Low-Income Housing in Accra, Ghana
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Executive Summary

Both in the western world and in the developing world large numbers of people migrate to the city following the dream of better employment and a better quality of life. These large numbers of migrants require adequate shelter, and it is the conventional view in the developing world (inherited from colonial masters such as Britain) that this is the responsibility of the public authority. However, because this is such an enormous task, national housing authorities have not been able to keep up with the demand for housing and the scale of such provision has invariably fallen short ofthe need. National housing authorities do not always have the resources required to provide such housing, and in addition, because of the high costs of constructing completed housing the housing that is provided is too costly to be afforded by the poor.
This report looks at the public policies and programs used to promote the
development of housing for low-income households in Accra, Ghana. Specifically, this report looks at the housing system in Accra, the policies and programs the Government has initiated in order to help improve the housing situation for the poor, and whether or not these policies and programs can work.
In order to accomplish this the following aspects of housing are analyzed: the
structure and determinants ofhousing supply functions in Accra, Government incentives

ii

Most ofthis low-income housing is in the indigenous compound style ofhome. The traditional compound house design derives from various aspects of Ghanaian culture including family and household structure.
The market system of buying and selling houses common in the west is not in
place in Ghana, houses are more often built rather than bought. The institution of stool or lineage lands often creates problems for housing provision efforts. Even when a house is built in the city on land leased from another lineage, inheritance by anyone outside the lineage rarely takes place. This system creates barriers to Government attempts to obtain land for housing. In order for the Government to obtain land for low-income housing it has to acquire ownership or a long lease ofthe land and reallocate it to individual occupants.
The housing situation in Accra continues to be plagued with problems of
inadequate land delivery, inappropriate financing, lack of efficient building materials, inappropriate building technologies and poor delivery of infrastructure and related

iii

With regard to programs, public intervention in the low-income housing market is important. Presently, intervention has only brought about minimal improvements in the delivery of housing and in the improvement of the existing low-income housing stock. Most programs benefit the middle to high-income groups and eliminate any opportunity for the low-income to participate. With regard to land, policies that fail to take the traditional systems of land tenure into consideration are likely to fail when implemented. Programs and policies geared

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