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Author(s)

Dr. Stephen Agyeman-Yeboah
Heriot-Watt University
School of Energy, Geoscience,
Infrastructure and Society
Institute for Social Policy,
Housing, Environment and Real
Estate

Correspondence

Dr. Stephen Agyeman-Yeboah
Heriot-Watt University
School of Energy, Geoscience,
Infrastructure and Society
Institute for Social Policy,
Housing, Environment and Real
Estate

The Nature of the Housing Affordability Problem in Sub Sahara Africa and Ghana Among Key Workers

Dr. Stephen Agyeman-Yeboah, PhD.

Abstract

There is a large number of mortgage financing institutions in Ghana, all of which have a mandate to provide credit facilities to the lower income groups at lower than market interest rates and long repayment periods. However, many self-builder's households face series of problems in attempting to access finance with which to resolve their housing needs even though they have regular employment and income. To place the study in context, this volume aims to assess the impact of land tenure and administration systems on the provision of self-build housing by low income households with an argument that homeownership among low-income increases mostly through access to mortgage credits. Drawing on the insights from New Institutional Economics (NIE), the empirical analysis is undertaken in Kumasi, a major city of Ashanti Region, Ghana. The research is designed to triangulate data from a range of sources including questionnaires surveys, focus groups' discussion and key informant interviews. The starting point is that there are significant problems surrounding affordability and accessibility to home ownership within the housing market. The research considers to what extent the lack of accessibility/affordability is determined simply by low incomes or access to credit or both. To address this problem, the research focuses on the experience of key workers with low but regular verifiable incomes. The study showed that lending to self-builder households generally involves greater risks for lenders, and banks do not like to lend to these developers resulting in financial exclusion among the majority of households. At the same time the study found that the verification of incomes of loan applicants is insufficient and legal security of land tenure is a necessary prerequisite for the sanction of loans. The findings show that majority of the households lack formal title to their lands and building permission certificates to their properties. Further analysis suggested that this is a reflection of costly and lengthy administrative red tape of land institutions and agencies that is associated with acquiring land, developing land, registering and transferring titles and obtaining construction permits. In effect, the findings suggest that majority of households face financial exclusion. This has meant that many aspirations to homeownership have remained unfulfilled.

Keywords: *Housing Affordability Problem, Sub Sahara Africa Housing Issues*

1.0 INTRODUCTION

SSA has been one of the world's fastest growing populations, but the growth rate of housing production has not kept pace. Housing the poor in the developing world like SSA is the one of the major challenges facing mankind. Despite, the efforts of many African governments to provide shelter for the growing urban population, not many new housing units have been built and formal housing is both scarce and expensive relative to wage levels. As a result, the major housing problem is the shortage of affordable housing for the urban poor; the low-income majority.

"Housing programmes either do not exist, do not produce affordable housing, or are insufficient in scale relative to demand" (UN-Habitat, 2011a, p.vi). For instance, Tipple and Willis (1991, p.1) confirm that, "over the last three decades, most official housing programmes have failed to reach considerable portions of urban poor".

Hallet (1993, p.24) also realises that, "one factor that has contributed to the impasse in trying to close the gap between the supply and demand of low-cost, decent housing has perhaps surprisingly been the failings of the public housing programme and the origins of these failings are in many ways attributable to outside forces, but in considerable measure they have arisen within the programme itself".

2.0 LITERATURE REVIEW

The purpose of this paper is to provide an outline of relevant theoretical fundamentals of institutions. In recent years, the role of institutions for development has received considerable attention from development researchers, policy makers and practitioners. Institutions are generally defined as “constraints that human beings impose on themselves” (North, 1990, p.3). Institutional economics offers a theoretical framework for studying domestic institutions and organizations prevailing in an economy and the way these institutions emerge evolve and impact the behaviour of individuals. The New Institutional Economics paradigm (NIE) provides a flexible framework to understand a wide network of institutions that influence economic behaviour and performance (Williamson, 1985; North, 1990). In this paper, NIE is developed as an analytical framework to link land administration and financial institutions in terms of their institutional framework and how they affect the provision of affordable housing. The paper is in four sections. The first briefly sets out a definition of institutions, while the second discusses the NIE and its strands including transaction cost theory and property rights theory as a significant component of institutions. The fourth presents their application to land administration and financial institutions.

2.1 Poverty and low-income

The problem of poverty and how to reduce it remains the most pressing dilemma in the international development debate (Handley et al, 2009). The concept of poverty is not easy to define due its range of definitions by different disciplinary approaches and ideologies. SSA is labelled as the poorest region in the world. According to the Human Development Index (HDI), two-thirds of SSA countries are ranked among the lowest. Of the 49 poorest countries (least developed countries – LDCs) in the world, 34 are found in SSA, and income is highly unequally distributed. More than 40 per cent of the region’s population live on less than US\$1 per day, while more than 70 per cent have less than US\$2/day. In the region as a whole, more than 40 percent of the total population falls below the national poverty lines (UNDP, 2006, p.269). While poverty rates have declined in all regions, progress has been uneven and slow. SSA has reduced the \$1.25 a day poverty rate to 48.8 per cent in 2010 from 51.5 per cent in 1981(World Bank, 2012).

High incidence of consumption poverty in SSA is aggravated by high levels of income inequality both within and across countries (Fosu, 2010). The weight of evidence on the level of incomes in SSA supports the notion that it is one of the most unequal regions in the world, but there is not much consensus on the trend of income inequality in SSA. SSA has one of the highest average regional income inequality levels and high income inequality within countries has remained more or less constant over the last four decades (Fosu, 2010). In 2010, six out of the 10 most unequal countries worldwide were in SSA (African Development Bank, 2012).

2.2 NIE and Affordable Housing

The role of land and housing markets in the provision of shelter is a crucial factor affecting economic development. Yet the institutional factors that shape land and housing market dynamics are often ignored in dominant economic theories (Karruna, 2013). Understanding housing provision as a network of interrelated institutional activities which both respond to and help to shape the changing social, economic, environmental, technological and political context in which housing bodies operate. The application of theoretical frameworks such as NIE into the key factors and processes that affect institutional behaviour and systems/network outcomes is considered. According to neo-classical economics, land and property prices are determined by the interaction of supply and demand in the market. If supply is constrained or demand stimulated by public policy, then, other things being equal, prices will rise. New institutional economists tend to portray institutions as promoting the misallocation of resources, and creating laws, resources and regulations that are costly to society (Rutherford, 1994). In land and property markets, for example, state intervention is considered to distort prices and encourage rent-seeking behaviour (Evans and Keogh, 1992).

The context of the institutions provides the platform in terms of socio-economic, historical and political structure, which may be considered as housing policy environment, and interaction of agents within this environment (Angel, 2000, 2001). The effective provision of affordable housing depends on a well-constructed set of institutional arrangements, with the links between the different actors clearly understood and coordinated (Figure 2.5). The institutional roles of identifying these aspects of the housing which raise transaction costs and hinder the smooth function of market forces are considered in this study.

3.0 The Case Study Areas- Ghana and Kumasi

The aim of this paper is to introduce Ghana and Kumasi as the case study country and city, and the state of the housing market. The underlying structure of the paper builds on existing literature on the country's economic geography. It also provides a snapshot of prevailing housing market conditions in Ghana in general. It is structured as follows: the first part provides a summary of the characteristics of the Ghana's economic activity; and the second part describes the socio economic characteristics of the country; the next part sets out information about Kumasi metropolitan city.

3.1 Ghana: An overview

With a total land area of about the size of the United Kingdom or Oregon, Ghana lies in the centre of the West African coast and shares common borders with Cote d'Ivoire to the west, Burkina Faso to the north, and Togo to the east, with the Atlantic Ocean to the south. It is administratively divided into ten regions, each with a regional capital and subdivided into 170 districts and 37 sub-metropolitan areas.

Economic context: Ghana has become a calm democratic country as proved by a peaceful changeover of power in three successive elections in 2000, 2008 and 2012. Years of political stability, macroeconomic and structural reforms have contributed to the performance of the Ghanaian economy. The country's economic growth during the past years has been promising with the services sector currently a major contributing sector to economic activity. In 2011, the services sector represented roughly 9.9 per cent of GDP with the agriculture sector accounting for about 5.3 per cent (African Economic Outlook, 2012). The future outlook is positive with growth projections of 7.7 per cent and 9 per cent for 2014 and 2015 respectively (as seen in Table 4.1). In terms of economic activities, it was estimated that in 2013, the services sector was the largest with a share of 50.6% of GDP, followed by industry (28.1%) and agriculture (21.3%) (Pricewaterhouse Coopers (Ghana) Limited, 2014).

Macroeconomic indicators, 2014

	2012	2013	2014	2015
Real GDP growth	7.9	4.4	7.7	9
Real GDP per capita growth	5.8	2.3	5.7	6
CPI inflation	9.2	11.7	9.9	8.6
Budget balance % GDP	-5.8	-7.8	-8.7	-6.9
Current account balance % GDP	-12.4	-12.3	-12.5	16.9

Source: African Economic Outlook, 2014

Socio-economic context: Ghana is a developing country and one of the most densely inhabited countries in SSA, and second only to Nigeria. The country's population has grown over the years. According to the 2010 Population and Housing Census the population is estimated at 24,658,823, with 12,024,845 males and 12,633,978 females respectively (GSS, 2012). Among other developing countries such as Fiji, Lao People's Democratic Republic, Mauritania, Solomon Islands and Zambia, Ghana attained the status of middle-income with per capita GDP of US\$1,100 for the first time in November 2010. Presently, Ghana is on a par with countries like Egypt, Angola, India and Nigeria in terms of income status, and stands in position 135 out of 187 countries on the United Nation Development Programme. Its position has risen as a result of GDP being rebased in 2006 when it was increased from GH¢11,672 million (US\$12,687 million) to GH¢18,705 million (US\$20,332 million), with a corresponding increase in per capita GDP from GH¢533 (US\$580) to GH¢855 (US\$929) (Kacey, 2012). This has boosted the country's per capita income in 2010 to GH¢ 1,907(US\$1,343(GSS, 2011)).

Income status: Ghanaians lived in 2006 on an average income of less than GH¢1.10 per person per day (GSS, 2008). There are geographical and gender differences in the income distribution within Ghana. There is high income inequality between regions and a strong correlation between education inequality, the gender gap and the poverty incidence in the country. Greater Accra records the highest average income of GH¢544, while it is less than GH¢130 in the northern region (GSS, 2008). The urban incomes are much higher than in rural areas (GSS, 2008). Incomes are low in both absolute and relative terms and a majority proportion of people earning below the official national minimum wage. However, in 2007, average household income reached US\$2.00 which is the international upper poverty line and it was slightly above the poverty line in 2008. But it fell below this line (US\$1.88) in 2009

(Nyarko-Otoo et al, 2009). In the same year 45 per cent of the population lived on less than US\$1 per day and 79 per cent on less than US\$2 per day (UN-Habitat, 2011c).

Employment and unemployment: It is difficult to document the volume of people who have regular employment in the public or private sectors of Ghana’s economy because of lack of availability of recent data. However, according to data on employment status of Population and Housing Census in 2010 indicates that of the total population of 21,253,417 aged 5 years and older majority (54.2%) is economically active (employed and unemployed) and the remainder is economically inactive. Furthermore, of the economically active population, 95.0 percent are employed. Out of this, it was reported that the population ratios as at 2010 are higher in rural (73.3%) than urban areas (63.3%) (GSS, 2013). The Ghana Statistical Services (GSS) recognizes eight employment statuses naming; employee, self-employed without employees, self-employed with employees, casual worker, contributing family worker, apprentice, domestic employee (house help) and undefined persons (GSS, 2012). Data on employment status indicates that majority (64.8%) of the economically active population are self-employed (Table 4.2). This reflects the why the private sector is the largest employer in the country, accounting for 93.1 percent of the economically active persons (private informal, 86.1% and private formal, 7.0% (GSS, 2012). Out of this, the private informal sector remains the largest employer of the working population irrespective of sex and region of residence.

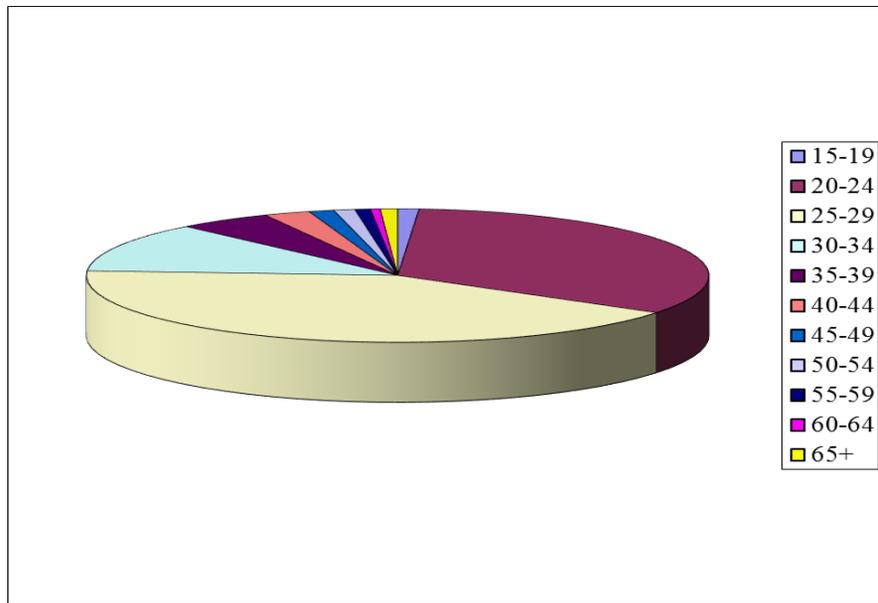
Table 5.2 Economically active population 15 years and older by sex, employment sector, 2010

	All employ-ment	Public Govern-ment	Private Formal	Private Informal	Semi-Public/Parastatal	NGOs (local and inter-national)	Other inter-national organis-ations
All regions	10,479,485	655,884	728,510	9,022,892	14,207	53,152	4,840

Source: GSS (2012)

In Ghana like various countries, unemployment remains a key development concern. The situation, however, seems to be more severe in the urban areas than in the rural areas with youth unemployment remaining a great concern. According to the 2010 PHC data, the youth unemployment rate in the country is 12.9 percent as against the national unemployment rate of 6.2 percent (GSS, 2013). Figure 5.1 shows unemployed population by age group in 2010. The implication of these results is, the majority of those who are economically active are unemployed.

Unemployed population by age group, 2010

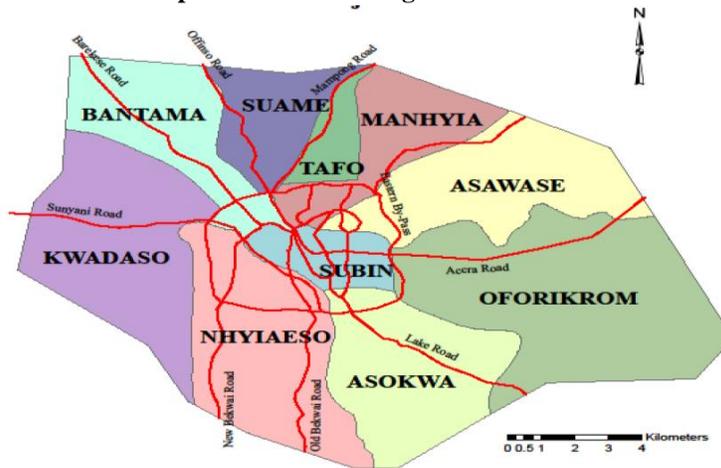


Source: GSS, 2013

3.2 Kumasi

This section introduces Kumasi metropolitan city. Our overarching goal is to gain a historically and geographically informed understanding of the ways in which the city is experienced by its inhabitants. In this introductory section, economic, demographic and socioeconomic characteristics of the city of Kumasi are described. Kumasi was established in 1680 by King Osei Tutu (KPMG International, 2008). It is located in the south-central part of the country. It is about 270km northwest of the national capital, Accra and approximately 300miles (480km) north of the Equator and 100miles north of the Gulf of Guinea (Figure 4.3). Kumasi is the second largest city of the Ghana with total land coverage of approximately 254sq. km (KMA, 2006). Of this total 20,054.1 hectares (79.0%) has been planned, approved and developed. Kumasi is referred to as the commercial capital and garden city of Ghana and is the ancient and administrative capital of the Ashanti Region. It is a cosmopolitan city as well as the site of West Africa’s largest cultural centre and the palace of the Ashanti King. The city attracts people from all over Ghana and neighbouring African countries. Kumasi is divided into ten sub metropolitan districts namely; Asokwa, Subin, Nhyiaso, Bantama, Manhyia, Kwadaso, Oforikrom, Tafo, Suame and Asawase (Figure 5.2).

Map of Kumasi showing sub-Metro Areas

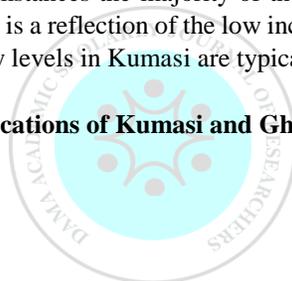


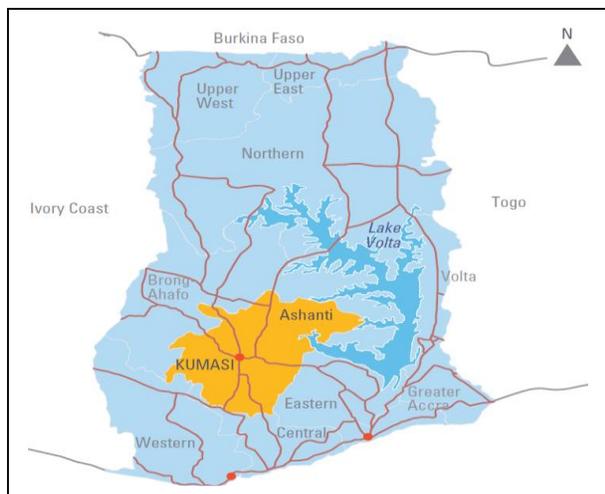
Source: Maoulidi and Ibrahim, 2010

Economy: As indicated above, Kumasi is a commercial and transport centre competing with only Accra. However, because the city has been a stronghold of political opposition parties, Kumasi went through great economic privation from the 1970s through to 1990s which affected the city's infrastructure and services (Devas and Korboe, 2000; KPMG International, 2008). The nature of Kumasi's economy has undergone years of structural adjustment, democratization, decentralisation and market oriented shifts, and this economic vibrancy has been a crucial factor behind its continued population growth (Farvacque-Vitkovic et al, 2008). The services sector is the economic backbone of Kumasi. Out of the 86 per cent of the economically active populace, 72 percent of them are employed in this sector (KMA, 2012). In the same year the manufacturing and industry sector account for 23 percent respectively (KMA, 2012). In particular Kumasi has a large concentration of trading and related commercial business services. A large proportion of the service population (75 per cent) are working in the cash in hand or informal economy including street vending, home-based work etc. They engage in informal economic activities due to the fact they face difficulties entering the formal labour market and they are predominantly in poverty. Mostly, these activities are clustered in and around the central business district and areas such as Asafo, Batama, Asawase, Kejetia, Ayigya, and Oforikrom.

Socio-economic context: The Kumasi metropolis is the most populous district in the Ashanti Region, and the 269th largest conglomerate of the world. In 2010, the city recorded a population of 2,035,064. It accounts for nearly one-third (32.4%) of the region's population (GSS, 2011; Amoako and Brandful-Cobbinah, 2011). The city's population is growing fast, since 2000; the population has almost doubled from a little over 1 million inhabitants (GSS, 2012). Statistics on poverty in Kumasi are lacking because Accra is the only urban area recognised by GSS when it comes to poverty assessment (Devas and Korboe, 2000). However, poverty is linked to occupational patterns and the city is made up of the unemployed, unskilled, petty traders, hawkers, porters, single mothers and low-wage wage workers. Given their socio-economic circumstances the majority of the people in the city are poor and have a low standard of living. This incidence of poverty is a reflection of the low incomes received by people working in both the formal or informal sectors. The high poverty levels in Kumasi are typical of other urban areas in Ghana.

Locations of Kumasi and Ghana





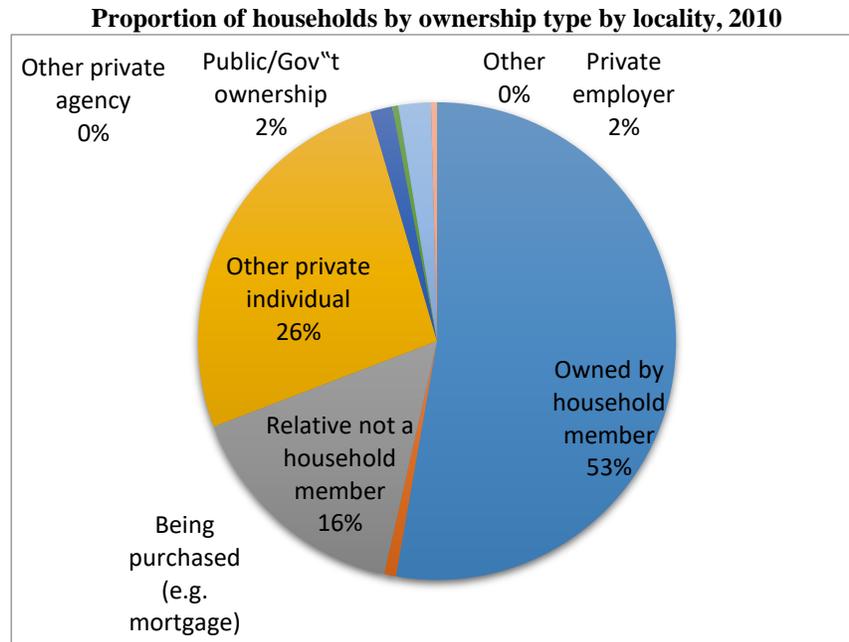
Source: KPMG (2008)

3.3 Housing market in Ghana

This section presents housing market in Ghana.

Housing Need: Ghana like many African countries the population is unprecedented and growing more over the last ten years. The distribution of population and housing stock is not uniform across the country. But while the population boomed, the country is failing to build enough homes. There are significant challenges for those in the most acute housing needs in the country. Even though, accounts of the existing and projected levels of housings needs, demand and supply are ambiguous. Many organisations, private entities and researchers have presented various figures and estimates of housing needs (see Karley, 2008; Government of Ghana, 1987; Amoah-Mensah, 2003; UN-Habitat, 2004; Mahama and Antwi, 2006; Asiamah, 2007; Bank of Ghana, 2007; UN-Habitat, 2010). As a result, data on the deficit vary and are also difficult to substantiate. This has given rise to many uncertainties about the figures and has generated unreliable statistics (UN-Habitat, 2011b). The Ministry of Water Resources, Works and Housing however suggests that the current housing's deficit estimate in 2012 is 1.5million units. Furthermore, the available data indicates that demand from newly forming households as a result of population growth, combined with the current backlog of people in housing need, means that at least a minimum of 170,000 new homes a year are likely to be required.

Housing Characteristics: Most of the housing stock is in poor condition, with poorly designed structures, inadequately maintained, non-durable, lacking water supply and sanitation, and overcrowded (GLSS, 2008; UN-Habitat, 2011b). Data from the Ghana Statistical Service (2010) reports that out of 5,817,607 dwelling units nationwide, less than half of them are labelled as conventional houses. Most units do not conform to the expectations of occupants in the third millennium (Tipple et al, 2005). As depicted in Figure 5.4, the GSS (2012) suggests that in 2010 the more than half of the Ghanaian populace lived in a traditional compound house (51.5 percent) with 28.7 and 7.1 percent respectively living in separate houses and semi-detached houses. In addition, 1.8 percent was in kiosks (wooden made houses) or improvised house and uncompleted building housed 1.6 percent of the households. Most houses in the country were constructed with cement blocks or concrete, mud bricks or earth. However, these vary according to the regional cities. GSS (2012) reported that in 2010, Accra, Ashanti, central, Western, Eastern and Brong Ahafo regions had higher usage of cement blocks or concrete for the construction of dwelling units.



Source: Adapted from GSS, 2013

Supply of housing and key players in the supply: With an enabling approach to shelter, the Government shifted away from the direct construction and management of public housing in 1970s. As a result, a wide range of non-state actors who are able to build and market housing and undertake essential support roles in the housing process. Public housing has been provided through the major agencies of the State Housing Corporation (SHC), the Tema Development Corporation (TDC) and the Social Security and National Insurance Trust (SSNIT) with their development spatially located in major cities such as Kumasi, Accra, Cape Coast and Takoradi. The remainder of formal supply is provided by non-state actors including the commercial private sector (such as real estate developers) and, more importantly NGOs, community-based and other socio-civic organisations. However, the low delivery from these formal public and private sources means that the majority of houses are built by the individuals; UN-Habitat (2011b), Bank of Ghana (2007) and Boamah (2010a) note that housing supply in Ghana is predominantly provided by small-scale producers in the informal sectors.

The house building industries in the country consist of a multitude of small and large firms with high levels of entry and exist. Yet although the data are patchy, there is evidence that there are quite high levels of construction in the country. The vast majority (94 percent) of private real estate developers which are spearheaded by the Ghana Real Estate Developers Association (GREDA) are clustered in the urban areas like Accra and Tema where demand for housing is greatest (Obeng-Odoom, 2009). Among these developers, Regimanuel-Gray, Parakuo Estates, NTHC Properties Limited, ACP Estates Limited, Taysec Construction, Lake Side Estates, Devtraco, Afariwaa Estates and Manet Housing Company Limited are prominent. About 65% of these companies are Ghanaian owned, while the remaining are either jointly owned with foreigners (20%) or wholly foreign owned (15%).

The Bank of Ghana (2007) reveals that these real estate developers since 1988 have supplied over 11000 new dwellings. Anecdotal evidence reveals that the buildings that are provided normally come in the form of two storeys, detached and semi-detached houses which consist of two, three and four bedrooms. UN-Habitat (2011b, p.31) alleges that, “these providers have no positive role for the majority of the people in the housing supply”. They concentrate only on housing for the middle class and high income households, principally developing very high priced properties for sale disregarding rental housing (Arku et al, 2012).

House rents and house prices: House price and rent data are not widely available. Traditionally the market has been highly decentralised and informal, with information flowing through personal contacts. This information is often of relatively poor quality and expensive, if not impossible, to acquire. It is very hard, for example, to find out the actual construction cost of a building unless an owner or supplier for some reason wants to publicise the fact. The available data indicates that high rent and house prices are predominantly in the major cities of Accra, Tema, Kumasi

and Takoradi. According to the Regimanuel-Gray Group, the State Housing Corporation and the Tema Development Corporation in March 2013 its housing ranges in price between US\$50,000 and 180,000 (see Table 5.3). Of all the cities, Accra has the highest increases in house prices.

House prices (US\$) for different dwelling type in some major cities (2013)

House type	Accra	Kumasi	Tema	Takoradi/ Sekondi
2 Bedroom Semi Detached (Expandable ¹)	72,000	65,500	57,762	72,000
3 Bedroom Semi Detached	88,500	73,047	72,716	88,500
2 Bedroom Detached (Expandable)	88,200	70,567	69,247	88,200
3 Bedroom Detached	180,000	155	90,767	115,000

Source: Regimanuel-Gray Group, 2013; State Housing Company; 2013 and Tema Development Company, 2013

In Ghana, rents are not controlled and are determined by the owner. Similarly, less information is available about the performance of the rental market. In 2012 the rental value of a detached house of medium quality ranged from US\$1,500 to US\$3,500 in the upper-end market (Ghana Investment Promotion Centre, n.d). According to International Organisation for Migration (IOM) (2012) in October, 2012 the average rent per month for a single self-contained room was between GH¢55 to GH¢75 Ghana Cedi in Accra. In 2012, the rental value for two bedroomed accommodation ranged from GH¢150 per month, an apartment is about GH¢150 per month and an estate three bed-roomed home will average about GH¢500 per month (International Organisation for Migration (IOM) (2012). Outside Accra rents are lower.

In the other urban cities, the average rents in 2010 for a single room varied between GH¢6-35 per month (without basic amenities), while rents for single (self- contained) rooms were GH¢10-100. Rents for chamber and hall compound houses with shared facilities are normally GH¢20-90 with self-contained in compound houses ranged from GH¢40-150. Furthermore, rents for two and three bedroom houses ranged between GH¢50-300 and GH¢100-600 respectively (see Table 4.4). Anecdotal evidence is increasingly suggesting that the average rents in Accra are the highest in the country, significantly higher than that of Kumasi, and nearly twice as much as other cities.

Rental value (Ghana cedis) ranges per calendar month (2010)

Type of unit	Accra	Sekondi/ Takoradi	Kumasi	Sunyani	Tamale
Single room	25-35	15-35	20-30	20-25	6-10
Single room (self-contained)	60-100	50-120	50-90	40-50	10-20
Chamber & Hall	50-70	45-90	40-80	40-50	20-30
Chamber & Hall (self-contained)	80-150	70-150	70-100	50-80	40-50
Two bedrooms	150-500	100-300	100-250	100-250	50-150
Three bedrooms	300-700	250-600	250-500	150-180	100-250

Source: UN-Habitat (2011b)

¹The more bedrooms can be constructed or added by the proposed buyer after purchase,

4.0 CONCLUSION

This paper forms the introduction and background to Ghana and the case-study city. Kumasi, Ghana 's second city, has a long and proud history as the centre of the Asante kingdom. It is the home to many of the regional and the country's core activities and businesses. With both international and domestic links increasingly important, Kumasi remains integral to Ghana's economy.

The attraction of Kumasi as a major metropolis and cultural centre is important in drawing in many households. The evidence objectively available suggests that the city is over populated according to the 2010 population census. As the city's population is increasing there are great pressures on available housing and infrastructure.

There are more households than dwellings in the city because of the extent of housing pressure. The shortage of housing has invariably pushed up prices and rent levels, with impacts on accessibility and affordability (see Paper 7 for more details). This has affected tenure profile in the city. The city has a much lower rate of homeownership and considerably greater reliance on the private rented sector.

However, the private rented sector is the worst tenure for poor property conditions. Majority of the dwellings are considered to not meet the decent homes standard and compound houses are the dominant dwelling type across the city.

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