

Government of Ghana



**MINISTRY OF WATER RESOURCES,
WORKS AND HOUSING**

NATIONAL HOUSING POLICY

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FOREWORD

The major challenge facing the housing sector in Ghana is the development of a strategy in the short term to address the huge housing deficit, and in the medium to long term, ensure that the citizenry, particularly the low-income sector of society, are able to access housing either through ownership or rental purposes.

Government has a major role to play in the creation of an enabling environment for housing delivery through a variety of initiatives particularly targeted at the low income.

It is a widely accepted fact that every person has the right to live in dignity and in habitable circumstances. Whilst recognizing the right of the individual to choose their own housing needs, people should also be able to access and leverage resources on a collective basis. Therefore the right to housing for all will be vigorously promoted.

These policies and strategies will encourage and support community initiatives on social compacts aimed at equipping people to drive their own economic empowerment, development of their physical environment and the satisfaction of their basic needs.

In order to translate these laudable ideas into reality, Government will as much as practicable, actively provide not only financial resources, but create appropriate institutional frameworks and support structures.

It is envisaged that this policy will forge closer partnerships among the various Government agencies, the private sector and the local communities to ensure effective implementation. This is seen as a fundamental prerequisite for a sustained housing delivery, at a level unprecedented in the history of this country. It requires all parties to collaborate, share knowledge and experiences, as well as accept their respective responsibilities.

The National Housing Policy went through various stages of formulation for over a decade. There were numerous consultations with major stakeholders including the private sector, all aimed at promoting ownership of the Policy and also to enhance its implementation. Furthermore, the focus of Government policy in terms of socio-economic development had shifted with the adoption of the Millennium

Development Goals (MDGs) and the Ghana Shared Growth and Development Agenda II (GSGDA II) thereby necessitating an integration of the objectives of the MDGs and GSGDA II into any new National Housing Policy. This makes the Policy more relevant to current demands for safe, decent and secured affordable housing for all.

The Ministry of Water Resources, Works and Housing wishes to acknowledge with thanks and much appreciation the financial and technical support that was given to the whole exercise, from inception to formulation of the policy, by UN-HABITAT and all stakeholders.



Hon. ALHAJI COLLINS DAUDA, MP
Minister for Water Resources, Works and Housing

ACRONYMS AND ABBREVIATIONS

BRRl	Building and Road Research Institute
CBOs	Community Based Organizations
CEB	Compressed Earth Blocks
ECG	Electricity Company of Ghana
EPA	Environmental Protection Agency
FBOs	Faith Based Organizations
GHGBC	Ghana Green Building Council
GLSS	Ghana Living Standards Survey
GIS	Geographic Information Systems
GSGDA	Ghana Shared Growth and Development Agenda
GREDA	Ghana Real Estates Developers Association
HFC	Home Finance Company
KNUST	Kwame Nkrumah University of Science and Technology
LI	Legislative Instrument
MCRT	Micro Concrete Roofing Tiles
MDGs	Millennium Development Goals
MIP	Municipal Infrastructure Partnership
MLGRD	Ministry of Local Government & Rural Development
MTDP	Medium Term Development Plan
MESTI	Ministry of Environment, Science, Technology and Innovation
MSP	Municipal Services Partnership
MWRWH	Ministry of Water Resources, Works and Housing
NDPC	National Development Planning Commission
NGOs	Non-Governmental Organizations
NHA	National Housing Authority
NSS	National Shelter Strategy
PNDCL	Provisional National Defence Council Law
PPP	Public Private Partnership
PWDs	Persons With Disabilities
PLW-HIV/AIDS	People Living With – HIV/AIDS
R&D	Research and Development
UNCHS	United Nations Centre for Human Settlements
UNDP	United Nations Development Programme

UN-HABITAT

United Nations Human Settlements
Programme

GLOSSARY OF HOUSING RELATED TERMS

TERM

DESCRIPTION

Affordable Housing

The ability of a household to spend up to thirty percent (30%) of its gross annual income on the rent or purchase price of housing where the rent or purchase price includes applicable taxes and insurances and utilities. When the annual carrying cost of a home exceeds thirty percent (30%) of household income, then it is considered unaffordable for that household.

Advocacy

Creating awareness and getting the commitment of decision-makers for a social cause

Community

Includes groups of individuals living in close proximity to each other and/or other social groups, grassroots entrepreneurs or associations able to identify a need and come together to access project funds. The size of the community varies depending on the type of project intervention and includes people from all areas that make direct use of the project.

Consumers

Home buyers and those renting

Developer

A person or Company who develops real estate, especially by preparing a site for residential use

District Assembly

(Also Municipal or Metropolitan Assembly)

A Local Government or Authority organised in accordance with the Constitution and laws of Ghana, and the Local Government Act, 1993 (Act 462), which

is responsible for planning for and implementing all development projects within its jurisdiction and regulated by the appropriate act of Parliament in the form of legislative instruments.

Dwelling Units/Housing Units

Single houses, flats, apartments, and part of commercial buildings and boarding houses (catering for less than six persons) in which private households reside. The essential features of a dwelling unit are “separateness” and “independence as separate houses, flats/apartments, townhouses, barracks and part of commercial buildings

Environmental Impact Assessment

Detailed studies, which predict the effects of a development project on the environment and provide plans for mitigation of adverse impacts

Environmental Management

The processes and systems for dealing with the environmental effects of development

Good Governance

The processes for assuring transparent and accountable decision-making in planning of investments, implementation and management of services involving all stakeholders.

Housing

A multi-dimensional commodity that includes physical shelter, the related services and infrastructure, and the inputs such as land and finance required to produce and maintain it. Housing also covers the solutions geared at improvement of the shelter and the environment in which it exist.

Housing Rights

The right to adequate housing in terms of: security of tenure; availability of services, materials, facilities and infrastructure; affordability; habitability; accessibility; location and cultural adequacy

Low-Income

There is no standard definition for low –income, the tacit definition which has been adopted by local financial intermediaries and is household daily income of \$2 a day or less

Pollutant

This is generally any substance when introduced into the environment in excess quantities of the natural background concentrations, adversely affects the usefulness of a resource or the health of humans, animals and ecosystems

Rainwater Harvesting

The collection of rainwater for re-use on site, growing crops and for other human use. It's done through run-off harvesting or roof water harvesting

Real Estate/Property

All the interests, benefits, rights and encumbrances inherent in the ownership of immovable property that encompasses land along with structures permanently affixed to the land, such as buildings.

Rural Community

Community with a population of less than 5,000 people or any other figure which the Ministry of Water Resources, Works and Housing, in consultation with appropriate government agencies, may from time to time declare by publication in the Gazette and the mass media.

Sanitation

Sanitation is defined to include connection to a sewer or septic tank system, pour-flush latrine, simple pit or ventilated improved pit latrine with allowance for acceptable local technologies.

Slum:

A slum household can be defined as a group of individuals living under the same roof in an urban area who lack one or more of the following: 1. Durable housing of a permanent nature that protects against extreme climate conditions. 2. Sufficient living space which means not more than three people sharing the same room. 3. Easy access to safe water in sufficient amounts at an affordable price. 4. Access to adequate sanitation in the form of a private or public toilet shared by a reasonable number of people. 5. Security of tenure that prevents forced evictions.

Strategic Environmental Assessment

Systematic evaluation of the environmental effects of policies, plans and programmes

Water Resources

A general term encompassing the concepts of availability (the location, spatial distribution, or natural fluctuations of water); accessibility (given availability, whether consumers can have water or can afford water in adequate quantities); and quality (whether accessed water is free of contaminants and safe for consumption)

1 INTRODUCTION

1.1 BACKGROUND

Rapid population growth and, in particular, increasing urbanization, have made shelter one of the most critical challenges currently facing the country. Increasing overcrowding, declining quality of housing and access to housing services characterize much of the housing stock in Ghana. The housing challenges in Ghana are therefore of two types: the quantity and quality of housing. As empirically depicted in the Ghana Housing Profile of 2011, the situation of quantitative and qualitative challenges in the housing sector is very serious, requiring urgent action.

In spite of the gravity of the challenges and notwithstanding the fact that these issues have confronted the country for a long time, attempts at resolving them have not been clear and concise. The absence of a comprehensive policy response to the dire situation has created a vacuum with its effects cascading from the national level down to the local level. The Housing sector plays an important role in the social and economic development of the country, both in terms of investment in housing stock and output of services. First, on the national level, investment in housing represents a large share of total capital formation. Secondly, expenditure on the consumption of housing services accounts for a substantial part of the disposable income of private households. Thirdly, for the individual household, house ownership means much more than just shelter. For low income households, it is the most important incentive to save, the principal asset a household might own, a source of rental income, and, perhaps most importantly, the basis of economic activities - the shop or workshop for small scale enterprises

In the absence of a policy, the country does not gain from the inherent economic benefits that can be leveraged from the housing sector in terms of employment, fixed capital and financial deepening. Additionally, the other essential function of housing as a primary social need of society at

large is deprived thereby worsening the precariousness that vulnerable groups face in meeting their housing needs. Even though organizational structures have been put in place by successive Governments in the past, coordination of activities to ensure sustainable supply and equitable allocation of housing across the entire country has been weak. Similarly, despite the existence of various instruments such as policies, laws and regulations, the housing sector is still unable to produce the desired outcome.

Conventional approaches to the delivery of housing in both the public and private sectors, have also had limited impact in solving the housing deficit. Only a small proportion of houses delivered have filtered to the low-income population where the need is greatest. Even in instances where housing schemes were deliberately targeted at the urban poor, such schemes still remained out of their reach.

In this regard, Government sets out this new policy on the basis of its understanding of the “enabling framework” whereby the state will play a less direct role in the housing sector in the future and encourage private sector developers, cooperative groups and other actors to take leadership in the delivery with the state facilitating equitable production and allocation.

1.2 POLICY FORMULATION PROCESS

1.2.1 Previous Policy Approaches

Past Governments' interventions and responses to the housing deficit were to directly construct houses or give loans to workers to build houses, or subsidize State Agencies like State Housing Company Limited, Tema Development Corporation and Department of Rural Housing to build for the public. Some of the state sponsored initiatives included the Roof and Wall Protection Loans Schemes, supply of some building materials, Construction of Low Cost Houses, Government Estate Houses and Rural Housing Co-operatives among others. The activities of most of the state agencies that embarked on housing programmes were directed primarily to housing workers in the urban areas who were formally employed. With time and changing economic conditions, this approach became unsustainable.

While measures were taken during the first phase of the Economic Recovery Programme to generate quick responses in the delivery of housing, much in the sector still remains to be addressed for long-term development of the sector. Some support has been given to the Building and Road Research Institute to train artisans and entrepreneurs in the art of production and use of local building materials, notably bricks, as well as cost saving construction techniques. The Department of Rural Housing has also been active in providing training to rural communities in basic construction skills, local building materials production, wall protection as well as drainage and erosion control measures.

After three decades of policy vacuum, the first direct attempt in the post-colonial era to institute a coherent framework to specifically guide the activities of all state and non-state actors in the housing sector culminated in the National Housing Policy And Action Plan (1987 – 1990). This however remained a draft statement of intent as it was not formally adopted by the Government. This was followed in 1991-92 by another draft Comprehensive National Shelter Strategy document, prepared in collaboration with UN-Habitat (UNCHS) which also suffered similar fate as the first one. Several attempts followed thereafter in 1999, 2000, 2003 and 2005 to review or update the shelter strategy, albeit with no success in being formally adopted by successive Governments.

Reasons for the consistent failure of successive Governments to formally adopt draft housing policies that had been commissioned are outlined in other publications including the National Housing Profile (2011).

1.2.2 The National Housing Policy Development Context

The National Housing Policy has undergone a variety of activities to ensure as wide as possible subscription by the range of stakeholders affected in any form by the implementation of the policy. These activities comprising both formal and informal engagements have stressed broad-based participation and transparency.

Although the preparation of this National Housing Policy commenced in June 2005, suggesting that the policy is long overdue it has nonetheless been enriched by the extensive deliberative and consultative steps it has gone through. It can be claimed that consensus has been reached in all

aspects of the policy and portends successful outcomes in its implementation.

It has been taken through series of activities including the following;

- A review of past policies, programmes, projects, as well as reports and position papers on housing in Ghana;
- An examination, and incorporation, of international and national policy frameworks and global good practice regimes;
- Consultations with key experts, leading practitioners, advocates and interest groups;
- Stakeholder conferences, seminars, colloquia, and workshops at national, regional, district and community; and
- Opinions and contributions from international organisations including UN-Habitat were solicited.

The primary objective of these varied processes was to ensure thorough consultations, broad participation, objective assessments of the housing sector, realistic projections of the contributions of all stakeholders, precision on the commitments of the state to the sector, and targeted advocacy to elicit inputs from all interest groups. It was envisaged that the variety of activities and processes undertaken in the design of the policy would lead to a) the mobilisation of public interest in housing, b) harnessing of informed opinions, ideas and resources across the variety of interests, and c) in going forward, the implementation of the housing policy, the generation of a convergence platform that would foster national discussions, debate and consensus in the design of institutional, legal and practice reforms necessary for the success of the policy.

1.2.3 International Frameworks

The National Housing Policy (2015) has been developed taking into cognisance the country's explicit as well as implied subscription to the under-listed principles, covenants and declarations including their respective inherent goals and objectives:

- Article 25 (1) of the Universal Declaration of Human Rights, 1948
- Article 11 of the International Covenant On Economic, Social and Cultural Rights, 1966
- The International Year of Shelter for the Homeless in 1987

- The Global Strategy for Shelter, 2000
- The Istanbul Declaration on Human Settlements of 1996
- The Habitat Agenda, Goals and Principles, Commitments and the Global Plan of Action, 1996
- Targets 10 and 11 of Goal 7 of the MDGs, 2000
- The Declaration on Cities and Other Human Settlements in the New Millennium of 2001.
- The Rabat Declaration of Making Slums History, 2012
- Strategy Documents of the African Ministerial Council on Housing and Urban Development (AMCHUD) IV Meeting of 2013
- The Enhanced Framework of Implementation and Related Outputs of AMCHUD, 2005

Furthermore, the preparation of the National Housing Policy also took into account the key arguments, findings and propositions made in the following seminal publications:

- State of the World's Cities Report 2012/2013: Prosperity of Cities (2013) UN-Habitat
- Enabling Housing Markets to Work (1993) World Bank
- Cities in Transition – World Bank Urban and Local Government Strategy (2000) World Bank

1.2.4 National Frameworks

The following national frameworks – constitutional, legal, policy and technical – were consulted in the formulation of the National Housing Policy (2015).

- The Constitution of Ghana
- Chapter 6 of the Ghana Shared Growth and Development Agenda (2013)
- The Local Government Act (1993) Act 462
- The National Urban Policy (2011)
- Draft Land Use and Spatial Planning Bill (2011)
- Draft National Slum Upgrading and Prevention Strategy (2013)
- National Policy on Public – Private Partnership (2011)

Some of the principal reports and studies considered in the preparation included

- Housing and Urban Development in Ghana (2004) United Nations Human Settlements Programme, Nairobi
- Upgrading Low-Income Settlements – Country Assessment Report: Ghana (2002), World Bank
- Housing in Ghana and Investment Opportunities (2005) Ministry of Works and Housing
- Ghana Housing Profile (2011), UN-Habitat

1.3 SITUATIONAL ANALYSIS

1.3.1 Population Growth and Distribution

The population of Ghana is generally distributed into large, medium and small sized settlements. The urban population has shown a dramatic increase from approximately 35% in 1984 to a 42% in 2000 and approximately 51.5% in 2010.

Clearly, Ghana is on the ascendancy to becoming predominantly urbanized: a process which is unavoidable and irreversible. Even though, urbanization is on the increase, the phenomenon is not uniformly spread across the national territory. Accra and Kumasi stand out with populations above 1,000,000, whilst the next hierarchy of settlements begin at 300,000 and below even though the number of urban settlements has increased from 189 in 1984 to 364 in 2000 and 402 in 2006. The extreme majority of these settlements could be described as micro-urban because they have populations around 5,000 – 10,000 or more.

About 60% of the urban population is concentrated in the Greater Accra, Ashanti and the Western Regions. Whereas there is growth in some of the regions, there is serious decline and stagnation in others, which hitherto used to be thriving urban regions and towns.

1.3.2 Housing Stock

The 2010 Population and Housing Census records total stock of houses for the country as 3,392,745 about half (57.7%) of which are in the rural areas. The data further show that the stock of houses increased by 60.1% compared with the figure recorded in the year 2000, much more than the increase in population (30.4%) over the same period.

A total of 5,467,054 dwelling units were also recorded in the 2010 Population and Housing Census. In terms of construction, mud brick or earth (34.2%) and cement or concrete (57.5%) are the two main materials for outer wall. For roofing, the share of the main materials is as follows; corrugated metal sheets (71.4%), thatch/palm leaves (8.6%) and slate/asbestos (13%). In terms of quality and durability, about 15% of dwelling units are not adequately roofed. This may pose difficulties and inconveniences during bad weather.

1.3.3 Housing Ownership

The 2010 Population and Housing Census records that nationally about 47.2% of dwelling units are occupied by their owners, while 31.1% lived in rented premises, 20.8 % are occupied rent free. The results indicate that ownership of living units is mainly by private individuals, household members and relatives who are not household members. Only 3.7% of dwelling units are owned by employers (public and private).

The Ghana Living Standards Survey (GLSS) 5 classifies housing into eight (8) types as follows:

1. Rooms in compounds
2. Rooms (other types)
3. Separate houses (bungalow)
4. Flats/ apartments
5. Semi-detached houses
6. Several huts/ buildings
7. Tents/ improvised housing (kiosks/containers)
8. Others

Compound houses still dominate the existing housing in urban Ghana but have declined from 62 per cent of Accra's housing stock in 1990 to 42.5 per cent in 2000. Newer forms, such as bungalows and, especially, flats and informal types (wooden shacks, kiosks, etc.) are growing very rapidly in proportion, but each is still a small component of the stock. It is reported that compounds are no longer being built in Kumasi. In contrast, in Tamale, the housing sector profile found that all four of the sampled houses in newly-developing areas are compounds. Out of the 11.5million rooms in Ghana, 40 percent (4.6million) are in urban areas of which 13 percent (1.5million) are in Greater Accra Region.

There is a high concentration of households in urban Ghana (around two fifths – 2.7million) occupying single rooms. It is evident, also, that about one third of urban households manage to obtain two rooms (31 per cent in Accra) but very few enjoy three or more rooms. In Accra almost 60 percent of rented or rent-free properties are owned by private landlords; 50 percent in other urban areas. In Accra, about one in four renter and rent-free households live in houses owned by a relative but about 40 per cent do in the rest of the urban areas. Publicly-owned housing is a small proportion of all rented and rent-free accommodation, only 9.3 percent in Accra and 4 percent elsewhere.

1.3.4 Housing Needs

The Zoning Guidelines and Planning Standards (2011) recommend maximum room occupancy for low income households of two people per room. On the basis of the two people per room occupancy the need for rooms was calculated from the household sizes data from the 2000 Population Census by UN Habitat Ghana National Housing Profile. Accordingly Housing Profile survey data showed that almost 60 percent of households occupy only one room, 25 percent at two rooms, 9 percent at three, and 4 percent at both four and five-plus rooms. In contrast, there is much lower demand for single rooms; greater demand for two rooms per household (at 2.5 and 3 persons per room occupancy rates) Very few households needed more than four rooms at that crowding threshold.

Based on the household size data for 2000 from GLSS 5 the Housing Profile estimated that there are more than 30 percent of households occupying one room who should be in more rooms at crowding thresholds of 2 persons per room and 2.5 persons per room, and more than 20 percent at the 3 persons per room threshold. Thus, out of the 1,733,000 households in urban Ghana in 2000, between 295,000 and 520,000 households occupied single rooms when they should be in two or more rooms just to clear the various overcrowding thresholds.

The Housing Profile has estimated roughly that just to clear the shortfall in the number of rooms available for occupation in urban Ghana, at 2 persons per room, 1.7million rooms must be built. The provision for new households is, however, much greater. Assuming an urban mean household size of 4.75 persons, the population growth is likely to add two

million extra urban households by 2020.

At the preferred threshold of 2 persons per room, a total stock of 4million new rooms are already required for the additional households between 2000 and 2010. This includes the existing shortfall of 1.7 million rooms as at 2000. Additionally, 3.2 million rooms will be needed to keep up with population growth by 2020. Thus, going by the preferred maximum occupancy of two persons per room, a total of 7.2 million extra rooms are required by 2020 to be able to address the deficit and accommodate the new households. However, if the housing sector profile assumes the 1.5million estimated supply between 2000 and 2010, the numbers of rooms required during the next decade reduce to 5.7million at the preferred occupancy threshold of 2 persons per room.

1.3.5 Rural Housing

Historically, the unique needs of rural housing have received little attention. Government has already initiated a process of institutional review that seeks to bring the question of rural housing into the mainstream of national housing policy. This is aimed at achieving a balance in emphasis between urban and rural housing by taking cognisance of the unique characteristics and requirements of rural communities. Some of the special needs of rural housing to be taken care of are:

- The dilemma facing farm workers reaching the end of their working lives;
- The different composition of rural households;
- The effects of circulatory migration;
- The pre-dominance of female headed households;
- The non-saleable nature of the rural home;
- The diversity of tenure arrangements; and
- The impact thereof on accessing credit and subsidies.

1.4 KEY ISSUES AND CHALLENGES TO HOUSING

The constraints against the nation's ability and capacity to resolve the housing crisis are many. On the supply side the factors include:

- Land cost and accessibility;
- Lack of access to credit;
- High cost of building materials;

- Outdated building codes and standards; and
- Lack of effective regulatory and monitoring mechanisms.

On the demand side, it is basically affordability in the face of general low level of incomes of the people.

In order to meet the housing challenge in the country, Government aims to establish a sustainable housing process which will eventually enable all Ghanaians to secure housing with secure tenure, within a safe and healthy environment and viable communities in a manner that will make a positive contribution to a democratic and integrated society, within the shortest possible time frame.

THE POLICY 2 FRAMEWORK

The policy is structured according to a framework that aims to be effective, responsive to, and appropriately links the critical issues of concern with well-articulated goals, objectives and interventions that will drive every actor and system to become efficient, sector-wide and at the National Level.

2.1 GUIDING PRINCIPLES

a) **Housing and Human rights: Universality of rights to adequate housing**

The right to an adequate standard of living is of central importance for the enjoyment of all economic, social and cultural rights. The right to housing applies to everyone irrespective of gender. Government shall take whatever steps necessary for achieving the full realization of the right to adequate housing. Measures designed to satisfy the State's obligations may reflect whatever mix of public, private and community sector interventions considered appropriate.

b) **Sustainability and Resilience: Utilise sustainability principles to guide shelter and human settlement development:**

The state shall ensure that all housing construction are based on principles of sustainability. All new housing shall utilise durable materials in their construction without jeopardising the environment or the viability of the base resources used in their production. New communities shall be developed to also withstand the vagaries of climate change and disasters.

Furthermore, all human settlements, aggregating residential, commercial, social and other functions shall be built on principles of sustainability. Existing communities that have degraded due to poor maintenance of housing and infrastructure will be upgraded

to attain the goal of resilience.

c) Equity: Assuring fairness in allocation of public resources and prioritising the protection of vulnerable groups:

The state shall ensure that public resources, including funds, technical knowledge and policy leverage shall be deployed taking into account the different income levels of households within society. The needs of vulnerable groups shall be prioritised and effectively targeted in all interventions. To this extent, the state shall monitor activities in the housing sector as well as activities in allied sectors that have influence over and / or impact the housing sector such that the interests of vulnerable groups are not jeopardised, taking appropriate intervention measures to mitigate adverse outcomes affecting the vulnerable groups.

d) Security: Ensure security of tenure and safety of life and property:

The state shall promote a progressive engagement approach to ensure that tenure conditions are improved for all, irrespective of income or social class. This shall form the basis of the guarantee of the fundamental rights to adequate housing by which all persons are protected from arbitrary evictions without recourse to legal rules. Additionally the government commits to working with other social partners in providing shelter with security of tenure aimed at the least endowed segment of society. Security shall also manifest in the form of personal safety of households from criminal and physical endangerment through appropriate and communal measures.

e) Inclusivity: Compel inclusiveness in the planning, design, implementation, management, monitoring, evaluation and scaling up:

The state shall give recognition to interests, prospects and resources of all parties – be it needs, ideas, financial capacity, time, networks and any other – irrespective of income, ethnicity, education, gender, and social standing. The state pledges to give opportunity for the incorporation of these interests in the design and implementation of the policy and take into account of (and

mitigating where necessary) the variable impacts this may have on all groups. Dialogue, debate and consensus will be the basis of all decision-making in the formulation of housing solutions.

f) Scale and diversity: Increase the scale and diversity in shelter production and access to cater for all segments of society:

All activities emanating from the implementation of the housing policy shall not be limited to a particular geographic region or locality or end at a pilot or demonstration phase. Efforts shall be made to ensure that benefits of all interventions are extended to the entire country as much as possible. The Housing Directorate of the MWRWH working in partnership with all MMDAs and other Stakeholders will bear the responsibility for ensuring that all housing policy interventions are expanded to the entire country.

Furthermore, the recognition of the diverse needs within society will underpin the design of all public, private and community initiatives in the formulation of housing solutions. In accommodating these diverse needs in housing programmes however, the state will promote and compel social harmony by encouraging social integration.

g) Economic Empowerment and Family Self Sufficiency:

Housing does not only fulfil the basic need of shelter, but also plays a vital role in the economic health of the Nation. Economic growth and prosperity enhances the creation of integrated communities and foster a sense of pride, which could encourage family self-sufficiency. The greater the ability of the household to be self-sufficient, the less the anticipated input or responsibility of Government to support that household.

2.2 THE VISION

The Government of Ghana envisions a country in which everyone is able to access safe, secure, decent and affordable housing either owned or rented.

The vision of the Government for the housing sector feeds into the desire to leverage the housing sector to facilitate industrialisation, local

economic development, job creation, environmental sustainability and social development.

2.3 GOAL OF THE POLICY

In this respect, the main goal of the housing policy is:

- To provide adequate, decent and affordable housing that is accessible to satisfy the needs of all people living in Ghana;
- To ensure that housing is designed and built to sustainable building principles leading to the creation of green communities;
- To ensure that there is participation of all stakeholders in decision-making on housing development and allocation in their localities; and
- To ensure adequate and sustainable funding for the supply of diverse mix of housing in all localities.

2.4 POLICY OBJECTIVES

The main objectives of the Policy are:

- To promote greater private sector participation in housing delivery.
- To create an environment conducive to investment in housing for rental purposes;
- To promote housing schemes that maximizes land utilization.
- To accelerate home improvement (upgrading and transformation) of the existing housing stock;
- To promote orderly human settlement growth with physical and social infrastructure;
- To make housing programmes more accessible to the poor (Social Housing);
- To involve communities and other non-traditional interest groups in designing and implementing low-income housing initiatives; and
- To upgrade existing slums and prevent the occurrence of new ones.

POLICY INITIATIVES FOR ACHIEVING OBJECTIVES

A number of initiatives have been designed to respond to the listed objectives.

It is envisaged that the combined implementation of these initiatives will lead to the overall improvement of the sector with respect to the supply, demand and the efficiency of the market.

3.1 INITIATIVE RESPONSE TO OBJECTIVE 1:

To promote greater private sector participation in housing delivery

- i. Establish and outline a long-term national housing programme disaggregated to the MMDA level. This is to ensure that the initiative progressively meets the housing needs of all households across the entire spectrum of incomes within the shortest possible time frame. It is expected that adequate resources would be mobilised from the government, private sector, non-governmental organisations, international development partners, communities and individual households to fund the initiative. In the supply programme, an enabling environment will be created to encourage the private sector to participate in housing delivery.
- ii. Facilitate private sector access to land banks through a programme of land ownership confirmation and guarantee arrangements with MMDAs and regional land bank registry. This would be done in collaboration with land owners in all regional and district capitals to reduce the associated risk and transaction costs.
- iii. Provide fiscal and monetary incentives for increased private sector investment in housing infrastructure for those benefitting

lower-income households. The details of these incentives are contained in the country's investment code.

- iv. Establish and operate National Housing Fund as a mechanism to leverage private capital into housing and infrastructure investments (site and services, new developments, slum upgrading, construction and mortgage financing, institutional support). The fund will be resourced from the issue of national housing bonds, annual budget of Government, as well as grants sourced from Development Partners, Non-Governmental Organisations, remittances from Ghanaians living in the Diaspora and other interest groups. The Fund shall operate as an investable portfolio with competitive returns that are tax deductible for low-income housing and infrastructure development.
- v. Promote Housing development partnerships between public, private and community actors, in appropriate and suitable formations, such as MMDAs Infrastructure Partnerships (MIP's) and MMDAs Service Partnerships (MSP's), at national, regional and district levels. These partnerships shall be contracted under the ambit of the Public-Private Partnership (PPP) policy. This intervention aims to leverage respective resources of participating partners to increase housing supply using tools such as land readjustment and optimisation, as well as housing densification and reductions in overall housing production costs.
- vi. Promote variety in cost recovery for private sector investors in housing and infrastructure development through mechanisms such as land swaps, ring-fencing arrangements, etc.
- vii. Create an MMDAs-based land market information system harnessing and publicising geo-referenced land management information in digital database platforms to increase investor knowledge and confidence for housing development.
- viii. Create an MMDAs-level database of human settlements infrastructure inventory that directs prospective investors to

localities with poor infrastructure. The inventory, to be done in each district would provide the following information:

- Name of community / locality;
 - Geographical location using global geo-referencing;
 - Current population;
 - Existing social and physical infrastructure and its physical land area;
 - Target group for the infrastructure;
 - State of maintenance of the existing infrastructure;
 - Future infrastructure needs assessment – (medium-term: 3-5 years and long-term 10-15 years);
 - Capacity of existing agencies to implement programmes;
 - Additional capacity requirements including new institutions;
 - Funding requirements over the planning horizon and proposed sources of the funding for projects.
 - Existing economic and potential economic activities.
- ix. Establish collaborative partnership between built environment professional associations, MWRWH, MLGRD, MMDAs and EPA to leverage technical capacity in monitoring of infrastructure developments to comply with planning standards and guidelines.

3.2 INITIATIVE RESPONSE TO OBJECTIVE 2:

To create an environment conducive for investment in rental housing:

- i. Promote the development of rent-to-own housing schemes to facilitate the early access to housing in the short term for low income households and starter families.
- ii. Review the Rent Act, Act 220 (1963) to streamline rent regulations and empower the Rent Department to encourage investments in the construction of rental housing as well as the protection of vulnerable households from abuse by house owners.
- iii. Encourage rehabilitation of disused and/or abandoned properties into rental housing in collaboration with the MMDAs.

This will include the redevelopment of buildings deemed uninhabitable through the enforcement of fire protection, hazard reduction standards, structural failure, etc, by the MMDAs.

- iv. Encourage the inclusion of rental housing in new residential developments by developers. This will include mandatory rental housing developments in slum upgrading programmes through land readjustment and land pooling mechanisms.
- v. Encourage Home Owners Associations to adopt Rental Housing Expansion schemes and undertake advocacy on vertical incremental housing developments. This is to support rental housing construction as a local economic development intervention in partnerships between MMDAs and Home Owners Associations. In this regard, the MMDAs shall establish a register of Home Owners Associations in their jurisdictions.

3.3 INITIATIVE RESPONSE TO OBJECTIVE 3:

To promote housing schemes that maximises land utilisation:

- i. Establish and mainstream Inner City Revitalisation and Urban Regeneration programmes in the Development Plans of all MMDAs. This will include the revision of the housing density standards, and the promotion of high rise developments and optimal use of land. The initiative will also enable the remediation of degraded and polluted lands and take measures to maintain the setting and special character of the existing settlements benefiting from the revitalisation and regeneration interventions.
- ii. Promote partnerships between property owners and private investors for inner city revitalisation and urban regeneration interventions that utilise land pooling and land readjustment tools.
- iii. Promote mixed use property developments and zoning in all neighbourhood upgrading/improvement initiatives in

partnership with MMDAs. In this respect, MMDAs shall promote and prioritise the integration of multiple-use functions for properties in inner city locations that help to reduce travel time for residents as well as curtail urban sprawl.

- iv. Facilitate the provision of technical assistance at the MMDAs to rationalize existing plot allocations within a framework of an efficient land use, recommending appropriate housing schemes.
- v. Secure nature conservation and retain land for agricultural, forestry and related uses as a check on the unrestricted sprawl of large built-up areas and prevent neighbouring towns from merging into one another.
- vi. Institute tax measures and other mechanisms to discourage speculation on residential land and the retention of vacant land in urban and semi-urban areas.

3.4 INITIATIVE RESPONSE TO OBJECTIVE 4:

To accelerate home improvement (upgrading and transformation) of the existing housing stock:

- i. Promote neighbourhood level maintenance of housing through community management associations or property management companies. This shall include the identification or establishment of these neighbourhood management associations supported by capacity building initiatives to address their technical competence in maintaining the existing and new stocks of houses in rural and urban areas.
- ii. Design local infrastructure bonds for the improvement of infrastructure in deteriorated neighbourhoods to be recovered through premiums on the property taxes of beneficiary neighbourhoods and settlements.
- iii. Establish incentives for effective maintenance of family housing and introduce penalties in case of poor maintenance including

finest and demolition for endangerment to life and property.

- iv. Enforce building code and regulations in respect of fire risks and hazards, structural integrity, water and sanitation, electricity supply, ventilation and all -other facilities that will ensure safe habitation. This measure will be undertaken in collaboration with MMDAs and other regulatory institutions such as the EPA, Ghana National Fire Service, ECG, etc.
- v. Conduct periodic reviews of national building code and regulations to ensure their responsiveness to standards of structural integrity, service conditions and functional utility within the context of low-income affordability.

3.5 INITIATIVE RESPONSE TO OBJECTIVE 5:

To promote orderly human settlement growth with physical and social infrastructure:

- i. Guide and ensure environmental sustainability and systematic development in the implementation of housing projects. In this respect and for the purpose of ensuring liveability, creating opportunities for economic prosperity, fostering environmental responsibility, enhancing design excellence and demonstrating strong governance, all planning schemes shall be subjected to the following:
 - Environmental and Social Impact Assessment as spelt out in the Environmental Assessment Regulations (1999) LI 1652.
 - Transport/Traffic Impact Assessment in accordance with international best practice.
 - Ghana Green Building Council's Framework for Green Community Development.
- ii. Ensure the retention and improvement of green belts in all settlements. Green zones shall be located within and at the boundaries of MMDAs based on guidelines set within the Land Use and Spatial Planning Bill. Targets will be proposed for each

region to designate land as green belt zones. Lands designated as Green belt zones will be enhanced by improving its accessibility, biodiversity and amenity value,

- iii. Mandate the identification and acquisition of spaces for active and passive public recreation in neighbourhoods and communities.
- iv. Reinforce the coastal sensitivity mapping and management initiative by the EPA to improve information on flood risk and land use zoning. It is envisaged that this would ultimately enhance strategic planning and ensure development control.
- v. Protect and enhance biodiversity using Landscape Character/Capacity Assessments and Local Biodiversity Action Plans.
- vi. Mainstream and scale up the on-going flood disaster mitigation measures by removing properties situated in flood plains and obstructing water courses to minimise the frequency of disasters arising from such illegal blockages.
- vii. Promote the reduction of storm water run-off in communities through storm water management (collection, recycling and reuse) for irrigation, watering of lawns, flushing of toilets, etc. leading to minimization of perennial flood among other things. MMDAs shall assess and grant credits in the form of property tax deductions to all developments that reduce storm water run-off as stipulated in the Ghana Green Building rating tool sub-category 'Water Course pollution.'
- viii. Promote water conservation through rainwater harvesting, storage and usage in both rural and urban areas using appropriate housing designs.
- ix. Develop engineered landfill sites in major urban and metropolitan areas with adequate equipment and operational funds to support waste management activities.

3.6 INITIATIVE RESPONSE TO OBJECTIVE 6:

To make housing programmes more accessible to the poor (Social Housing):

- i. Consult, train and involve communities and households to offer services in development, maintenance and monitoring of infrastructure projects in their localities including community contracting in the monitoring of housing infrastructure projects.
- ii. Establish MMDAs Rent Deposit Guarantee Scheme in conjunction with accredited insurance and microfinance companies and accredited social landlords that principally provides rent advance guarantees in lieu of deposits to cover risk of damage on behalf of low-income households who could otherwise not afford to mobilise and pay such deposits upfront.
- iii. Encourage the formation of housing associations and housing co-operatives to access funds for housing through links to banks and relevant financial institutions as well as through other mechanisms such as the Susu Schemes.
- iv. Encourage the deepening of the pension and tax reforms to permit pension and tax deductions in support of down payment obligations and low-income housing investment respectively.
- v. Promote the use of local building materials such as compressed earth, laterite, bamboo, etc, as alternative building materials source to reduce construction cost and improve access to appropriate housing by lower income households.
- vi. Encourage MMDAs to develop temporary accommodation for the most vulnerable groups in society to be identified by MMDA.

3.7 INITIATIVE RESPONSE TO OBJECTIVE 7:

To involve communities and other interest groups in designing and implementing low-income housing:

- I. Encourage the participation of women, youth, PWD and the unemployed in Community-based infrastructure development programmes using labour intensive methods where appropriate.
- ii. Promote community-led Infrastructure finance arrangements to carry out community-driven infrastructure, housing and urban services initiatives in conjunction with MMDAs, private sector and Non-Governmental Organizations.
- iii. Establish community infrastructure fund for community initiated low cost infrastructure programmes and land use planning to improve ownership and enforcement of planning schemes through the provision of technical assistance on management and cost recovery.
- iv. Support the involvement of non-conventional partners such as Faith-Based Organisations, Civil Society Organisations, policy think-tanks and research and academic institutions as intermediaries in low-income housing interventions.

3.8 INITIATIVE RESPONSE TO OBJECTIVE 8:

To upgrade existing slums and prevent the occurrence of new ones

- i. Formulate and implement slum infrastructure improvement policy and develop strategies to upgrade and improve existing settlements that have become degraded.
- ii. Progressively integrate existing slums through revitalisation, redevelopment and regeneration into formal neighbourhoods and communities.
- iii. Ameliorate the effects of poverty on slum dwellers through a combination of infrastructure investments, quality of social services, incentives for upgrading and assistance for land regularization.
- iv. Empower low-income slum dwellers to be economically viable to

sustain their livelihoods and also participate in decision-making.

- v. Establish participatory housing development monitoring and control in partnership with the MMDAs including mandatory exhibition of planned schemes of neighbourhoods and communities.
- vi. Undertake media sensitization and public awareness programmes on the proposed land use plans of MMDAs to discourage infringements and abuse.

3.9 CROSS-CUTTING ISSUES IN HOUSING

Cross-cutting issues in housing inter alia include design suitability, ownership, usage, and communal acceptability.

- i. Women are traditionally, a disadvantaged group with respect to housing in terms of the design, development, ownership and use arising from discriminatory societal and cultural norms. In matrilineal tribes, there are constraints on women inheriting property of spouses in the event of bereavement which discourage women from joint home ownership with spouses for fear of losing their investments.
- ii. Other state and non-state actors also violate the rights of women as exemplified by the lack of access to credit by financial institutions in spite of their proven industry, frequent abuse and evictions of tenants especially women by landlords in households where women are the heads.
- iii. In view of the importance of shelter for women in particular, and the state in general, both require strategic facility in empowering this important segment of the society, such as, interventions to enhance their participation in construction-based employment, access to and control of properties and reduction of their vulnerability of tenure, should be a priority for all stakeholders in housing delivery.

- iv. The MWRWH in collaboration with the Ministry of Gender, Children and Social Protection and the Ministry of Justice and Attorney General's Department will conduct periodic reviews of social norms and practices that discriminate against the rights of women in housing and propose mitigating measures to address these concerns.
- v. In the quest for equity, all housing programmes that are funded by the National Housing Fund should demonstrate gender-sensitivity, disability friendliness, and should not stigmatize PLW-HIV/AIDS in labour recruitment during construction and post-construction allocations.
- vi. All housing designs should adequately address the needs of the disabled and the aged.

In all these cases, Government has a duty to protect women, PWDs, the Aged and PLW-HIV/AIDS as well as other categories of vulnerability and exclusion from these violations. Government will therefore ensure that discrimination against these category of persons, on the basis of their gender on issues relating to land, housing and property ownership are curtailed.

- vii. The Government shall ensure that all housing programmes facilitated by the implementation of this policy shall inculcate measures to reduce the exposure and vulnerability of low-income households to climate variability and change and enhance their adaptability and resilience concurrently. In this respect, the construction, maintenance and management of housing and allied infrastructure shall take into cognisance the needs of these households.
- viii. The capacity of actors in the sector shall be enhanced through the design and implementation of a regime of short to medium term training programmes across all the constituent sub-sectors. This shall be complemented by the organization of forums for periodic civic engagements to enable interactions of interest groups and engendering cross learning.

LEGISLATIVE AND INSTITUTIONAL FRAMEWORK

Currently, there is no single law that regulates the housing sector directly or which serves as the framework for housing governance in Ghana. The provisions made in the existing statutes are either not comprehensive enough to respond to the demands of housing development or too fragmented to deliver coherent interventions in housing.

Some of these existing legislations are outdated, repetitive or superfluous, inconsistent, and/or ambiguous. Such conflicts and inconsistencies call for a review of existing statutes to reflect the contemporary needs in the housing sector.

4.1 LEGAL AND REGULATORY FRAMEWORK

Statutes play a key role in establishing the platform for good governance and setting the parameters for defined roles and relationships. Housing governance in Ghana is fragmented in a number of statutes. These include the following;

1. Town and Country Planning Ordinance (CAP 84) of 1945:
2. The Administration of Lands Act (Act 123), 1962
3. The State Lands Act (Act 125), 1962
4. Rent Act (Act 220) of 1963
5. Conveyancing Decree 1973 (Act 175)
6. Local Government Act (Act 462), 1993
7. National Development Planning Commission Act (Act 479), 1994
8. National Planning Systems Act (Act 480), 1994
9. Home Mortgage Finance Law, 2008 (Act, 770);
10. The National Building Regulations (LI 1630) 1996
11. Zoning Guidelines and Planning Standards (2011)

In spite of these multiple laws regulating the housing sector, their

implementation have not yielded the requisite responses and results in improving housing conditions in the country. Currently, most of these laws are being reviewed while new ones are being formulated. This housing policy takes cognisance of the following reviews and propositions;

- The Draft Land Use and Spatial Planning Bill that seeks to address inherent weaknesses of the prevailing planning law i.e., Town and Country Planning Ordinance (CAP 84) of 1945.
- The Draft Rent Bill that seeks to reform the existing rent regulations, remove inherent constraints on housing supply, while maintaining the protection it offers low-income and vulnerable tenants from abuse and arbitrary actions by landlords.
- The Draft Real Estate Authority Bill that seeks to ensure that, all real estate transactions including leasing, renting and purchasing of residential developments brokered by third parties are regulated to curtail the incidence of poor real estate agency services and money-laundering.
- The National Building Regulations (L.I. 1630) of 1996 that seeks to ensure the improvement in housing durability, habitability and the mechanism for enforcement.
- Furthermore, the Draft Condominium Bill seeks to regulate multi-family property developments and the management of shared spaces in order to minimise absence of ownership over communal spaces.
- The Draft Property Right to Spouses Bill seeks to provide for and regulate rights of spouses during or upon termination of a marriage in accordance with article 22 of the Constitution, to provide for the property rights of cohabiting persons and for related matters.

4.2 INSTITUTIONAL FRAMEWORK

Currently institutional arrangements within the housing sector remains fragmented, inconsistent with existing regulations and inadequately funded. It is characterised by lack of clear roles, responsibilities, definition and appropriately delineated lines of accountability. Given the large number of Governmental agencies directly involved in the provision of housing and infrastructure facilities, a clear definition of institutional roles and responsibilities are required for an efficient and integrated approach to housing development. These will necessitate a re-definition of responsibilities and streamlining of functions within the housing sector. The key interventions in reforming the institutional framework would be to:

1. Establish a National Consultative and Coordinating Committee on Housing to serve as a focal point for the co-ordination of the activities of the MDAs, MMDAs, Private Sector and other relevant organizations in the housing sector to ensure effective collaboration in National housing development. The membership shall be selected based upon the spectrum of interests within the housing sector. The Housing Directorate of the MWRWH will among its duties; serve as the secretariat for the Committee.
2. Establish a National Housing Authority (NHA) to facilitate the overall development of the sector. The NHA will among other duties operationalize the Government's housing policy through strategies and programmes to be implemented by MDAs, MMDAs and other stakeholders.
3. Establish a National Housing Fund to direct housing investments to strategic segments of the housing market.
4. Strengthen the housing unit within the MMDAs. This Unit shall: -
 - i. Re-orient MMDAs to become proactive local facilitators using housing to stimulate local economic development and social justice.
 - ii. Co-ordinate the activities of actors from the private sector,

communities, Non-governmental organisations and households to ensure the delivery of quality housing and the efficiency of allocations through the market mechanisms.

- iii. Harness and disseminate information on housing and its constituent sectors of land, finance, building materials, construction technology, labour and planning to enable partners in the private sector, communities, Non-Governmental Organisations and households to take informed decisions in housing investments and allocations.
 - iv. Establish a register of social housing homeowners providing rental accommodation for lower income households. In this regard, MMDAs shall work with actors in the insurance and microfinance sector to establish the Rent Deposit Guarantee Scheme that will cover risks associated with low-income rentals.
 - v. Establish a land bank register to provide prospective investors' adequate information on the land ownership status, locations, availability and other such needs as will aid decisions on housing investment.
5. Promote the establishment of housing associations, housing cooperatives and community / neighbourhood management boards. This will enable the participation of households and communities in the local economy produced by housing developments and transactions. It will also engender opportunities for households to be involved in the broader local governance issues of service delivery. The policy takes cognisance of the existing (and growing) phenomenon of land and housing cooperatives found in formal public and private sector organisations and trade associations such as teachers, nurses, doctors, drivers, civil servant, etc. The National Housing Authority in collaboration with the MMDAs shall work with these housing associations and cooperatives to improve the utilisation of land banks held by these groups.

4.3 RESEARCH AND DEVELOPMENT

Research contributes substantially to housing delivery, due to the current technological advancement. Even though previous Research and Development (R&D) efforts have had some impact on the development of the building materials industry, it is obvious that much more work needs to be done to achieve positive results. First, there is need to redefine the focus of research activity on building materials.

Emphasis will be directed at providing solutions to urgent problems facing the housing industry with special focus on the problems of the urban and rural poor. Technologies that would help this category of the population to have access to affordable materials for housing construction would be supported.

Further research will be done to improve local building materials (burnt clay brick & tile, pozzolana, Compressed Earth Blocks (CEB), Micro Concrete Roofing Tiles (MCRT), Bamboo, etc.), and promote its production and usage in the country.

4.4 CONSUMER PROTECTION AND EDUCATION

Many of the problems characterized with the current housing impasse stem from the fact that activities of the existing organizations and agencies regulating the housing sector have been marginally successful, partly arising from inadequate capacity. Government will thus strengthen these organizations to enable them improve on their responsiveness to consumer demands. Adequate measures to protect the rights of consumers and inform them on the technical, legal and financial aspects of housing is a critical priority. To this end, Government will promote the establishment of advocacy platforms that will support the rights of ordinary citizens, especially the vulnerable.

5 ROLES AND RESPONSIBILITIES OF KEY INSTITUTIONS

5.1 MINISTRY OF WATER RESOURCES, WORKS AND HOUSING

The Ministry of Water Resources, Works and Housing as lead Ministry, through the Housing Directorate will initiate steps towards establishing the National Housing Institutional Structure. This will involve the preparation of an agenda for review by the Inter-Ministerial steering committee and final approval by Cabinet. This will ensure that decisions taken will enable other collaborating agencies conform to the requirements of the National Housing Strategy. This will be done in collaboration with the National Housing Authority (proposed) and the National Development Planning Commission.

The Ministry of Water Resources, Works and Housing (MWRW&H) will have as its major functions, the following:

- i. Formulate and implement the National Housing Policy and its Action Plan;
- ii. Design mechanisms for monitoring and evaluation of the National Housing Policy and undertake periodic reviews of the implementation of the policy and action plan in collaboration with other stakeholders
- iii. Conduct periodic socio-economic research as well as housing needs assessments for future programme and project developments in housing;
- iv. Promote the design and development of new low income housing schemes in urban and rural areas;

- v. Facilitate access to land acquisition from Stool, Family and State etc.;
- vi. Collaborate with other partners in the research and development of local building materials and construction technologies, and promote the usage;
- vii. Facilitate access to finance and credit for housing development.
- viii. Establish and maintain a comprehensive database on sources of raw materials and building materials production;
- ix. Promote the development of technologies appropriate to available raw materials and local socio-economic conditions;
- x. Promote the development of production manuals and design guides to enhance widespread production and use of local building materials;
- xi. Promote information exchange and dissemination among MMDAs in the country. Similarly, establish linkages with relevant external institutions and agencies for information exchange on suitable technologies;
- xii. Assist in the mobilization of credit for the development of alternative building materials and promote the usage

5.2 REGIONAL COORDINATING COUNCILS

The Regional Coordinating Councils (RCCs) of the various Regional Administrations in the country have a critical role to play in ensuring effective and sustained housing delivery. In support of the housing policy, they are expected to set performance parameters within the context of the national development framework. They are also charged with the responsibility of aggregating local projections of housing needs into regional housing supply goals and transmitting same into the national housing supply goals. RCCs shall also be responsible for

coordinating and monitoring district housing policy (within broad national guidelines), in as far as it relates to minimum housing norms and standards in the Region; development priorities and programmes; urban and rural development; land identification and planning within the Region including performance criteria urban spatial restructuring and rural settlement restructuring.

5.3 METROPOLITAN, MUNICIPAL AND DISTRICT ASSEMBLIES

The physical processes of planning and housing is very much a local community activity. As principal actors at the local level, MMDAs already have sub-committees for Infrastructure and Social Services that could form the basis for a District Housing sub-Committee. However no department within the MMDAs has direct responsibility for housing apart from the passive function of land use planning and development control. It therefore requires some legislative reforms to the Local Government Act, 1993 (Act 462); the Local Government Service Act, 656 (2003); L.I. 1961. Local Government (Departments of District Assemblies) (Commencement) Instrument, 2009; and the allied scheme of service for staff of the local government services developed by the Local Government Service.

Upon the completion of the proposed reforms, MMDAs will undertake several housing functions as part of activities in the preparation of their respective Medium Term Development Plans (MTDP). This shall include setting MMDA level housing supply goals and integrating housing into local economic development initiatives. To this end, MMDAs are expected to be proactive in identifying and designing land for housing purposes and in planning and regulating land use and development in areas under their jurisdiction in conformity with national standards. Furthermore, MMDAs shall regulate safety and health standards in housing provision and support the creation and maintenance of a public environment conducive to viable development and healthy communities. In addition, MMDAs shall also be

responsible for initiating welfare/social housing and providing community and recreational facilities in residential areas and promote community mobilisation for housing delivery.

5.4 NATIONAL DEVELOPMENT PLANNING COMMISSION

The National Development Planning Commission (NDPC) Act 1994 Act 480 mandates the NDPC to regulate the national development planning system through guidelines and legislative instruments. The NDPC is also charged to coordinate development planning in the country and request Ministries, Sector agencies, Metropolitan, Municipal and District Assemblies (MMDAs) to prepare development plans for its approval. The role and responsibility of the NDPC is to mainstream housing in the national development planning process. It is also to guide the Ministry of Water Resources, Works and Housing, its sector agencies and MMDAs to implement housing policies and strategies.

5.5 TOWN AND COUNTRY PLANNING DEPARTMENT

The Town and Country Planning Department is one of the decentralised departments under the MMDAs and key agents in the land delivery and development process. At the national level, the Town and Country Planning Department shall assist the NDPC and the MWRWH in formulating guidelines and approaches for the implementation of programmes and projects in housing development and allocation. Furthermore, the Town and Country Planning shall advise the key stakeholders on land use planning issues for housing programmes and projects.

5.6 LANDS COMMISSION

The Lands Commission shall support the NDPC, MWRWH and the Town and Country Planning Department to implement the National Housing Policy with expert advice on issues of land acquisition and management. The advice of the Lands Commission shall be directed towards national level stakeholders

as well as MMDA level stakeholders (through the offices of the Regional Lands Commission).

5.7 BUILDING AND ROAD RESEARCH INSTITUTE

The Building and Road Research Institute shall undertake the following initiatives:

- i. Research on the development of appropriate technologies for the production of some building materials;
- ii. Evaluate local raw materials and energy sources and establish long-term performance characteristics of building materials and components;
- iii. Design and fabrication of prototype equipment for production of building materials; and
- iv. Disseminate the findings of research including technological innovations through training workshops and demonstration projects, information packages, training courses and seminars.

5.8 COMMUNITY PARTICIPATION

The formation of co-operatives and the strengthening of existing neighbourhood and community based associations will be promoted and facilitated at the local level. Users must organize themselves into groups, which must agree on the technology, financing and implementation of housing programmes and accept responsibility for the operation, maintenance and repairs, as well as for repayment of loans, if any. Managerial skills of individuals and households to promote access to services and amenities provided by public agencies and local authorities will be developed.

Local authorities will facilitate access to soft loans to the member-associations and train them in planning, management, operation and maintenance. Members would pay monthly fees, which will earn interest for the associations; generating new funds for loans.

5.9 PRIVATE SECTOR PARTICIPATION

There is the need to encourage the direct participation of the private sector in financing, construction and research for both public and private sector institutions and agencies. While this will help to provide needed support to building research institutions to respond to urgent needs of the building materials industry, such arrangements would also ensure that the contracting agencies receive timely assistance that would enhance the viability of their operations.

Ghana Real Estate Developers Association (GREDA) has been set up to assist in the development of real estate services. However, only few of the operators in the industry are professionals and this does not inspire confidence.

To professionalize and strengthen the industry, GREDA in collaboration with the Ministry of Water Resources, Works and Housing, the Ghana Institution of Surveyors and the College of Architecture and Planning of the Kwame Nkrumah University of Science and Technology (KNUST) will jointly prepare curriculum covering proficiency training, skills-based short courses as well as access and orientation programmes for practising developers and estate agents. These programmes shall be mandatory in order to ensure that practicing developers and estate agents can be eligible to continue practicing in the shortest possible time, in conformity with the requirements of the Real Estate Authority Bill.

The set of incentives previously provided to Estate Developers did not adequately promote affordable or low-income housing. The Five (5) year blanket tax holiday granted new estate developers led to more upper income than lower income housing. The new policy will focus and target the provision of affordable and social housing.

5.10 TRADITIONAL AUTHORITIES

Traditional Authorities are expected to play key roles in furthering the objectives of this policy. As custodians of stool lands, it is envisaged that they will facilitate land delivery for housing through proper record keeping. They are also expected to cooperate in the proper implementation of Planning Schemes by allocation of land in accordance with approved plans. It is reckoned that Traditional Authorities will commit to the social/affordable housing delivery agenda of Government by donating land appropriately.

5.11 FINANCIAL INSTITUTIONS

Since there are quite a number of actors involved in housing financing services, ranging from regulation of the housing finance sector, mobilisation of funds, supply of credit, guarantees of loans, to those requiring funds to build or maintain homes (construction finance), to own (mortgage loans), to rent (short term bridge loans for rent) or to furnish the homes (consumer loans), Government shall collaborate with all the interests groups including;

- Bank of Ghana
- Ministry of Finance
- Commercial Banks and Mortgage Finance Companies
- Insurance Agencies
- Public Servants Housing Loan Scheme Board
- Ghana Housing Finance Association
- Ghana Microfinance Network

GLOSSARY OF CONTRIBUTORS

- Architects Registration Council
- Architectural and Engineering Services Limited
- Association of Civil Engineering and Building Contractors of Ghana
- Building and Road Research Institute
- Centre for Public Interest Law (CEPIL)
- Cities Alliance
- Civil Servants Association
- Department of Architecture, KNUST
- Department of Rural Housing
- Environmental Protection Agency
- Ghana Employers Association
- Ghana Home Finance Association
- Ghana Home Loans Ltd.
- Ghana Institute of Architects
- Ghana Institute of Planners
- Ghana Institution of Engineers
- Ghana Institution of Surveyors
- Ghana Pentecostal Council
- Ghana Real Estates Developers Association
- Ghana Science Association
- Ghana Trade Union Congress
- Global Communities
- Habitat for Humanity, Ghana
- HFC Bank Ltd.
- Homeless International
- Housing the Masses
- Institute of Human Settlement Research
- Institute of Local Government Studies
- Institute of Statistical, Social and Economic Research (ISSER)
- Integrity Associates Limited
- Lands Commission
- Ministry of Environment, Science, Technology and Innovation
- Ministry of Gender, Children and Social Protection
- Ministry of Local Government, Rural Development
- Ministry of Chieftaincy Traditional Affairs
- Ministry of Trade and Industry
- Ministry of Finance

- Ministry of Lands and Natural Resources
- Ministry of Transport
- Ministry of Roads and Highways
- Ministry of Communication
- National Disaster Management Organisation(NADMO)
- National House of Chiefs
- National Population Council
- Pamoja Trust Kenya
- People's Dialogue
- State Housing Company Limited
- Sustainable Works Limited UK
- The Consortium
- Town and Country Planning Department
- UN-HABITAT