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POLICIES AND BARRIERS IN THE PROVISION OF AFFORDABLE HOUSING IN GHANA

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ABSTRACT

Affordable housing is a major concern by both public and private players in the Construction Industry. This paper aimed at revealing the policies and barriers in the provision of affordable housing faced by both existing and potential developers in the construction industry. The objectives were to identify and evaluate the policies and barriers in the provision of affordable housing in the country. A quantitative survey approach was adopted for the study. Stratified random sampling technique was used in selecting respondents for contractors and real estate developers while purposive sampling technique was adopted for selecting consultants and clients. The sampling size of building contractors, real estate developers, consultants and clients used for the study were 38, 28, 21 and 15 respectively. 102 questionnaires were self-administered to respondents and 84 were retrieved for the analysis showing 82% response rate. The responses were analysed using simple statistical tools such as mean scores and standard deviations. The findings of the study reveal that policies that would help in the provision of affordable housing are Tax and Housing policy, Construction policy and promotion of real estate development policy. The most barriers in respect to the provision of affordable housing were material cost and its availability, construction cost; developmental regulations and political interference.

Keywords: Affordable, Housing, Barriers, Policies, Ghana

INTRODUCTION

Housing plays a huge role in revitalizing economic growth in any country, with shelter being among key indicators of development (Irer, 2010; Njiru, and Moronge, 2013). Housing is very fundamental to the welfare, survival and health of individuals (Aribigbola, 2011). Andrews (1998) defined the term “affordable housing” as that which costs no more than 30 percent of the income of the occupant household. ‘Affordability’ is concerned with securing some given standards of housing or different standards at a price or rent which does not impose an unreasonable burden on household incomes. In broad terms, affordability is assessed by the ratio of a chosen definition of household costs to a selected measure of household income in a given period (Maclennan and Williams 1990).

Affordable housing is a foremost economic, political and social issue in a developing country like Ghana (Boamah, 2010). The Ghana government’s involvement in affordable housing provision has been done through various housing policy initiatives and programmes. The emphasis of the various policies, however, differed and depended mostly on the political ideology of the implementing government. Housing subsidies was another avenue through which the government provided affordable housing. Policies such as the roof loan scheme



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and establishment of the State Housing Corporation (SHC) put in place provision for low cost housing units in the country (Owusu and Boapeah, 2003). In the past, the government took up the role of housing supplier by controlling planning, land allocation, and development and maintaining housing estates, through the National Housing Corporation (NHC). The NHC is charged with the responsibility of providing subsidized housing and implementing government housing policies and programmes through tenant purchase, mortgages, rental and rural housing loan schemes.

Financial institutions in the country have demonstrated that they attach little importance to mortgages as a form of investment (Boamah, 2010).

Provision of adequate, affordable and decent housing for low income households is clearly in short supply. The players in this industry are too few and there seems to be a minimal interest of other private sector housing developers to provide low income housing units. The private sector developers have the capacity and skill set to supply the low-income housing required to alleviate the housing shortfall in the country (Hassanali, 2009). Provision of low cost housing to the increasing number of lower and middle income classes in the country has also been hugely affected by the cost of land and inadequate infrastructure (Bonyo, 2010).

This study therefore seeks to address the policies and barriers in the provision of affordable housing. The objectives were to identify and evaluate the housing policies and barriers faced by housing developers in the provision of affordable housing in the country.

LITERATURE REVIEW

What is Affordable Housing

Affordable housing is a concept which is used to explain socioeconomic and development environments, and which aims to confirm if housing provided for families can be afforded by each income-earner cluster, that is, low, middle, or high income-earner cluster. Aside from its relationship to different aspects of residences and localities through infrastructure and community facilities, affordable housing is also related to the ability of a family to pay for their house (Tawil *et al.*, 2012; Esruq-Labin *et al.*, 2014)

Brief Nature of Affordable Housing

Affordable housing is not only the physical structure called a house but the entire area of the environmental that make living acceptable and comfortable. Among them are good access routes, ventilation, sanitation and access to basic human need such as water. Housing affordability therefore involves the ability of households to consume other basic necessities of life such as food and clothing in addition to accessing adequate housing. It includes the ability of households to consume housing that permits reasonable standard of living, environmental factors, ability of mortgagors to effectively meet mortgage obligations, and households' access to adequate standard of housing without denying them access to other basic necessities of life (CHF, 2004).



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It should be noted, however, that the minimum acceptable housing standards differ from country to country, depending on geographical and economic conditions. In general, acceptable standards rise with income levels, and what is included in the homes (Boamah, 2010).

Provision of affordable housing throughout the years has been done through two main channels. One is through the encouragement of research into the production and use of local building materials such as brick and tiles, landcrete blocks, compressed earth bricks, pozzolana cement, bamboo and secondary timber species. The second and most popular means is the construction of affordable or low houses by government and other private agencies (Nsiah-Gyabaah, 2013).

Benefits of Affordable Housing

The benefit of quality affordable housing to every nation is extremely massive; it impacts on the economic, socio-cultural and political life of people; it provides shelter for sleep; serve as a shield against elements of the weather and other hazards; it affects efficiency and stability of a whole economy and financial markets; and hence has a significant impact on the productivity and growth of all nations (Boamah, 2010).

Affordable housing is a foremost economic, political and social issue in a developing country like Ghana. It is therefore not surprising that quality affordable housing is very important to all households and the economic development pursuit of nations. However, for the benefit of this basic thing to be attained by any country, it needs to be affordable by many households (Boamah, 2010).

Definition Housing Policy

Agbola and Alabi (2000) defined housing policy as a plan of action, a statement of aim and ideas. Housing policy is thus a guideline provided by government which is aimed at meeting the housing need and demand of the people through a set of appropriate strategies including fiscal, institutional, legal and regulatory frameworks (Agbola, 1998). A housing policy therefore provides a guide which delimits action and sets goals but does not necessarily specify any defined strategies for achieving the goal other than broad strategies. It establishes guidelines and limits for discretionary actions by individuals responsible for implementing the overall plans of action (Olatubara, 2002; Jiboye, 2011).

Policies in Affordable Housing

The Ghana government's involvement in affordable housing provision has been done through various housing policy initiatives and programmes. The emphasis of the various policies, however, differed and depended mostly on the political ideology of the implementing government. Ghana has policies that have been set aside to govern the housing system (UN Habitat, 2011).



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After reviewing literature, the following are some of the housing policies that would help to determine some of form of affordable housing:

- Tax policy
- Housing finance / mortgage Policy
- Construction Policy
- Promotion of Real Estate Development Policy
- Land Policy
- Rent Policy (Andreasen *et al.*, 2005; UN Habitat, 2011; Nelson and Asamoah, 2014; Ferguson and Navarrete, 2003).

Barriers in Affordable Housing

Many factors affect affordable housing provision including cost of a home, but not limited to, the availability of land, the cost of construction materials and labor, the physical characteristics of a house such as the number rooms, and the lot size it sits on. Neighborhood characteristics such as whether or not a home is part of a homeowners association (Buss, 2011). Notwithstanding Construction costs that largely determine housing affordability, certain regulatory tools affect the different components that make up total construction costs, which in turn impact housing affordability (Praxis Consulting Group, 2006). Barriers in the provision of affordable housing have increased in many years; different approaches have been adopted in relating to housing development projects serving average income households to solve these barriers.

Land cost and availability: Land is a key factor of production. Its access is critical which constitutes a significant proportion of the total cost of financing incremental housing construction process and access to low cost land is very essential in making the progressive housing development process viable (Payne, 2002). The supply of land is very limited coupled by the need to for it as a public utility for low cost housing, makes it very scarce. Consequently there is a growing class of landless whose access to land and shelter is becoming more difficult every day especially in urban communities. This is a notable fact as in the past; land for low income housing was provided or allocated easily which in most cases is no longer the case (Chepsiror, 2013). The cost of land depends on factors such as location, services and amenities, nearness to commercial areas, institutional and health facilities, and availability of public transport among others (Sila and Olweny, 2014). In Ghana, lands are owned by the chiefs although the government can possess it in the interest for national development.

Construction costs: In the most general terms, housing finance is ‘what allows for the production and consumption of housing’ (King, 2001). It includes money to build, maintain, rent, pay loans or mortgages, and manage dwellings. Housing finance exists to make good quality housing affordable to everybody, and this is ultimately why governments (local, state and federal) are involved in the housing system (King, 2001; Martel, 2013). There is a gap between the sale price of housing and the actual cost of building housing which majority



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of houses were sold at near their construction costs, there are areas of the country with unusually expensive housing costs (Glaeser and Gyorurko, 2003; Buss, 2011)

Lack of a jobs-housing balance: The location of housing and jobs has thoroughly shifted for many Ghanaians. Certain areas within a community are more valuable because of their proximity to good schools, jobs, amenities, and parks and open space (Martel, 2013; Buss, 2011). Therefore making housing affordability is a concern for inner-city residents who live near plentiful city jobs. This diversity requires that cities and regions take a hard look at their social and economic structure to respond sensibly to their unique situations. The gap between inner-city residents who need jobs and the suburban employers who need workers can be bridged in two ways by helping people get to and from their jobs and by helping them move closer to where they work. Improved transportation options are essential to connect inner city residents to job-rich areas on the exurban fringe (Katz and Allen 1999).

Development regulations: Certain land use controls has effect on housing available at prices affordable to the average income person or increase the cost of shelter without offsetting public purpose which result to large lot zoning practices. These range from minimum lot sizes that encourage larger and more expensive homes to the prohibition of multifamily dwellings. In some communities, regulations have raised the cost of new development and construction by 35%. A 2005 follow-up HUD report found that in more heavily regulated localities rents were 17% higher; home prices, 51% higher; and home ownership rates, 10% lower compared to less regulated areas. Impact fees and inclusionary zoning are particularly costly. If these costs were reduced, more affordable housing would be available (Franko, 2009; Laquatra and Potter, 2000).

RESEARCH METHODOLOGY

This research adopted quantitative approach. The sample for the study were selected from a population of Ashanti Region branch of Association of Building and Civil Engineering Contractors of Ghana (ABCECG), Ashanti Region branch of Ghana Real Estate Developers Association (GREDA), selected list of Consultants and clients; there were 62 members of Contractors and 39 members of Real Estate Developer's respectively, all in good standing and clients. Kish (1965) formula was applied to calculate the sample size for the contractors and estate developers. Stratified random sampling technique was used in selecting respondents for contractors and Real Estate Developers while a purposive sampling technique was adopted for selecting Consultants and Clients. The sample size of building contractors, real estate developers, consultants and clients used for the study was 38, 28, 21 and 15 respectively. 102 questionnaires were self-administered to respondents and 84 were retrieved for the analysis showing 82% response rate.

A range of 1-5 value of Likert-type scale was utilised for the questions on the degree of agreement and disagreement. Data obtained from the questionnaires were analysed to compute the means, percentages, standard deviations of the distributions and are presented in tables and figures.



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In analyzing the data, the mean item scores of the variables were calculated using the formula below;

$$MIS = \left[5 - \frac{\sum(f \times s)}{N} \right] (1 \leq MIS \leq 5)$$

Where MIS is the mean item scores, f is the frequency of responses to each rating (1-5), s is the score given to each variables by the respondents (ranging from 1 to 5), and N is the total number of responses concerning that variable. SPSS was used to arrive at the analysis of the data by coding and data entry.

RESULTS AND DISCUSSION

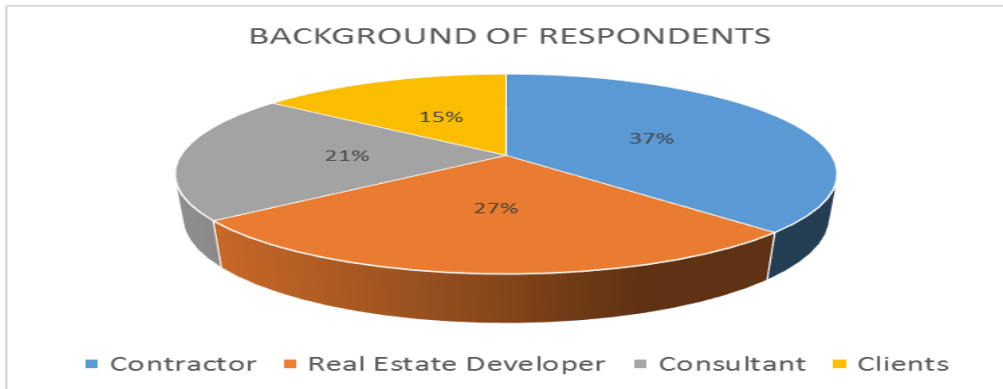


Figure 1 background of respondent

In figure 1, majority of the respondents were Contractors with 37%. Real estate developers, Consultants and client were 27%, 21% and 15% respectively.

Table 1 Working Experience of Respondent

Working experience	Frequency	Percent	Cumulative Percent
0-5 years	24	29%	29%
6-10 years	21	25%	54%
11-15 years	27	32%	86%
16 years and Above	12	14%	100%
Total	84	100%	

Table 1 is a frequency table showing working experience of respondents. It was observed that, 27 respondents had working experience of 11-15 years representing 32% which is the highest. This shows that respondents had more experience in the field of study. It is followed by 24 respondents which had between 0-5 years. 21 and 12 respondents had 6-10 years, 16 years and above representing 25% and 12% respectively.



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Table 2 policies in the provision of affordable housing in Ghana

POLICIES	MEAN	SD	RANKING
Tax Policy	4.08	4.49	1
Housing Finance Policy	4.08	4.49	1
Construction Policy	4.07	4.47	2
Promotion of Real Estate Development Policy	3.98	4.31	3
Land Policy	3.96	4.27	4
Rent Policy	3.89	4.16	5

In Table 2 shows that, tax, housing finance, construction and promotion of real estate development policies are highly significant with respect to affordable housing in Ghana. This agrees with UN Habitat, if developers are tax exempt form payment of customs duty on plant, machinery and equipment it would be incentives for investments in more affordable housing in the country. In addition, policies on construction by local authorities would ensure developers to use local building materials in their construction to make it affordability as supported by Nsiah-Gyabaah (2013). Finally, creating more sustainable housing finance market in the country would help in making housing affordability (Nelson and Asamoah, 2014).

Table 3 Barriers in the provision of affordable housing

BARRIERS IN AFFORDABLE HOUSING	MEAN	SD	RANKING
Material cost and availability	3.81	4.12	1
Construction cost	3.74	4.07	2
Development regulations	3.74	4.07	2
Political interference	3.69	3.96	3
Labour cost and availability	3.60	3.82	4
Land cost and availability	3.55	3.82	5
Time factors	3.45	3.89	6
Water cost and availability	3.42	3.97	7
Lack of a job-housing balance	3.36	4.05	8
Financing	3.31	4.02	9

In Table 3 shows that, material cost and availability, construction cost, developmental regulations and political interference were the most barriers in the provision of affordable housing. It agrees with Martel (2013) and King (2001), that housing finance exists to make good quality housing affordable to everybody, and this is ultimately why governments are involved in the housing system. The availability of local building materials and its cost also serve as a barrier in housing affordability. In development regulations, some communities have raised the cost of new development and construction by 35%. Impact fees and inclusionary zoning are particularly costly. If these costs were reduced, more affordable housing would be available (Franko, 2009; Laquatra and Potter, 2000). Franko (2009)



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support that some land use controls has disproportionate effect on housing available at prices affordable to the average income persons, or increase the cost of shelter without an offsetting public purpose which large lot zoning practices. In political interference supported Boamah (2010) that the Ghana government’s involvement in affordable housing provision has been done through various housing policy initiatives and programmes. The emphasis of the various policies, however, differed and depended mostly on the political ideology of the implementing government which could be a barrier in affordable housing.

Table 4 Negative impact of barriers in affordable housing

NEGATIVE IMPACT OF BARRIERS IN AFFORDABLE HOUSING	MEAN	SD	RANKING
Low patronage of affordable housing	4.45	5.81	1
High cost in construction materials	4.20	4.84	2
Lack of housing unit in Ghana	4.11	4.55	3
Lack of government support	3.70	3.94	4
High cost in housing	3.31	4.02	5
Lack/Low financial support from private institution	3.05	3.77	6
Poor housing facilities	2.80	3.31	7

In Table 4, it revealed that, Low patronage of affordable housing, high cost in construction materials, and lack of housing unit in Ghana were the most negative factors of barriers in the provision of affordable housing in Ghana.

CONCLUSION AND RECOMMENDATION

It can be concluded that, traditional leaders and customary landowners, government institutions and financial institutions are key stakeholders of highly important with respect to the provision of affordable housing in the country. The policies that would help in the provision of affordable housing are tax and housing policy, construction policy and promotion of real estate development policy. The contents of these policies are highly significant for the provision of affordable housing in Ghana.

The barriers of the affordable housing identified were material cost and its availability, construction cost; Developmental regulations and Political Interference were most barrier factor in respect to the provision of affordable housing. Through the barriers studied, it revealed that, low patronage of affordable housing, high cost in construction materials, lack of housing units in Ghana were the most negative factors of barriers in the provision of affordable housing in Ghana.

The Ghana government should develop policies that can reduce tax on building materials and imported construction tools and equipments to reduce construction cost. Also Ghana Real Estate Developers Association (GREDA) should organise seminars to educate its members on housing policies and how they can reduce barriers in the provision of affordable housing in Ghana. The land owners and traditional leaders should allocate some percentages of their



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land to support the government and other estate developers in the provision of affordable housing and not solely for profit making.

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