shelter and related services and infrastructure as well as the inputs such as land and finance required to produce and maintain it Government of Ghana (2009). For the purposes of this study, the definition by Government of Ghana best suits this research because this broad definition of housing supports the view that when housing is reduced to only shelter or living space, dwellings tend to be built without regard to the environment and services needed to support their inhabitants (GSS, 2005).

Housing is said to overlay the solutions geared towards improving upon the basic architectural structure and the environment in which it exist. Yalley and Ofori Darko (2012) reported that, housing is an important issue which has a tremendous impact on the socio-economic development of every nation. It is very important in any economy and provides security to societies, communities and families. The United Nations see housing as a means of tackling poverty (UN-HABITAT,2004). Housing is not just a social intervention at the discretion of government to reduce poverty, but in reality a human right and should be treated and provided as such. According to Article 18 of the 1992 Constitution of Ghana, the right to adequate housing is intricately linked to the enjoyment of other human rights like security of person, education and health. Although the Constitution of Ghana does not expressly protect the right to adequate housing, it nevertheless provides for the right to own property alone or in association with others, the right of non-interference with the privacy of one's home as well as protection from the deprivation of one's property.

The housing situation in Ghana is rather a worsening one and Accra is the most affected urban area mainly because it is the national capital and also because there is a boost in economic activities in the city. This has led to many people migrating from the rural areas to the city in search of greener pastures. They come and add to the already ever increasing urban population hence access to accommodation becomes a major challenge. Ghana, like many other developing countries is facing an acute shortage of housing. Whereas the country's population is increasing at the rate of 2.7 per annum, the increase in housing stock is unable to keep pace and the situation is worsening (Ghana Statistical Service, 2000). Quite recently in 2010, statistics obtained from the

Ministry of Works, Housing and Water Resources indicated that there is an absolute shortage of 400,000 units of houses nationwide. It went on further to estimate that, to close this shortfall or deficit, an annual national housing delivery should be around 120,000 housing units. The supply capacity nationally is said to be currently hovering around 42,000 units per annum. Thus 60 per cent of the national requirement remains unsatisfied each year.

A recent housing study and analysis as part of policy groundwork exercise in a cutting-edge news article dated 4th October 2010 showed that low and modest income families, representing almost 70% of the populace, are said to be the people in most need of government intervention in the housing supply. These people make up the target groups to which exceptional devotion should be concentrated, Segbawu(2010). Orthodox methodologies to the delivery of housing in both the private and public sectors of housing supply have had inadequate impact in solving the housing problem. Only a portion of housing delivery has been able to sift the low-income populace where the requirement is highest. Even when housing schemes are purposefully directed at the urban poor, they still remain out of their reach [Draft National Housing Policy, 2009]. According to UN-HABITAT(2003a, p2), the many who do not have access to affordable housing have found their own solution in various types of slums and unauthorized informal settlements. According to UN estimates, there are at present 924 million people living in such settlements, which are also the conspicuous manifestation of the urbanization poverty. It is then necessary to go in for large scale mass housing programs without wasting time and the question remains as to how this can be done under the present economic conditions where there is an acute shortage of the required resources like finance and building materials (Norton and Cain 1978).

Housing in Ghana is said to be very crowded according to the UN with almost 60 percent of

households in urban Ghana occupying single rooms. Only one in four households own their own dwellings, the remainder are either renters or live rent-free in a family house. (UN-HABITAT,2011). This statement agrees with the fact that it is cumbersome to own a house in the largest urban area due to the numerous challenges it comes along with leaving it to the hands of the few rich in the society.

Renting dwellings in Accra has become even more challenging looking at the tenancy dynamics in Accra. According to a research report Yankson (2010), under the liberalized economic environment, landlords determine rents, and thus, tenancy relations under economic and political influences affect the level of housing investment; hence both landlords and tenants react to the prevailing conditions. He added that low-income tenants have little or no control in inducing serious changes in their tenancy relationships. This is because they are often restricted by their incomes, shortages of affordable housing and to a large extent by the reactions of landlords to the liberalized housing market.

2.2 Affordability of Housing in Accra

Housing provision in urban areas in Ghana has been characterized by high and ever-increasing cost for both residential and public buildings (Osei-Tutu 1 and Dr. Adjei- Kumi 2009). Affordability is basically one's ability to pay for housing. Affordability looks at whether the form, technology and cost of housing are compatible with income flow of the prospective consumer of housing and as it stands income groups are the low, middle and high incomes depending on the different economic backgrounds. Affordable housing is a dwelling where the total housing is affordable to those living in that housing unit (Yalley and Ofori Darko 2012).

According to the Bank of Ghana (2007), housing is usually the major expenditure item in a family budget. High housing costs can strain a family's budget, limit availability of incomes for other household needs such as utilities, education, health care, transportation, saving for retirement and emergencies. The United Nations Global Report on Human settlements emphasizes this by saying that, the cost of a complete dwelling could be 2.5 to 6 times the average annual salary (Okpala et al, 2006).

An individual's ability to afford a particular residence or even rent an accommodation in Accra, largely depends on the type of house or accommodation being offered as well as the level of income flow of the prospective buyer. There are times when people with low incomes wish to have the best of facilities when it comes to housing which becomes a huge challenge. This is because unlike the western world where structures for long term loan facilities are made available even for the low income earners to be able to own a house, this is absent in a developing world like Ghana. According to Tomlinson (2007), African cities are experiencing high rates of urbanization, which has resulted in expanding informal or unplanned settlements in their urban areas. These unplanned settlements provide a home for both the poor and the middle-class, as affordable housing is severely limited.

In the housing sector of any developing world, it is worth mentioning that unlike other parts of the world, private sector is much more efficient than the public sector in providing housing to residents (CHOHAN, 2010). Governments these days do very little when it comes to housing supply because of the challenges associated with it. It is agreeable that though the private informal sector provides the bulk of the housing in Accra, estimated to be about 80%, (Songsore,

2003), it becomes a bit problematic in terms of affordability for the low and middle income groups to access affordable housing units. This is because the private sector is said to be willing to make profits at the expense of the current deficit than just supplementing the housing shortage. To go on further, when one takes into consideration the many challenges they also go through in terms of land acquisition, cost of building materials and also providing infrastructure like roads, electricity and drainage, their building units which is ideally the responsibility of government, the ones put on the market are way beyond the reach of the low and lower middle income groups.

Ghana Real Estate Developers Association (GREDA) typically put up high-quality dwellings, often in gated and expensive estates, but in relatively small quantities, a total of 2,100 between 2000 and 2007. (UN-HABITAT, 2011). They also have the tendency to quote prices of most of their housing units in dollars to the disadvantage of the low and middle income groups. Low price tags on any housing unit supplied by the private sector makes it very difficult for them since they rely on the market forces as well as economic indicators for their survival. With the ever increasing interest rates along with other hitches, it becomes difficult for one to put up units that are accessible to the lower end of the market according to a BoG,(2012).Prices currently ranges between US \$18000 to US\$100,000.

Mortgage facilities by some banks geared towards helping Ghanaians access inexpensive housing comes with high interest rates with outrageous conditions. According to a research by Bank of Ghana (2007) just a few banks in Ghana offer mortgage loans and often their main clients are high net worth patrons meaning that only the rich are considered when it comes to mortgage

facilities because they are more likely to pay back with interest than low and middle income earners. Only eight percent (8%) of Ghanaians can afford to buy a property without mortgage and yet only fifteen percent 15% of the population can access mortgages (Segbawu, 2010). The dominant housing finance institutions in Ghana presently is the Home Finance Company (HFC) and Ghana Home loans.

In spite of the wish of individuals to personally own a house or dwelling, the inability to afford the terms for accessing housing and its related challenges has pushed many urbanites of which many fall in the middle and low income brackets to renting of accommodation which is relatively cheaper than ownership in Accra. Rakodi (1995) notes that greater attention has been paid to rentals in recent years and the importance of rental housing in providing shelter to low-income households in cities of developing countries has been underlined (World Bank, 1984). The estimated average cost of rent in the cities is said to be between one hundred and two hundred Ghana cedi per two bed room facility per month, which is approximately \$80-\$120 (Yalley and Ofori Darko, 2012). They further added that the average household could be paying rent that exceed the household's annual income in the cities, especially where payment of rent is demanded from one to five years advanced by Landlords and this is a major challenge renters face even in the midst of a Rent Control Act (act 220) which clearly states that rent advance should not exceed 6 months. Because of its lack of enforcement, it has become dormant and most landlords use it to their advantage.

The Rent Control Division (RCD) under the Ministry of Water Resources Works and Housing (MWRWH) was established under the Rent Act of 1963 to be in charge of monitoring and

establishment of guiding principles relating to regulations of landlords and tenants relationships to create enabling environment for socio-economic development of the state. The Rent Control Division is usually enforced when conflicts between landlords and their tenants cannot be resolved cordially. It started its operations in the year 1963 under the Rent Law or Act 220, and has offices in all the ten (10) regional capitals of Ghana.

The Rent Control Division when working effectively would ensure that this provision is adhered to. According to Hefley,(1998), regulation of rent is necessary in order to prevent tenants from paying ridiculous rents quoted by some landlords and also to allow as many people as possible to have access to decent housing. This notwithstanding, the regulation could be unfair to the property owners, since in most cases, they may not be allowed to charge realistic rent to have quick returns for their investments. Tipple (1987) and Songsore (2003) have argued that though the cap on rent introduced by government some years back was intended to make housing affordable to the low and middle income groups, it also had unintended consequences of dissuading private developers from creating rental housing units. This situation made rental accommodation more difficult to access by urban low-income groups.

Another phenomenon which has emerged in the rental of housing units is the use of housing agents who act as middle men between the clients interested in renting of any apartment and the Landlords or landladies owning those apartments. These housing rent agents charge their own commission on the services they render and this adds to the overall cost of accessing an apartment to rent. Some real estate developers have even added this kind of service to their activities because it is becoming a lucrative endeavor. These and many more factors add to the

demand for housing being more expensive in major urban cities like Accra than rural areas.

2.3 Challenges of Urban Housing Supply

Increasing the supply of land is said to be one of the first challenges governments have to tackle to increase the supply of housing. According to Bank of Ghana (2007), one critical factor that undermines owning a building in Ghana is the lack of secure, transparent access to land title. Land ownership and administration is reported to be very complex in Ghana with the formal modern system attempting to function in conjunction with the traditional system whereby local chiefs are mostly permitted to allocate lands. Although the latter is said to be more accepted means of land dispensation in rural areas, it also applies in urban areas particularly the growing urban areas (World Bank, 2002). Asare and Whitehead (2006) also note that because of discrepancies and inefficiencies in land administration in Ghana there is insecurity in land title and land tenure that disturbs the land market. This means that it cannot operate effectively to either enable the development of a formal market for mortgage or to act as security for mortgage finance.

There has also been a sharp rise in building materials over the last few years more than doubling over a period of just two years. Prices of cement blocks and roofing materials have all shot up. According to experts in the construction industry, foreign building materials are more preferred to that of the local ones and these foreign ones are of less quality compared to the local ones. According to UN- HABITAT (2011), the Ghanaian market is flooded with cheap imported building materials which may not be as durable as home-produced equivalents and which weaken the market share of local manufacturing industries. Local building materials, such as

burnt clay bricks, pozzolana cement and compressed earth could reduce housing cost by 20%. (Asamoah 2009).

The issue of home financing has also been a major challenge affecting the supply of housing in Accra. The private real estate developers struggle to get loans from banks to put up mass affordable housing and sometimes have to partner with foreign investors who assess the viability of their investments. Government is not left out in the issue of finance since funding is its major problem when it comes to supplying mass affordable housing schemes to the ever growing urban populace notwithstanding the provision of infrastructure like electricity, good roads and water (Harbeb, 2013). A research conducted by the UN showed that Ghanaians do not borrow money to build houses; they borrow for business and use profits to build. Although there is a conventional formal sector finance system, notably through Home Finance Company, which was set up ostensibly to serve ordinary Ghanaian households. Currently, however, the banks only deal with the few rich people and impose high down-payment and high interest rates (UN-HABITAT, 2011). In April 2010, the lending rate was estimated to be around 30 % per annum. These and many other impediments make the supply of housing in Accra very challenging.

2.4 Policy Responses

The housing problem in many third world countries is said to be part of the general development problems. Thus the seriousness of urban housing conditions largely results from a policy that encourages mass rural migration to a few urban centers. To solve this, National development plans should place emphasis on rectifying imbalances between town and country by the development of the rural areas, their villages and service towns, leading as far as possible to self-

reliant regional groupings.

According to Payne and Mayale, (2004), urban growth has been accelerating for the last few decades and shows no sign of stopping in the foreseeable future. Attempts by many governments to control urban growth have proved expensive and inefficient and are possibly incompatible with the principle of freedom of movement enshrined in most democratic constitutions. Page and Seyfried (1970) note that it is unlikely that the housing problem can ever be solved satisfactorily so long as population continues to grow and with the excessive size of cities.

In broad terms, Ghana's housing policy has been branded as fragmented and piece-meal, and not comprehensive enough (NDPC, 2010; GoG/MWRWH, 2009). A recent research conducted by Owusu (2010) revealed that late 1950s to the early- 1980s marked the period which can be described as active and direct involvement of the state in the provision of mass housing. Two state institutions were set up, that is the State Housing Corporation (SHC) and the Tema Development Corporation (TDC) to provide housing units. While the TDC was recognized for the purpose of developing houses for the industrial city of Tema as part of a major industrialization drive, the SHC was formed to develop residential units in all the regions of Ghana. In addition, state-owned financial institutions such as the Bank for Housing and Construction (BHC) and the First Ghana Building Society were also time-honored to provide financial support for public housing. This active involvement of the state in housing provision as explained by Owusu continued through the 1970s under the various military regimes of the time, of which special mention can be made of the construction of Low-Cost Houses in district and regional administrative capitals under the Supreme Military Council (SMC)

regime of General I.K. Acheampong. The impact of the state provision was significant largely due to the period's low level of urbanization. However, deepening poor economic conditions of the country, especially in the late 1970s, due to economic mismanagement and political instability, resources allocated to public housing agencies ran dry (GoG/MWRWH 2009; Nsiah-Gyabaah 2009). These government housing agencies consequently turned out to be a near drain on public wealth and incapable of pursuing their fundamental mandate of public housing provision (Songsore, 2003; Nsiah-Gyabaah, 2009). The year 1985 marked the peak of the period and was still characterized with delivery deficits of 250,000 units.

It can therefore be deduced from these that the schemes did not meet the national objectives (Ghana Review International, 2002). A National Housing policy and Action Plan 1987-1990 then emerged as government's effort to boost the supply of housing units (Ghana Review International, 2002) after appointing a committee on 2nd June 1986. Government went on to increase the rate of developing housing units and dealt with bureaucratic processes for land acquisition and ownership, encouraged maintenance of existing units, promoted the construction of more affordable housing, improved government program and encouraged an expanded role of the private sector. According to NDPC, (2010), the present government is undertaking affordable housing schemes in the nation's capital Accra, to deliver housing units for the urban inhabitants so as to ease the housing delivery deficit which is presently pegged at 500,000 units. The aim of the program is to build 100,000 housing units for the middle and low income groups through public-private partnership. According to Payne and Majale (2004), a proper regulatory framework will have a significant bearing on urban development in general and in particular on planning, zoning, land use and plot development, space standards and

infrastructure services. They went on to say that a good framework is also one of the few instruments available to governments to influence urban land and housing market and the investment decisions of private-sector developers.

It is however incomplete to ignore the efforts of the private sector as far as urban housing supply is concerned since government liberalized the supply of housing schemes to include private real estate developers to also help supplement the growing deficit. According to Owusu (2010), a number of policy documents on housing since the mid-1980s have emphasized strongly the role of the private sector in housing delivery. Although there has been no National housing policy guiding the activities of some private real estate developers, the private sector oriented policies concerning housing has been under the umbrella of the Ghana Real Estate developers Association (GREDA) whose members have been using international ethics of building codes over the years. According to GREDA (2007), the largest number of registered property developers in the country is found in the Greater Accra Region, mainly the Accra and Tema Metropolitan Area. These constitute not less than 70% of the total number of developers in the country under the Association. According to Bank of Ghana (2007), private real estate developers have built over 10,954 new homes since the establishment of the association in 1988.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter gives detailed account of how data was obtained for the study. It gives a brief geographical description of the study areas chosen and the reasons for choosing such areas for the study. It also contains the research design, population of the study, sample size, sampling technique, data sources, data collection instruments, data collection procedure, data processing and analysis, data quality assurance and ethical consideration

3.2 Research Design

According to Babbie and Mouton (2005), a research design is a plan or a blue print for the conduct of a research. The researcher in this study combined both qualitative and quantitative methods in data collection. The quantitative part of the study used questionnaire to investigate the strategies the different socio-economic groups used to access housing in Accra based on their different income levels and backgrounds as well as some challenges went through. The qualitative aspect consisted of in-depth and key informant interviews with some homeowners, renters as well as landlords. Key-informant interviews were used for some suppliers and officials in the housing industry on their roles and behaviors and how they responded to past and current trends of housing supply challenges and delivery. These officials were from Ministry of Water Resources, Works and Housing, State Housing Company, Ghana Home Loans, Rent Control Unit of MWRWH and the private side consisted of some real estate developers as well as officials from GREDA.

3.3 Study Area

The study area is the city of Accra and working within limited time and space, some key areas were randomly selected in the administering of the questionnaires in my survey. The areas were Jamestown, East Legon and Dansoman. The period between 1960 and 1970 saw some of the rapid industrial development and expansion in the manufacturing and commercial sectors in some major areas within the Accra metropolis. This factor has contributed to high immigration to Accra, and the resultant high population growth rate between 1960-1970 interdentally years.

Population trends from population data by Ghana Statistical Service show an ever increasing population growth rate. From 1970, population was around 636,667 representing a population growth rate of 6.32%, then proceeded to 969,195 in 1984 representing 7.51% growth rate, then to 2000, with a population of 1,658,937 representing a population growth rate of 4.3%, and then to the year 2002, also a 4.3% population growth rate totaling 1,801,606. Accra being the capital and largest city of Ghana, currently has an estimated urban population of 2,291,352 million people as of 2012 (2010 National population and Housing census). Accra is both the national capital and the regional capital of the Greater Accra Region and of the Accra Metropolitan District. It has been the national capital since 1877 and is one of the most populated and fastest growing Metropolis of Africa with an annual growth rate of 3.36 % (Accra Metro Profile, 2009). It serves as a home to about 4 million people, making it the largest metropolitan conglomeration in Ghana by population and the eleventh-largest metropolitan area in Africa AMA, 2002.

According to the 2000 Population and Housing Census the total housing stock in the AMA now stands as 131,355 units with 72% of households living in compound houses. Fraction of households living in distinct housing unit or self-contained is reported to be estimated to be

around 3%. About 25% sleep in unlawful temporal structures like kiosks, shops and containers (ISSER and French Institute of Resource for Development, 2001). According to AMA Local Government Bulletin 2002, housing in Accra can be grouped into 3 broad categories: the low income, middle income and high income areas. The low income housing zones can be divided into indigenous and non-indigenous dominantly migrant areas. The low-income native housing areas comprise Osu, Jamestown, Adedekpo, Chorkor, La, Teshie and Nungua. The low-income non-indigenous housing areas include: Sukura, Kwashieman, Odorkor, Bubiashie, Abeka, Nima, Maamobi and Chorkor. Overall these areas accommodate about 58% of Accra's population. Unceremonious businesses are said to be located in low-income areas and they are the principal place of abode for any new job-seeking migrant. Examples of middle income housing zones include Dansoman, Achimota Tesano etc. while some examples of high income housing zones are West Ridge, Airport Residential Area, East Legon and Spintex.

Accra is Ghana's primate city, serving as the nation's economic and administrative hub. It is a center of culture and tourism, spotting a wide range of nightclubs, restaurants and hotels. Since the early 1990s, a number of new buildings have been built, including the multi-storey French-owned Novotel hotel. The city's National Theatre was built with Chinese assistance. The central business district of Accra contains the city's main banks and department stores, the Cocoa Marketing Board headquarters (dealing with cocoa, Ghana's chief export), and an area known as the Ministries, where Ghana's government administration is concentrated. Economic activities in Accra include the financial and agricultural sectors, fishing, and the manufacture of processed food, lumber, plywood, textiles, clothing and chemicals.

3.4 Target Population

The target population for this research included any individual who resided in the city of Accra with focus on target the low and middle income groups primarily. Also officials of State Housing Company, Ministry of Works And Housing, Ghana Home Loans and Some Real Estate Developers who supplement housing units were also targeted. The reason was simply to profile their views with respect to their experiences in accessing housing and the professional experiences of the officials in the area of housing supply in Accra to see how those challenges they faced affect the affordability of the units they provided.

3.5 Sample Size and Sampling Technique

Two non-probability sampling techniques were used to collect data from respondents in this study. Both the convenient and purposive sampling techniques thus, were employed. In purposive sampling, units from a pre specified group were selected. Three suburbs were purposively chosen to sample respondents views based on the categorization of these areas into low, middle and high income zones in Accra. These areas were Jamestown, representing the low income housing zone, Dansoman representing the middle income housing zone and then East Legon representing the high income housing zone. The convenient sampling technique was then used for 20 respondents from 5 households in Jamestown. There was the situation where the respondents found in this area mostly lived in compound houses with an average population of 10 people. Convenience sampling technique allowed for the inclusion of participants who were available and willing to participate from 5 households in Jamestown. The same technique was used for 20 respondents from 7 households in Dansoman. At East legon which was the high income area, the researcher zoned the community into 4. In every zone there was a knock on the

door from house to house and anyone who granted audience was interviewed comprising 16 respondents from 11 households. Thus, 56 respondents were used to meet the first objective. The original idea of the researcher was to use 20 respondents from an unspecified number of households in each of the three income areas depending on the availability and willingness of respondents. The total number of households for the study was however based on convenience. However it was difficult to get a lot of respondents willing to participate from the high income zone, thus only 16 could be interviewed considering limitation of time.

Table 1 No of Respondents from households

<u>INCOME ZONES</u>	<u>NUMBER OF RESPONDENTS</u>	<u>NUMBER OF HOUSEHOLDS VISITED</u>
LOW INCOME	20	5
MIDDLE INCOME	20	7
HIGH INCOME	16	11
TOTAL	56 Respondents	23 Households

Source: Field data June 2013

The purposive sampling technique was used again to collect data from officials with the requisite knowledge and information on the subject matter to participate in the study. Thus the selection of these respondents was based on their expert knowledge on the subject matter of this study. 2 officials from the Ministry of Water Resources, Works and Housing, 2 personnel from the Rent

Control unit, 1 personnel from Ghana Home Loans, 3 marketing officers from private real estate developers, 2 from State Housing Company, and 2 officials from GREDA bringing a total sample size of 68 for the whole study. These respondents were selected for the purposes of different views in relation to the theme of the study.

Table 2 No of officials Interviewed from Government Institutions

<u>OFFICIALS</u>	<u>INSTITUTION</u>
2	Ministry of Water Resources works and Housing
2	Rent Control Unit
2	State Housing Company
2	Ghana Real Estate Developers Association
1	Ghana Home Loans

Table 3 No of Official Interviewed from the Private Developers

1	Comet Properties Ltd
1	Regimanuel Grey Estates Ltd
1	Ayensu River Estates
12	TOTAL

Source: Field data June 2013

3.6 Data Collection

3.6.1 Sources of data

Data was collected from both primary and secondary sources. The primary data was collected using questionnaires, key-informant interviews with officials and in-depth interviews with renters, landlords and estate agents. The questionnaires were administered to collect data related to the topic and objectives of the study. Before going to the field, these instruments were pre-tested amongst some selected friends in the three different locations to ensure its relevance and understanding of respondents. A feedback of the pre-testing enabled a review of the questionnaire and interview guides to ensure that it captured the relevant questions needed to answer the research question.

3.6.2 Data collection Instruments

Two approaches in data collection were used, that is the quantitative and the qualitative. The quantitative approach attained hard data in the form of numbers, while the qualitative approach obtained soft data in the form of impressions, words, sentences etc.(Neuman,2003). The data collection instruments consisted of a questionnaire and interview guides and interactions. The questionnaire contained both open and close ended questions. Open ended allowed some respondents to express their opinions and also allowed them elaborate on their own responses to questions which did not provide answer options that correctly described their opinion on the subject matter and this was used for 56 respondents to achieve the first objective of the study. The qualitative instruments also comprised interview guides with knowledgeable officials in the urban housing delivery circles. Personnel from MWRWH, President of GREDA, an official from the Ghana Home Loans, Principal from the Rent control Unit, then marketing officers from

the private real estate developers, interviews with tenants and landlords. All interviews were conducted in English and recorded.

In order to improve the quality of explanation, supplement the primary data as well as to allow for comparison, secondary data was widely used in addition to the primary data. The secondary data was collected from both published and unpublished sources, including journals, articles, books, official reports and documents related to the research objectives including Housing policy documents as well as internet sources.

3.6.3 Institutional and Community Entry

Prior to data collection, the researcher pre-informed the institutions such as MWRWH, State Housing Company, GREDA, Ghana Home Loans and institutional heads. An introductory letter was obtained from the Centre for Social Policy Studies of the University of Ghana that introduced the research to the respondents and the various authorities in the institutions thereby authenticating the researcher's presence in the institutions and the communities.

3.7 Data management and Quality Assurance

In order to identify unforeseen challenges and also to sharpen up questions that respondents needed interpretation on or based on their feedback, pretesting of the questionnaire was done. To achieve quality data collection and accuracy, research assistants were educated on the rationale for the exercise and the need to abstain from influencing respondents' answers.

The researcher transcribed data gathered personally, thus quality was assured. Follow ups were made when needed to ensure clarity of data received from the field.

3.8 Data Analysis

The research analysed numerical and non-numerical data since it had both theoretical and empirical focus. Thus, this study adopted both qualitative and quantitative approaches (mixed method) of data analysis by drawing the strengths of both research methods. Whereas the qualitative method gave the strength of a comprehensive detail and understanding of the problem, quantitative research method enabled statistical depth of variables. A qualitative method of analysis was used to transcribe and interpret data mainly from the interview guide. The data analysis was presented by narrations of the views, which were distributed based on the characteristics of respondents. Variables such as, why respondents moved to Accra, the challenges they go through in acquiring housing in Accra, as well as how housing policies can solve the growing deficit among others were examined using descriptive and narrative means. Finally, the researcher coded, quantified and categorized data collected by means of questionnaire to find patterns and correlations through charts and tables to give a pictorial presentation of data gathered

3.9 Ethical Considerations

The researcher educated the use of the study to the respondents before the interviews. The essence of the research was communicated to respondents before gathering the information necessary from them. They were as well assured of the confidentiality of the information they would give as information will be coded and could not be traced to individuals or key informants. Participation in this study was entirely voluntary.

Limitations of this present study

Although this research was a success, there were some challenges faced that may have affected the results or findings of the study. The data collection process was quite cumbersome for the researcher considering the short time period and the unwillingness of some respondents to answer questions correctly.

CHAPTER FOUR

PRESENTATION OF RESULTS AND ANALYSES

4.0 Introduction

This chapter presents findings of the study as well as discusses issues along the following themes which are present the objectives of the study; Examining the strategies adopted by the different socio-economic groups in accessing housing in Accra; exploring the challenges associated with the supply of housing in Accra; examining the roles played by Government agencies and private sector in solving the urban housing supply challenges in Accra and examining the policies governing supply of housing in Accra, etc.

4.1 General Information

This section gives an overview of the socio-economic status of the respondents included in this study. This includes, age, gender, religious backgrounds, place of origin, place of birth, current location, employment status and their residential status

4.1.1 Age Distribution of the Respondents

The data shows that, the age distribution of the sample ranged from 20 years to 45 years with majority of them being in between 26 years and 35 years. This gives the indication that, most of the respondents were in the working class which implies that, they all have some source of income be it low, middle or high based on their level of education and employment.

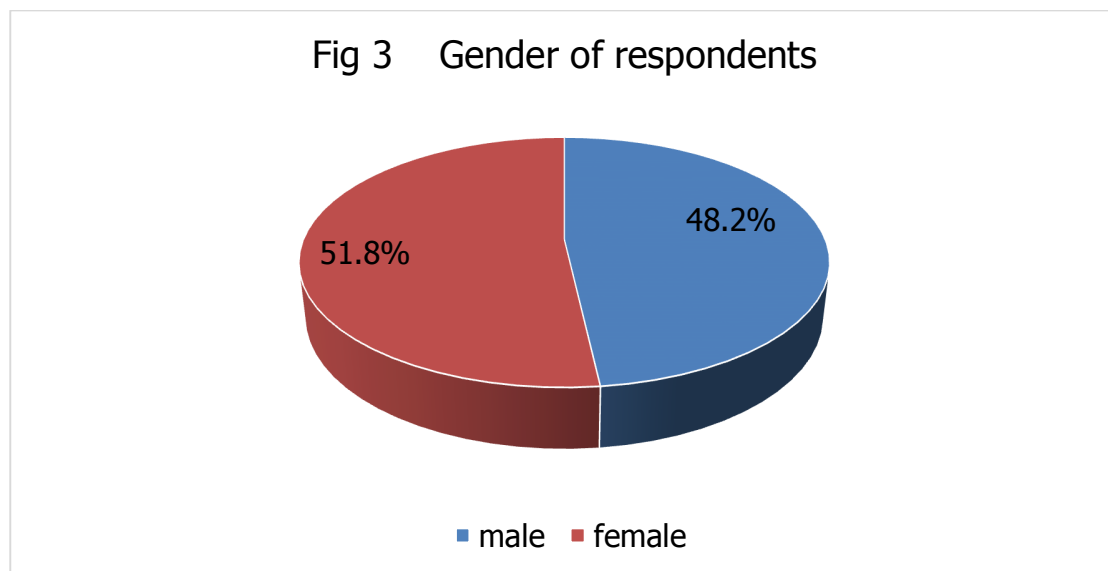
Table 1: Age distribution of Respondents

	Frequency	Percent
20-25 years	12	21.4
26-30 years	19	33.9
31-35 years	20	35.7
36-40 years	3	5.4
41-45 years	2	3.6
Total	56	100.0

Source: Field data June 2013

4.1.2 Gender Distribution of the Respondents

It was observed that, most of the respondents included in this study were female as shown in Fig3 below, thus females represent 51.8% while their male counterparts 48.2%.



Source: field survey, June 2012

4.1.3 Origin of Respondents

It was imperative to show to investigate where many of the respondents sampled originally come from to reside in Accra. Table 2 shows the place of origin of these respondents. As observed 26.8% cited Greater Accra as their place of origin whiles the remaining 73.2% were scattered across Ashanti region, Central region, and Eastern regions etc. as their places of origin.

	Frequency	Percent
Ashanti Region	8	14.3
Brong Ahafo	1	1.8
Central Region	8	14.3
Eastern	9	16.1
Greater Accra	15	26.8
Upper East	2	3.6
Upper West	1	1.8
Volta Region	9	16.1
No Response	3	5.4
Total	56	100.0

Source: Field Data June 2013

According to World Bank world development Indicators (1999, p126), urbanization has been closely related to economic growth. Further findings confirm this assertion, showing that, most of the respondents had moved from their places of origin to the Greater Accra region where economic activities are thriving as shown in Table 2.

4.1.4 Employment Types of Respondents

Respondents were further asked to state their employment type. Their responses are captured in Table 3. Data show that, majority of them are on contract employment basis and they represented 57.1%. The Table also shows that, 32.1% of the respondents are permanent employees while 3.2% are involved in piece jobs.

	Frequency	Percent
Self Employed/Entrepreneur	1	1.8
Permanent Employee	18	32.1
Self Employed/Entrepreneur and Permanent Employee	3	5.4
Piece Jobs	2	3.6
Contract Employment Basis	32	57.1
Total	56	100.0

Source: Field Data

4.1.5 Residency Status of Respondents

The study sought to investigate whether these respondents are permanent residents in Accra. The findings revealed that, over 80% of them are permanent residents in Accra now. This information confirms the high rate of migration of people from the various regions of Ghana to permanently settle in Accra for better opportunities. This according to them is due to economic activities mostly. Interaction with a resident in Accra confirmed this,

õ I applied for a better job here in Accra because the pay was good compared to what I had in the north and going back every weekend was a drain on my income, so i had to settle permanently here because of the job. (Interaction with a northerner residing in Jamestown, Accra, June 2012)

Table 4: Permanent Resident in Accra		
	Frequency	Percent
Yes	50	89.3
No	5	8.9
No response	1	1.8
Total	56	100.0

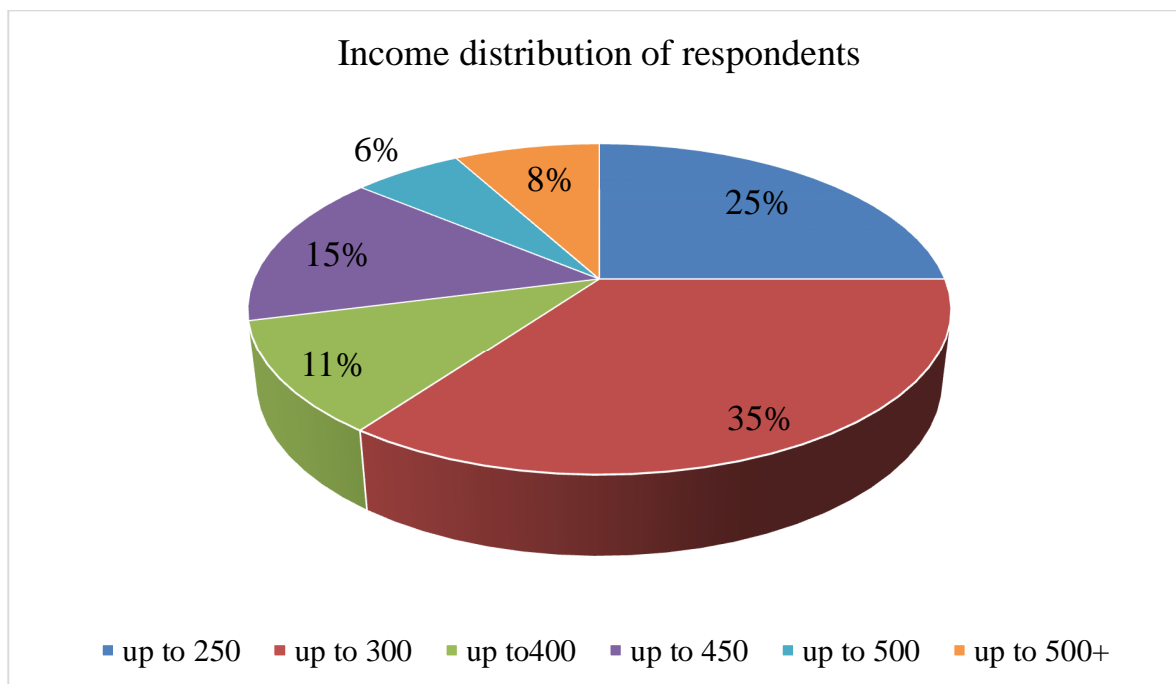
Source: Field Report

4.2 The strategies used by the different socio-economic groups in accessing housing in Accra

4.2.1 Income Range of Respondents

According to the United Nations Global Report on Human settlements, the cost of a complete dwelling could be 2.5 to 6 times the average annual salary of a worker (Okpala et al, 2006). This however reflects in the findings of the income distribution of the respondents (Figure5). In monetary terms, majority of the respondents receive low income per month representing 35% receiving up to 300gh and 25% receiving up to 250gh being the lowest income categories averagely. Respondents who receive up to 500ghcedis are 6%. However, 8% receive the highest incomes, that is, above 500gh. Thus in general, the per capita income of the respondents is low. This gives an indication of the types of accommodation in Accra and how many can really afford such accommodation giving their level of income.

Figure 5. In monetary terms, about how much is your income per month



Source: field survey June 2013

4.3.2 Housing Owner Tenure

An investigation into their housing ownership tenure revealed that, most of them representing 60.7% had rented the houses they were occupying and this buttresses what Rakodi (1995) observes, that greater attention has been paid to rentals in recent years and the significance of rental housing in providing shelter to low-income households in cities of developing countries has been underscored. This gives indicates that majority of the respondents are renting in Accra rather than owning houses. Those who owned their houses were 32%. Findings also revealed that some who owned the houses rented vacant rooms to other people thereby having an interaction with the tenants directly in relation to conditions of the houses they rent out, the cost of rent, maintenance as well as policies governing the whole business of renting

houses to people as shown on Table 5 below.

	Frequency	Percent
House Owner	18	32.1
Renter	34	60.7
Guest/Visitor	3	5.4
No response	1	1.8
Total	56	100.0

Source: Field Data

4.3.3 Status of Housing Tenure

To go deeper into the current type of housing tenure of respondents revealed that half of them representing (50%) had rented their houses from private landlords. However, quite a number of them claimed to have an outright ownership to the houses and they represent 32.1%, while others stated shared ownership 8.9% meaning they bought it with someone. The rest are rent from local authority, housing tied to job and family house but they were the minority as observed on Table 6 below.

Table 6: Current Status of Housing Tenure

	Frequency	Percent
Ownership outright	18	32.1
Shared ownership	5	8.9
Rent from local authority	3	5.48
Rent from a private landlord	28	50.0
Housing tied to job	1	1.8
family house	1	1.8
No response	1	1.8
Total	56	100.0

Source: Filed Data

Enquiries into their length of stay in their rented apartments to reveal how frequently rents were increased by some landlords show that quite a number of them have been staying for quite a long time in these houses. According to some of the tenants interviewed, they have been living at their current houses for over 5 years now while others virtually grew up in the houses they live in. Even though it is a rented apartment by their parents, the only difference is that the cost keeps increasing and they have no excuse but to pay to keep their accommodation. There were also those who had just moved into their new rented houses. However, interaction with them uncovered that, they all had similar challenges when it comes to cost of renting the houses or renewing their contracts with their landlords as well as the other problems associated with supply of houses.

4.3.4 Means of Accessing Housing in Accra

With various channels through which people can have access to housing or accommodation in Accra, quite a number of them stated that, it was through a rental agent, even though it was not the highest of the frequencies representing 23.2% .Others are through self-enquiries representing 25.0% with relatives and friends topping the charts with 33.9%.Understandably ,most of the respondents prefer friends and relatives because it is less stressful and do not really require payment of commission like in the case of renting through a rent agent according to some informal interactions with some of them . The new phenomenon of acquiring accommodation through a rent agent is increasingly growing in urban areas especially Accra.

This is usually the case where some individuals make it their profession to come into an agreement with some landlords with regards to vacant rooms they are willing to rent out at a

certain cost to anyone interested in an accommodation or a place to stay thereby acting as middle men between the potential renters and their landlords or landladies. This is usually done for a commission for their service. Many posters of vacant houses or rooms available are sometimes marketed using billboards and signboards all over the streets of Accra with telephone numbers you can contact if the need arises. This however is very reliable than the others cited according to some tenants interviewed but the only disadvantage they had with rent agents were some of the high commissions they charge for their services and this also adds to the cost of accommodation making it expensive. So the idea of affordability becomes compromised. Others representing 10.7% also stated that, their parents owned the houses they stay in. Others claim that, their employers acquired the houses for them as part of the benefits they enjoy by working in the company.

Table 7 How Respondents Acquired Current Dwelling Units?

	Frequency	Percent
Through rental agents	13	23.2
Self-enquiries	14	25.0
Through friends and relatives	19	33.9
My parents own it	6	10.7
No response	3	5.4
My personal property	1	1.8
Total	56	100.0

Source: Field Data

The major challenge of accessing these rented houses in the Ghana and most especially in Accra has always been the financial aspect of it. Living in Accra over the years have become very expensive and quite difficult thereby making life quite unbearable for those who are not well endowed financially hence the popular phrase “*Accra lives by plan*” which means that, you

live in Accra according to your means.

Due to the above mentioned challenges, some tenants faced, the study sought to find out how these people were financing the houses they had rented or were occupying. From their responses in the Table 8 majority of them relied on their informal loans representing 75%, to finance their occupancy of their current dwelling. This denotes that, it becomes quite difficult for a person to even rent a house if he/she is not able to have access to loans from banks or savings and loans companies. This also poses another form of challenge as the banks or savings and loans companies always demand collateral with accurate and authentic documentations as well as guarantors before giving the loans out to people. The Bank of Ghana (2007) confirms this finding by saying that only few banks in Ghana offer mortgage loans and often their main clients are high net worth patrons.

Interaction with some landlords and the tenants revealed that, the landlords always asked for a minimum of 2 years rent advance before giving the rooms to the tenants and in a situation where the cost of renting a house monthly cost ₵150, then one will have to pay ₵3,600 in advance. This is however contrary to the Rent Control Act of Ghana. According to the 1963 Rent Act (act 220) of Ghana, a landlord is not supposed to take rent advance exceeding six (6) months, but because it is being enforced according to the views of some respondents, and also due to lack of education on the side of both tenants and landlords, this is still being practiced. Even in cases where there is knowledge about what the Act says, it is still not being adhered to by some landlords.

According to Hefley, D. (1998), though the enforcement of the Rent Control Act will protect many tenants, the regulation could be unfair to the property owners, since in most cases, they may not be allowed to charge realistic rent to have quick returns for their investments. This

according to most tenants was their major challenge in relation to renting a house. Other respondents with relatively better income could afford the mortgage facilities (7.1%) which show how low mortgage facilities are patronized by Ghanaians. This however is mainly due to the fact that majority of the respondents interviewed get disqualified based on their income. An interview with an official from Ghana Home Loans confirmed this assertion.

“The issue we have identified is that most people’s incomes disqualify them. I am afraid because for us, as an institution, the minimum or start up loan amount is 10,000 us dollars and to qualify for that, averagely you should be taking home between 600 to 700 cedi’s a month and this should be your disposable income that hits your account minus any financial commitments”.

(Interview with a loan officer, Ghana Home Loans, June 2013).

From this response it becomes clear that homeownership is limited to the higher income groups because from Figure 5, the findings show that the income levels of respondents sampled are generally low so if the minimum loan facility is 10,000 us dollars and they give nothing below that, one will ask himself that how many people can access these mortgage facilities with their limited income. Thus that the higher one earns, the better he or she qualifies for a loan facility marginalizing the low and some middle income groups in the process. This is very much in agreement with Segbawuø (2010) statement that only eight percent (8%) of Ghanaians can afford to buy a property without mortgage and yet only fifteen percent 15% of the population can access mortgages.

A greater percentage of respondents (75%) used their personal savings to finance their current dwelling. Others claimed to be lucky as they had their parents virtually financing

everything for them representing 5.4% while others had inherited some money making it easier for financing their dwelling, representing 1.8%.

Table 8 How People Finance their Occupancy

	Frequency	Percent
Mortgage	4	7.1
Personal savings or cash	42	75.0
Informal loan	1	1.8
Inherited	1	1.8
Parent	3	5.4
Sponsorship	1	1.8
No response	4	7.1
Total	56	100.0

Source: Field Report

4.3.5 Renting Dynamics

Easy movement from one place to another such as from work or school to the house happened to be the main reasons why most of respondents chose to move to their current locations. Others said they were born there while others said they had no special reason but rather they were just looking for a place to stay. Influence from friends and families also happened to be a reason for some of them to have moved to their current location while others looked out for the serenity and lifestyle of the environment before making the move.

According to Yankson (2010), under the liberalized economic environment, landlords determine rents, and thus, tenancy relations under economic and political influences affect the level of housing investment. Hence both landlords and tenants react to the prevailing conditions. This buttresses the findings on the question posed as to who decides how much rent should be

paid. Majority of the respondents, representing 44.6%, were of the view that, the landlords decide how much he/she wants to charge on his/her property especially in the case of a private landlord and it is not negotiable. This high percentage shows the power of landlords have when it comes to renting, therefore low-income tenants have little or no control in inducing serious changes in their tenancy relationships. About 10.7% claimed that, these decisions were made due to mutual agreement between the tenants and the landlords and sometimes with the inclusion of the agents involved who always looked out for their 10% as observed on Table 9.

Table 9: Who decides how much rent to be paid

	Frequency	Percent
Landlords	25	44.6
Me	4	7.1
Mutual agreement	6	10.7
No response	21	21.4
Total	56	100.0

Source: Field Data

4.3.6 Awareness of the Rent Control Act by Respondents

Renters' knowledge of the Rent Control Act was probed into and quite interestingly, the findings show that, most of them about (70%) are fully aware of this rent control legislation responded yes with only a few of them claiming, they were not aware. Though most of them were very much aware of the Act, it did not hold any power for their protection because it was not being enforced so most landlords had their way. They did not even resort to the rent control act in cases of disagreements with an abnormal rent increment but just paid in order not to be evicted. The *conceptual framework on rentals* of the study states that, when it

comes to rentals, government should strengthen and regulate the Rent Control Act to protect the low and middle income groups who are renting in Accra through rent regulations, rent subsidies and ensuring decent standardized accommodations facilities provided by some landlords and landladies. The findings however show how weak the enforcement of the Rent Control Act is and how many tenants have no say when it comes to the unrealistic prices they pay when there is a Rent Control Act. A further question posed to them to find out whether they have ever made any kind or form of objection to a rent rise from their landlords/landladies confirmed that they could not really stand up against any increment.

From their responses, only a few of them responded (yes) while the majority responded (no). For most of them who responded no, it was discovered that, most of them were not aware of any legislation which protects them from the exploitation of landlords. Further interaction with them revealed that, most of them do have objections to rise in rents but are afraid of being ejected by their landlords when they make formal complaints. This information gives the indication that, only a few of them have the gut to raise objections as well as challenge their landlords when there is a rise in rent. They readily however, acknowledged the fact that, they usually come under threat of being ejected. This implies that, at the end, the landlord has the final say on their properties and tenants who think they cannot comply with their rules could leave.

This is very much in line with the view of the, General Secretary of The National Tenants Association of Ghana who was agitating and advocating for the dissolution of the rent control department because of its inability in resolving the rent problems confronting tenants in

the nation in a news report from a local radio station in Accra dated May 9th. With the difficulty and competition involved in accessing a vacant room in Accra, these tenants do not have any choice than to comply with the decisions of landlords. This was confirmed by some of the tenants who claimed to have made these objections to the rise in rents when asked what happened after the objection. Some however, claimed that, they came to an agreement with the landlords while others said, they either got the phrase *“take or leave it”* or *“you either pay or get ejected”*.

4.3.7 Challenges Faced by Respondents

The study gave the respondents the opportunity to state some challenges they faced or went through in accessing their current dwelling. From their responses, the high cost of rent is the major problem faced by all of them because majority rented their dwellings. Other challenges included, problems with housing agents who cheat them or sometimes duped them, bribery on the part of agents because of competition from other suitors, condition of the houses such as, no water, electricity, poor drainage system, difficulty in getting information about vacant rooms as well as agents not telling the truth about the availability and conditions of the rooms, difficulty in acquiring a litigation free property, poor treatments from landlords, high initial rent advance cost, getting the right kind of accommodation with no problems associated to it.

Other challenges mentioned by respondents also included, safety and security of the houses with the rate of armed robbery cases in Accra, bad road networks as well as the condition of the environment such as flooded area and also inappropriate character of other tenants in the compound houses. Individuals who however built their own houses or owned their houses faced

the challenges of land acquisition from chiefs with its associated litigation issues. For example, during an informal discussion with a renter, he cited an example where a plot of land he had bought from a chief was actually a plot for a road to be constructed by government, and going back for his money became a problem up till date. As a result, he had lost confidence in the land administration and hopes to rent till he dies. Also acquiring building permit after a land has been allocated is another challenge. The process takes a long time and even with that, a respondent sharing his experience made mention of the hefty sums of money he had to pay as bribe to people before acquiring a building permit for his current house. High cost of building materials and labor amongst other things were also some challenges mentioned by respondents.

4.4 Challenges in the Supply of Housing in Accra (Suppliers)

Data obtained from the interviews conducted with the suppliers of housing, both the private and government sides confirmed the numerous challenges they go through in trying to supply affordable housing units to match the growing urban population. These various challenges however had implications for affordability of housing units being supplied in Accra.

Land Acquisition

The main challenge associated with the supply of housing from the findings was the issue of Land acquisition. In an interview with Ayensu river estates, a private real estate developer and member of the GREDA, the marketing manager expressed the views that, trying to meet government half way to reduce the current deficit which stands at 1.6 million units, their major setback is with land acquisition. When it comes to land, they have to look for their own land

from the chiefs, express interest before going through long processes before it can be acquired and after that build affordable houses on a large scale which meets the pockets of the ordinary salary worker. One would think that government will have easy access to lands through the lands commission because according to Chapter 21 of the 1992 Constitution, the state currently owns about 20% of all land in the country and its activities are handled by the Lands Commission as the sole agency for administering public land, including expropriation and assignment on behalf of the state. But it came as a surprise that even with governments, there was the challenge with land acquisition.

“The chiefs are not truthful so when you buy land from them then they tend to sell it to a private investor who has the money readily available” (Interview with a Senior Official, Ministry of Water Resources, Works and Housing, June 2013).

Asare and Whitehead (2006) confirm this assertion that because of discrepancies and inefficiencies in land administration in Ghana, it results in situations where there can be multiple sale of the same piece of land to different people. This often happens particularly with the government sector because government delays after buying the land and leaving it for some time before developing. This delay is due to the fact that government is not just one person or a single entity. Interviews with the Ministry revealed that, a lot of stakeholders come together in the planning, design and technical aspects of affordable housing provision for the masses, this however takes a longer time and by the time the implementation stage has been finally decided on, it's been quite a long time. The chiefs hate delays and that is why they tend to sell it to other people with higher money. Land cost and land availability was further broken down by the official of the Ministry that since Ghana has an indeterminate stool system, they sell it to too

many people because the offers for lands are good to them than government can ever give and comparatively Accra does not have a good land system compared to other regions. For instance in Ashanti region it is said that one cannot buy land as his own, it is leased so it is not as expensive as buying it from Accra where the land is being sold to you outright. In general, land should not be bought outright.

Finance/ Funding

The second major challenge was the issue of finance which cuts across individuals, private as well as the government itself. At times there is the need to advertise for investors, because this job cannot be done without money or in isolation, they need money and when they go to the banks too, their interest rates are very high so *normally we look for investors who come and partner us and assess our ability to deliver* (Interview with Marketing Manager, Regimanuel Grey Estate, June 2013).

The STX where government was partnering with China to provide mass affordable housing schemes was cited as an example where the government could have channeled it through the private estate developers. The finance given to these Chinese people could have been given to the private estate developers to put up mass affordable housing. In that case the finance from the government is key but as it stands now government is even facing the challenge of funding so there is no way some private real estate developers can get assistance from government in terms of finance. Thus, these private developers do everything by themselves which affects the prices of their finished houses. Given the land and the finances, Ayensu river estates for example affirmed

with confidence that they can put up 500 houses in a 3 months which could be useful in solving the current housing deficit.

Cost of Building Material and Labor

When it comes to the implementation stage, you have cost of building materials being another issue. The government will have to procure materials from outside especially China which comes at a cost. Local materials are barely used and this adds to the pricing of the building making it very expensive. Asamoah¹ (2009) confirms this by saying that local building materials, such as burnt clay bricks, pozzolana cement and compressed earth could reduce housing cost by 20%. Same applies to the private sector as well as individuals who personally put up their building. Labor on per day bases keep increasing with prevailing economic situations. Data gathered from the field shows that cost of building materials are on the increase, a bag of cement in 2005 was sold at 6gh, as at 2013 the same cement is being sold at 10gh per bag.

Lack of Infrastructure

Infrastructure provision is very challenging. Facilities like road, electricity and good drainage systems become a major setback for both private and public sectors to provide after house have been put up. The government is the one in the best position to be providing these facilities, but because it delays in providing them, members of the Private Real Estate Developers have no choice but to go on further and provide these as well to make the places they put up their houses habitable because they cannot wait on government. And for reasons of making profits and not losses, the cost of infrastructure is transferred to buyers of the houses meaning the low income earners are still out of reach in affording these housing units when they are put up. It is only the

high income groups that patronize these houses. The marketing officer of Ayensu River Estates confirmed this by saying that it becomes a bit problematic for private company with the aim to make profits or at least break even, although they are trying to assist government to reduce the housing deficit.

Due to these numerous challenges, government is said to have devised another strategy for affordable housing provision which means that government will not be directly involved in the supply of housing but will only facilitate the process. Government will acquire the land, and the private real estate developers will build mass houses, so government creates land banks from the chiefs and make these lands lucrative for investors to come in to provide affordable housing. But taking into consideration that the investor may also seek profit, which may compromise the whole affordability, even if government should give price reductions, the question still remains, how effective will this be for the ordinary low income earner to also access housing from a private developer since he is the final determiner of price.

4.5 Roles Played by the Private Sector and Government in Housing Supply in Accra

Findings of the study from an interview with the MWRWH revealed that government is said to have devised another strategy for affordable housing provision in which it will not be directly involved in the supply of housing but will only facilitate the process due to the numerous challenges it goes through. It is worth noting that the private sector is more efficient and plays a major role when it comes to the supply of housing than government ever will. CHOHAN (2010) validates this by saying that in the housing sector of several developing countries, unlike other parts of the world, the private sector is much more efficient than the public sector in providing housing to residents providing the bulk of the housing, estimated to be

about 80%.

The Ministry Of Water Works And Housing prepares and formulate policies and their implementing agency which is the State Housing Company device the strategies with the policies that come up with it. Currently according to an interview with an official of the ministry as well as the State Housing Company, there are efforts to supply mass housing units in Accra and it has begun with two affordable housing projects in Accra and these areas are Borteman and Kpone. So these are the two areas that government is supplementing the deficit for now and currently work is still in progress. Government is looking at supplying 3000 housing units. This figure however is in contrast with what the National Agenda (2007) reported saying that the present government is undertaking affordable housing schemes in the nation's capital Accra and the aim of the program is to build 100,000 housing units for the middle and low income groups. Interview with the official from the Ministry in June 2013 showed a different figure which was only 3000 units for both locations cited instead of the 100.000 reported.

The efforts of the private sector however cannot be overlooked in terms of housing supply in Accra. The private real estate developers have come under an umbrella called Ghana Real Estate Developers Association which is fully recognized by government as a partner in the area of housing supply in Accra. The idea of forming GREDA came into being in October 1988 and their mission is to assist in providing or increasing housing stock for the people. GREDA members are playing a major role in the sense that its members arrange for their own sources of financing and land acquisition and then they build houses for the masses. In their struggle they are not able to get things easy and therefore their houses may not be that affordable to the

ordinary Ghanaian income earner. So these houses realistically meet a certain class of people but are put up very quickly and are readily available for anyone who can afford them. According to the President of the Association “*we have 150 in good standing but 400 have registered*”(Interview with President of GREDA June 2013) .

With this number from his statement, there is a lot that can be achieved in terms of mass affordable housing provision which many are providing currently across Accra and even the outskirts of Accra. Examples can be the affordable housing schemes being provided by African Concrete Products(ACP) at Pokuase, The balloon Gates houses by RegiManuel Grey Estates Limited at Kwabenya, Comet Properties also putting up mass affordable housing units at Berekuso, Bluerose Estates at Kasoa specifically for low and middle income earners or workers. etc.

Despite the many challenges associated with the supply of affordable housing in Accra, both government and the private sectors are doing their best to curb this deficit that seems to be rising. As noted earlier, government is said to be gradually shifting its main focus of directly being involved in the supply to a more facilitative approach. This however is in conflict with the framework of the study which states that, in the *development* phase, the state or government should take the major role in determining housing production, land lease, type of housing as well as location if it should solve the housing deficit. However, the findings of the study show that government is now playing a facilitative role of encouraging private developers and investors to come together to push the agenda which may not meet the needs of the low and middle income groups who will still be at the mercy of the competitive market.

4.6 Policies Governing Supply of Housing

A policy framework is a set of principles and long term goals that form the basis of making rules and guidelines, to give overall direction to planning and development of any organization. NDPC, (2010). Several fragmented policies concerning urban housing supply like the cap on rent, has sprang up since independence but as to how effective they have been is the question on the minds of many. In trying to answer why there has not been a comprehensive housing policy document, the interviews carried out revealed that, there was actually a draft housing policy in 1995 and it was then called the shelter policy.

An interview with an official of the Ministry stated that *“but then when you say shelter you are reducing the entire housing to a house and not the environment as well”*, which is line with what Medears,(1973) who notes that housing should not be reduced to only shelter and that, the perception is totally an incomplete view of the interrelatedness of people and their environment. When one talks about housing, the infrastructure and environment comes with it so in that view, stakeholders who are in the environmental sector, like the Environmental Protection Agency (EPA) will come in, legal aspects as well as Research and Development come all play very important roles before any implementation. In view of all these, the shelter policy had to go back to the drawing board. It was also interesting to note that the fact that there is no national housing policy did not mean the content was not being used in the meantime, *“some of the information on the draft are currently in use and they are very effective, and because of its effectiveness we just have to document it”*(Interview with an official from MWRWH, June 2013).

He concluded that if that was the case, people would have waited for the National Housing Policy before starting with any affordable housing schemes in the country, but aside this it does

not debunk the need for a comprehensive national housing policy so that any change of government cannot halt the progress of affordable housing supply schemes. It will then be only a different approach by any person in government but one principle to be followed nationally.

However with the high number of people renting in Accra, the rent control had little power in ensuring fair pricing. The findings show that when it comes to policies of supply governing renting, though there is a policy governing renting in the form of the Rent Control Act(220), it is however not effective because of its lack of enforcement. According to the interview conducted with the MWRWH, the Act is not only supposed to settle issues between tenants and landlords when disputes arise, but it is supposed to be operational and functional in governing the supply of houses for rent right from the scratch. But lack of its enforcement has created this problem where it is only used when there are misunderstandings.

It is worthy to note that because there is no national housing policy as well as supervisory guidelines on the activities of housing supply, GREDA members being prudent business people have been for the past 25years adhering to international standards of building codes to be able to produce properties to stand the test of time. According to the president of GREDA

“Until there is a national housing policy which will tell us you have to do this you have to do that, which is localized then we will only conform to international building codes of construction”

This mean that the building should be of a certain type and a certain quality, number of bedrooms, electricity, water and drainage which all goes to make housing livable. It was however a shocking revelation that the president of the association and his members stated that they had not been shown the draft of the national housing policy by government so they do not

know what it contains to also make their inputs. The official from the MWRWH denied it and insisted that they had been consulted to make their inputs.

When it comes to matters of pricing, it was noted that Government has no power to control private real estate developers on some of the high cost of their buildings and for those who even charge in the foreign currencies. Currently there is price policy to check on these because the private sector goes through a lot without the support of government to put up these housing units. So people are left at the mercy of these private estate developers when it comes to pricing and even with the private landlords at the mercy of renters when it comes to the cost of renting an accommodation.

4.6.1 Public's View on Housing Policies

Not relevant and prohibitive were the main responses made by the respondents when asked to speak about housing policies. However, some of them were of the view that, strategies introduced were rather supportive as it made accessing houses more affordable but these landlords are not adhering to these policies. Rather they make their own policies which should apply to all tenants. Some were also of the belief that, policy enforcements on renting of houses in the country do not exist and even if they did, they were not aware of them. Further analysis about their impressions about suppliers of housing in Accra were that, their prices are too high beyond the reach of the average worker, cost of renting is also extremely high, not affordable for the middle and lower class and sometimes unrealistic payment plans, landlords are corrupt and exploit tenants. Rules governing renting are left in the hands of landlord instead of the government because the Rent Act is not being enforced. This according to them

needs to be reviewed and some form of education should be given to the landlords who do not adhere to the Rent Act.

Other opinions were directed to the phenomenon of urbanization, population and economic growth creating a very high demand for houses in the Accra metropolis which has caused most landlords to turn the situation to their advantage by exploiting tenants. Conditions such lighting system, water and drainage system, toilet facilities are usually poor and inadequate. There is the need for serious maintenance. This information confirms an article submitted by Suleiman and Jessy, (2013) of the daily graphic newspaper which says that, Ghana's housing sector, which had been at the center of past policy failure has experienced acute housing problem triggered by rapid urbanization, population and economic growth. They further stated in that, the number of available rooms provides an indication of the extent of crowding in households which has serious health implications. The government needs to intervene and subsidize these costs of rent pointed out by some respondents which is in line with the conceptual framework on rentals of the study as some were of the belief that, aside the prices being too high, they were built for the expatriates in the community and not for the local people. This was supported by other tenants who said they were being charged for rents in US dollars instead of the local Ghana cedis. There should be policies and education on the awareness on the contents of these policies by the government to help control renting in the country instead of leaving it at the discretion of landlords. Suppliers of housing are helping to accommodate people but they are also exploiting the system and the people and also they are too profit oriented.

Finally, in the opinion of majority of the respondent, the most appropriate action that the government should take to contribute to the housing situation was by working with developers and housing associations to provide a range of housing options for rent and sale. This was confirmed by 55.4% because not everyone can out rightly own a house and even the thought of being indebted for a period of 20years paying for a house scares some people so the rent option in the third point had many respondents ticking that one amongst the others as shown on Table 10 below. Others were also of the view that, the government should provide new affordable housing units for the public because; it will be a less expensive by the government they also represented 23.2%.

Table 10 Policy Preferences by General Public

	Frequency	Percent
By providing a new affordable housing units	13	23.2
By providing homeowners and landlords with the advice and assistance to improve their properties	7	12.5
By working with developers and housing associations to provide a range of housing options for rent and sale	31	55.4
By helping to bring empty properties back to use	3	8.9
Total	56	100.0

Source: field data June 2013

This number of respondents opting for the third proposal on how housing should be supplied is in line with the proposed public-private partnership the government is ready to embark on. This means that housing will not only be accessible to the higher income groups, but also meet the pockets of those mostly targeted at, that is the low and middle income earners. Going by the

conceptual framework (Figure1), it will be more prudent for government to take the chunk of the responsibility with a little private sector intervention to also supplement

CHAPTER FIVE

SUMMARY CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the findings of the research, concludes the study and also makes policy recommendations based on the objectives of the study. These presentations are however done in accordance with the specific objectives of the study to ensure consistency with the preceding chapters.

5.2 Summary of Key Findings

5.2.1 Strategies adopted by the different socio-economic groups in accessing housing in Accra

From the analyses, it was interesting to know how the different income groups accessed housing in Accra. Most of the respondents were now permanent residents in Accra even though they came from the various regions of the country; they were actively engaged in one work or the other judging from the range of their ages 25-35 years and employment status. The different socio-economic groups were categorized into the low, middle and high income groups and from a critical look at their range of incomes they earned per month, it was deduced that incomes were generally low with proportion of respondents representing 25% to 35% (Figure 5). Majority of the respondents were renting more through friends and relations or personal enquiries and it was mostly with a private landlord. Many could not afford to own a house outright given their low income and many of these low income earners were mostly around the central business district of Accra where houses are mostly overcrowded with no better facilities. To go on further, only a few could access mortgage facilities since the conditions it comes with disqualified most of the

low income earners totally. Some owners with relatively better income like the higher middle income groups built their own houses while the higher income earners could easily afford the mortgage facilities or even build representing 7.1% (Table 8). Those in the area of renting did not mutually determine how much they paid with their landlords or landladies. Most of the payment plans were handled by the owners alone and they had no objection but to comply with it.

The Rent Control Act (Act 220) could not protect this high number of respondents renting from the exploitative intentions of their homeowners which was a major challenge about renting. Most of the challenges associated with access to housing in Accra were expressed by the low income earners who were mostly at the mercies of their landlords who did not even offer better accommodation facilities. The better off income groups had no such complaints because they were quite comfortable in their dwellings without the disturbance of any landlord or landlady because most owned their houses. Some also bought from some of the private real estate developers while others were given full houses by their employers or companies. Others who were also lucky to have inherited their properties or live for free did not really experience any form of stress and they constitute a very small portion of the respondents

5.2.2 Challenges Associated with the Supply of Housing in Accra

The major challenges associated with the supply of housing were land acquisition from chiefs, both on the government side as well as the private, funding and finance to put up the building, ever increasing cost of labor and building materials as well as cost of providing infrastructure. Aside these, if you talk of a development plan, the country does not have one, every political

party comes in with its own housing program resulting in affordable housing schemes not being completed. If there was a comprehensive one for every government to follow devoid of using it to win votes, the issue of finance, land acquisition and all issues that concerns housing supply or provision will be incorporated in it to reduce some of these challenges and bureaucracies identified in the study.

5.2.3 Policies guiding Supply of Housing in Accra

It was clear from the data analysis that there are no concrete policies governing the supply of housing largely due to the absence of a national housing policy. Government could not control the exploitative activities of pricing on some real estate developers who charge in dollars. This is because government did not contribute at all in putting up these homes and all the challenges these private business men went through were transferred to the buyer compromising very much the affordability of housing in Accra. To go on further, even with the Rent control Act meant to protect the number of respondents renting their dwellings was not effective due to its lack of enforcement. This was explained from the interview with the official from MWRWH that if government was to take charge of all the housing needs of Ghanaians by recognizing that it is a human right and should not be left in the hands of solely private real estate developers and private landlords to cheat people with their exorbitant rates and terms, these challenges could be reduced. This is however in perfect agreement with the conceptual framework on housing (Figure 1) which states that the state should take charge in providing housing needs.

5.3 Conclusion

In a nutshell, it is evident that housing is a human right, the 1992 Constitution of Ghana validates this and looking at the growing urban population and the comparatively low income levels of majority of the people living in Accra, the government should recognize that housing has become more of a need than a want for the growing masses in Accra. Supply of affordable housing should therefore not be left in private hands who aside from being in business to make profits, transfer the challenges they go through to correspond with the prices of housing which results in high pricing and therefore compromising the whole idea of affordable housing supply to help supplement efforts at solving the ever growing deficit.

The highly privatized housing market from the findings is not very encouraging especially for the low-income households. There is evidence to conclude that households in the city with inadequate incomes were unable to adequately translate their real housing needs into effective market demand. This mostly results in the increase of slums or improper settlement options which also pose a threat to the security of the nation. There is a need for government to take it upon its shoulders to provide the housing needs of its citizens by taking up the major responsibilities associated with provision of houses, subsidizing rents for the high number of people renting through proper Rent Control enforcements and encourage stakeholders to come on board to work together to try and mitigate this deficit.

5.4 Recommendations

First of all, the provision of a decent, adequate and affordable housing to the Ghanaian populace should be seen as the citizen's human right under the Social contract and therefore, a critical component of the socio-economic development of Ghana. Having this mind set, there is the need to promulgate a comprehensive, workable and enforceable National Housing Policy and the related National Settlement Planning System should be developed in tandem with all professionals in the construction sector to allow for effective utilization of local materials to address the challenges of housing and settlements in Ghana.

Secondly, Ghana needs a well-coordinated, long-term urban planning vision, pragmatic and devoid of political motivations to guide urban planning and make the cities and towns comfortable and healthy to live in. The National Development Planning Commission should be charged to effectively and efficiently fulfill its mandate.

The Ministry of Water Resources, Works and Housing should strengthen its collaboration with Ghana Real Estate Developers Association in a stronger public-private partnership to assist in the provision of mass affordable housing units in Accra and the country as a whole.

The state must also provide the necessary sustainable environment for real affordable housing for the urban poor and low-income groups. If not, the Rent Control Act (act220) should be strengthened enough to protect the tenants who form the majority from the exorbitant cost of accommodation and unrealistic payment terms by some landlords and landladies since majority of the citizens are into renting..

Finally, there is an urgent need to change the culture of single storey buildings and rather encourage high-rise buildings as a step towards curtailing the housing deficit because of the stress in just acquiring lands, provide affordable housing and protecting the land and environment.

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APPENDIX A

CENTRE FOR SOCIAL POLICY STUDIES

UNIVERSITY OF GHANA, LEGON

Topic:

Structured Questionnaire for the different socio-economic groups(General Public) in Accra

Dear respondent,

My name is Joshua Nana Yirenkyi, a Master's student at the Centre for Social Policy Studies, University Of Ghana, Legon writing a Thesis on the theme "Urban Housing supply Challenges and implications for affordable housing in Accra". This study is purely for academic purposes. Kindly respond to the questions. Be assured that the confidentiality of the information collected and the anonymity of the respondents would be maintained and respected. Thank you for your cooperation. This survey questionnaire seeks to obtain information and knowledge on how the different socio-economic groups access housing in Accra.

DEMOGRAPHIC DETAILS

SECTION A . Please tick () or provide answers(s) where appropriate

1. Age: 20-25() 26- 30 () 31-35 () 36- 40() 41-45() 46-50 () 51-55 () 56 and above
2. Sex: Male () Female ()
3. Religion: Christian () Muslim () Traditionalist () other
specifyí í í í í í í í í í í í
4. Place/Region of Originí í í í í í í í í í í í í í í í ..
5. Place of Birthí í í í í í í í í í í í í í í í .
6. Current Locationí í í í í í í í í í í í í í í í
7. Employment Type: a. Self Employed/ Entrepreneur b. Permanent Employee

c. Self Employed/ Entrepreneur and Permanent Employee d. Piece Jobs

e. Contract Employment Basis d. Unemployed

8 .In monetary terms how much is your income per month?

a. up to 250 b. up to 300 c, up to400 d. up to 450 e. up to 500 f. up to 500+

8. Are you a permanent resident in Accra? Yes () No () others

specify.....

SECTION B. Housing owner tenure

9. Are you a. House Owner () b. A renter () c. Guest/ Visitor ()

10. What is your current status of housing tenure?

a. Owned outright () b. Shared ownership () c. Rent from local authority ()

d. Rent from a private landlord () e. Housing tied to job () f. Other í í í í í í .

11. How long have you and your household lived in this dwelling? í í í í í í yrs, months

12. How did you acquire your current dwelling?

a. Through a Rental Agent b. Self-enquiries c. Through friends or relatives d. other

í í í í í .

13. How did you finance to occupy your current dwelling?

a. Mortgage b. Personal Savings or Cash c. Informal Loan d. other

í í í í í í í ..

14. What are some of the challenges you went through in accessing your dwelling?.

- 1.....
- 2.....
- 3.....
- 4.....

SECTION C. Renting dynamics (Please Answer If Renting Your Current Dwelling)

15. What brought you to this area?

í í í í í í í í í í

16. Who decides how much rent you should pay?

Landlord () Me () Mutual agreement () Tribunal ()

17. Are you aware of The Rent Control Legislation? Yes () No () Not at all ()

18. Have you ever made an official objection to a rent rise? Yes () No () Tried but failed ()

19. If yes, what happened next?

í ..
 í ..
 í í í ..

SECTION C. POLICIES

20. How do you find previous and current housing policies?

Supportive () Not Relevant () Prohibitive () Other í í í í í í í í í í ..

21. What is your view about suppliers of Housing?

c. Use legal powers to force property owners to improve their properties

d. Other, specifyí í

APPENDIX B

INTERVIEW GUIDE FOR MINISTRY OF WATER WORKS AND HOUSING

Dear respondent,

My name is Joshua Nana Yirenkyi, a Master's student at the Centre for Social Policy Studies, University Of Ghana, Legon writing a Thesis on the theme **Urban Housing supply Challenges and implications for affordable housing in Accra**. This study is purely for academic purposes. Kindly respond to the questions. Be assured that the confidentiality of the information collected and the anonymity of the respondents would be maintained and respected. Thank you for your cooperation. This structured interview seeks to investigate the role government in the area of urban housing supply in Accra amidst the growing deficit and also policy responses.

Section A: Role of Government

1. What role does your institution play in the area of housing supply in Accra?

Section B: Policies Frameworks

2. What policy framework guides your activities in the area of affordable housing in Accra?

3. What have been the trends of policy responses of housing supply deficits since independence?

4. What are some current measures or strategies in place in the area affordable of housing supply in Accra?

5. How effective are those strategies if there are?

6. How are your strategies translated into implementable and workable actions?

7. What are some of the activities you have done in relation to affordable housing provision in Accra in recent years?

8. Do you have a monitoring and evaluation plan that ensures your activities are well carried out?

9. What are your impressions about the national housing policy still in the draft stages?

10. What national measure or strategies can be instituted and enforced to help improve housing supply and affordability in Accra?

Section C: Challenges of housing supply

11. What are some of the challenges your institution has faced in the past as well as facing now in the area of affordable housing policy interventions?
12. What are the causes of those challenges?
13. How has these challenges affected the attainment of the objectives of your institution?
14. How is your institution addressing these challenges?
15. What are the biggest risks posed by slum development that your organization think regulation should address?
16. In your view, what can be done differently to address the ever growing housing deficit?

THANK YOU

APPENDIX C

INTERVIEW GUIDE FOR STATE HOUSING COMPANY

Dear respondent,

My name is Joshua Nana Yirenkyi, a Master's student at the Centre for Social Policy Studies, University Of Ghana, Legon writing a Thesis on the theme **Urban Housing supply Challenges and implications for affordable housing in Accra**. This study is purely for academic purposes. Kindly respond to the questions. Be assured that the confidentiality of the information collected and the anonymity of the respondents would be maintained and respected. Thank you for your cooperation. This structured interview seeks to investigate the role of government in the area of urban housing supply in Accra amidst the growing deficit and also policy responses.

Section A. Roles Played

1. What role does your organization play in the area of urban housing supply interventions in Greater Accra?
2. What have been the trends of housing supply, taking the ever increasing urban population in the Accra?

Section B. Financial Planning and Allocation

3. What are some policy guidelines your institution follows in terms of affordable housing provision?
4. What percentage of your institutional budget is allocated to housing constructions?
5. What percentage of your institutional budget is released for programme implementation?
6. From where do you get funding to implement affordable housing schemes in Accra?

Section C. Stakeholder Involvement in Affordable housing supply

7. Do you collaborate with other institutions?

8. How has stakeholder involvement impacted on the delivery of affordable housing supply in Accra?
9. Is there adequate coordination among stakeholders involved?
10. Approximately how many houses can be supplied in a period of five years?
11. Are these houses targeted to low and middle income groups?
12. How are these affordable housing units managed to ensure fair distribution?
13. What strategies is in place in terms of affordability of the housing units your organization provides?

Section D. Challenges Of supply

14. What are some of the challenges your institution has faced in the past as well as facing in the area of affordable housing provision?
15. What are the causes of these challenges?
16. How has the challenges affected the attainment of the objectives of your institution?
17. How is your institution addressing these challenges?
18. What is your view on the incoming national housing policy?

THANK YOU

APPENDIX D

INTERVIEW GUIDE FOR PRIVATE REAL ESTATE DEVELOPERS

Dear respondent,

My name is Joshua Nana Yirenkyi, a Master's student at the Centre for Social Policy Studies, University Of Ghana, Legon writing a Thesis on the theme **Urban Housing supply Challenges and implications for affordable housing in Accra**. This study is purely for academic purposes. Kindly respond to the questions. Be assured that the confidentiality of the information collected and the anonymity of the respondents would be maintained and respected. Thank you for your cooperation. This structured interview seeks to investigate the role of the private sector in the area of urban housing supply and delivery in Accra amidst the growing deficit and also some policies governing supply.

Section A. Roles Played

1. What has been the trend of housing supply in Accra in your company over the years?
2. What are some of the roles your organization plays in affordable housing supply?
3. Is your company a member of GREDA?
4. If yes are you guided by any of the policies of GREDA in the supply of housing?
5. What are some of them if ANY?

Section B. Activities and Guidelines

6. Are you guided by any national or regional housing policy frameworks in your activities concerning housing in Accra?
7. How effective are they if there are?

8. How many housing units do you supply over a long term period and what are the types of units you supply?
9. What income groups are your houses targeted to?
10. Do you quote your housing units in dollars or the local currency and why?
11. What are the major determinants of the price ranges of your housing units?
12. How affordable are your housing units?

Section C. Challenges faced in housing supply.

13. What are some challenges you face in the supply of housing in Accra as an organization?
14. How do you address these challenges?

THANK YOU

APPENDIX E

INTERVIEW GUIDE FOR GHANA REAL ESTATE DEVELOPERS ASSOCIATION

Dear respondent,

My name is Joshua Nana Yirenkyi, a Master's student at the Centre for Social Policy Studies, University Of Ghana, Legon writing a Thesis on the theme **Urban Housing supply Challenges and implications for affordable housing in Accra**. This study is purely for academic purposes. Kindly respond to the questions. Be assured that the confidentiality of the information collected and the anonymity of the respondents would be maintained and respected. Thank you for your cooperation. This structured interview seeks to investigate the role of the private sector in the area of urban housing supply and delivery in Accra amidst the growing deficit and also some policies governing supply.

Section A. Role of the Association in Urban Housing Supply

1. What is the role of your association in solving the urban housing deficit?
2. What is the mission and vision of the association?

Section B. Membership

3. How many private real estate developers are currently registered under the association?
4. What are the criteria for one to be registered under the association?
5. How do you monitor their activities to ensure that the objectives of the association are being met?
6. How do you deal with unregistered members who use the name of the association in their dealings?

Section C. Policy Guides

7. What housing policies, guide your activities and that of your members?

8. How effective are those policies if there are any?
9. How do you ensure affordability of houses provided by your members?
10. What are your impressions about quotation of some houses in the foreign currency other than the local by some of your members?
11. Is your association supported in any way by government and if yes how?
12. Do you partner with any key stakeholders?

Section D. Challenges

12. What are some of the challenges faced by the Association?
13. What are the causes of those challenges?
14. How has the challenges affected the attainment of the objectives of the Association?
15. How is the association and its members addressing these challenges?
16. What is your view on the incoming national housing policy?

THANK YOU