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# Housing deficit and delivery in Ghana: intervention by various Governments

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## Abstract

The need to provide adequate and equitable housing has remained a major priority of every government. The Population and Housing census indicates that Ghana is facing an acute housing problem with housing deficit of over 1.5 million units in 2000 and over 2 million in 2010. The increasing housing delivery deficit is due to the high population growth rate, urbanization and less supply of housing units to meet the growing demand for housing. This study therefore seek to survey literature on housing delivery in Ghana and determine the extent to which government policy interventions have been successful in providing housing for Ghanaians. The study is an exploratory study based on secondary data. This paper notes that several initiatives and concerted efforts have been made by successive governments in Ghana, before and after independence to solve the housing delivery deficit but these interventions have failed to make a dent in Ghana's growing housing crisis.

**Keywords:** housing deficit; policy intervention; governments; Ghana

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## 1. Introduction

Provision of adequate housing has long been a concern throughout the world, not only of individuals but governments as well (Ademiluyi and Raji, 2008). In spite of the United Nation's realization of the need to globally attain adequate shelter/housing for all, the housing situation in the world is at a crisis level and remains one of the global problems. Tibaijuka (2009) noted that rapid growth in population and urbanization, especially in Africa has resulted in acute shortage of housing and poor housing conditions. In 2005, as a result of acute shortage of housing and poor conditions of housing, Sub-Saharan Africa had 199 million slum dwellers constituting 20% of the world's total slum population and had the highest urban growth rate of 4.58% and the high annual slum growth rate of 4.53% (UN-HABITAT, 2006). Ghana in the same year had 5.4 million slum dwellers and is anticipated to reach 7.1 million by 2020. The worse hit cities are Accra, Kumasi and Sekondi-Takoradi (UN-HABITAT, 2006).

The Population and Housing census indicates that Ghana is facing an acute housing problem with housing deficit of over 1.5 million units in 2000 (Mahama and Adarkwah, 2006) and over 2 million in 2010 (GSS, 2012).

Successive governments in Ghana through their various policies and initiatives have made every effort to balance the gap in housing supply and demand. This paper therefore presents an overview of policy initiatives taken by Ghana's government in solving the housing deficit. Literature confirms that successive governments to solve the housing delivery deficit have pursued several initiatives but these interventions have failed to make a dent in Ghana's growing housing crisis. A critical analysis of the situation shown that Ghana's housing deficit is a problem which is spawned and fuelled by host of factors notably, ever increasing cost of building materials, rapid population growth, urbanization, deterioration of fabric of existing structures, absence of clear sustainable housing delivery policy framework and poor managerial system (Kwofie et al., 2011).

### 1.1. Objective of the study

The objectives of the study are:

- To assess the housing stock and deficit situation in Ghana.
- To survey literature on housing delivery in Ghana and present an overview of policy initiatives taken by Ghana's government in solving the housing deficit.
- To determine the extent to which government policy interventions have been successful in providing housing for Ghanaians.

## 2. Literature review and discussions

### 2.1. Housing deficit and delivery in Ghana

The Draft Housing Policy indicates that the national housing deficit is in excess of 500,000 units with annual requirements of 120,000 units but only about 33% is actually supplied (GoG/MWRWH, 2009). These figures

indicate that the annual supply of housing units in Ghana falls far short of demand with between 65% to almost 70% of the national requirement remaining unsatisfied.

Other estimates on the housing deficit even present a much grimmer picture. Using the average household size and the number of households per house, Mahama and Adarkwah (2006) estimated the housing deficit in Ghana from 1960 to 2002. The estimates of Mahama and Adarkwah (2006) for the year 2000, based on an average household size of 5.1 persons with about 4.5 households per house, and a total of 2,181,975 housing units nationwide showed a national housing deficit of about 1.5 million. They argued that with a population of about 20 million in 2000, a total of 3.7 million housing units were required as against the actual recorded stock of about 2.2 million – leaving a deficit of over 1.5 million.

The 2010 population and housing Census indicate that the total stock of houses in the country is 3,392,745 with deficit of over 2 million units (GSS, 2012, p. 85). The regional distribution shows that Ashanti (16.9%) has the highest proportion of houses, followed by Greater Accra (14.0%) and Eastern (12.7%) regions. The Upper West region has the lowest proportion of the housing stock (2.4%). Compared with the 2000 Census data, there are marked differences in the percentage change in housing stock across regions. The increase is highest in Ashanti (74.6%) and lowest in Upper East (29.0%) (ibid).

On the average, the population per house in 2010 is 7.3 and ranges from the lowest, which is 5.3 in the Volta region to the highest, which is 9.6 in the Northern region. Generally, there is a reduction in the population per house from 8.7 to 7.3 between 2000 and 2010 as depicted in Table 1 and 2.

**Table 1.** Regional Distribution of Stocks of Houses and Households (HH) – 2000 Census

| Regions       | 2000 Population | No. of Houses | No. of Households | % Distribution of Housing Stock | Pop. Per House | Avg. HH size | HH per House |
|---------------|-----------------|---------------|-------------------|---------------------------------|----------------|--------------|--------------|
| All Regions   | 18,912,079      | 2,181,975     | 3,701,241         | 100                             | 8.7            | 5.1          | 1.7          |
| Greater Accra | 2,905,726       | 287,840       | 626,613           | 13.2                            | 10.1           | 4.6          | 2.2          |
| Ashanti       | 3,612,950       | 328,751       | 682,759           | 15.1                            | 11.0           | 5.3          | 2.1          |
| Western       | 1,924,577       | 259,874       | 410,142           | 11.9                            | 7.4            | 4.7          | 1.6          |
| Eastern       | 2,106,696       | 283,461       | 456,683           | 13.0                            | 7.4            | 4.6          | 1.6          |
| Volta         | 1,635,421       | 264,451       | 345,821           | 12.0                            | 6.2            | 4.7          | 1.3          |
| Northern      | 1,820,806       | 177,785       | 245,617           | 8.1                             | 10.2           | 7.4          | 1.4          |
| Brong Ahafo   | 1,815,408       | 216,275       | 342,808           | 9.9                             | 8.4            | 5.3          | 1.6          |
| Central       | 1,593,823       | 223,239       | 365,777           | 10.2                            | 7.1            | 4.4          | 1.6          |
| Upper East    | 920,089         | 88,401        | 144,386           | 4.1                             | 10.4           | 6.4          | 1.6          |
| Upper West    | 576,583         | 51,898        | 80,635            | 2.4                             | 11.1           | 7.2          | 1.6          |

Source: 2000 Population and Housing Census Report (GSS, 2002)

**Table 2.** Regional Distribution of Stocks of Houses and Households (HH) – 2010 Census

| Regions       | 2010 Population   | No. of Houses    | No. of Households | % Distribution of Housing Stock | Pop. Per House | Avg. HH size | HH per House |
|---------------|-------------------|------------------|-------------------|---------------------------------|----------------|--------------|--------------|
| All Regions   | <b>24,658,823</b> | <b>3,392,745</b> | <b>5,467,136</b>  | <b>100</b>                      | <b>7.3</b>     | <b>4.4</b>   | <b>1.6</b>   |
| Greater Accra | 4,010,054         | 474,621          | 1,036,426         | 14.0                            | 8.4            | 3.8          | 2.2          |
| Ashanti       | 4,780,380         | 574,066          | 1,126,216         | 16.9                            | 8.3            | 4.1          | 2.0          |
| Western       | 2,376,021         | 380,104          | 553,635           | 11.2                            | 6.3            | 4.2          | 1.5          |
| Eastern       | 2,633,154         | 431,697          | 632,048           | 12.7                            | 6.1            | 4.1          | 1.5          |
| Volta         | 2,118,252         | 399,953          | 495,603           | 11.8                            | 5.3            | 4.2          | 1.2          |
| Northern      | 2,479,461         | 257,311          | 318,119           | 7.6                             | 9.6            | 7.7          | 1.2          |
| Brong Ahafo   | 2,310,983         | 331,967          | 490,519           | 9.8                             | 7.0            | 4.6          | 1.5          |
| Central       | 2,201,863         | 346,699          | 526,764           | 10.2                            | 6.4            | 4.0          | 1.5          |
| Upper East    | 1,046,545         | 114,034          | 177,631           | 3.4                             | 9.2            | 5.8          | 1.6          |
| Upper West    | 702,110           | 82,293           | 110,175           | 2.4                             | 8.5            | 6.2          | 1.3          |

Source: 2010 Population and Housing Census Report (GSS, 2012)

The census also indicated that the average household size in Ghana was 5.1 persons in 2000 and 4.4 in 2010 with about 1.7 households per house in 2000 and 1.6 in 2010. This number of households' vis-à-vis the population is clearly inadequate and indicates acute overcrowding in most houses. Given the current intercensal population growth rate of 2.5 per cent per year, it is projected that Ghana's population could attain 31,565,378 by 2020. This implies that a total of 6,998,396 housing units nationwide will be required to meet the population's demand for housing by 2020. The estimated projection of housing stock and deficit is depicted in Table 3.

## 2.2. Housing delivery efforts by successive governments in Ghana

### 2.2.1. Colonial era

The Gold Coast government's first recorded direct involvement in native housing in the 1920s during Governor Gordon Guggisberg's reign (9th October 1919-24th April 1927), Dispossessed Person's Housing Scheme was introduced to provide housing for the natives dispossessed as a result of government development programs. Under the scheme, which begun in 1923, affected persons were advanced with building material loans to commence their own houses. By 1933, 118 loans involving a total of £9,280 had been approved and given. The scheme was discontinued in 1933 because it was perceived by the government to be very expensive (Agyemang, 2001).

The 22nd June, 1939 earthquake in Accra now capital city of Ghana, called for the direct intervention of the then government in the provision of affordable housing for the affected population. The government provided funding to build 1,000 two (2) - bedroom unit houses at some suburbs of Accra namely; Osu, Mamprobi, Chorkor, North-West Korle Gonno, Kaneshie and Abbosey-Okai (Kwofie et al., 2011). By 1955, 1250 units were completed and they exist up to date occupied by civil and public servants and the Armed Forces.

**Table 3.** Estimated Housing Stock and Deficit

| <b>Year</b> | <b>Population</b> | <b>Households</b> | <b>Housing Stock</b> | <b>Estimated Housing Deficit</b> |
|-------------|-------------------|-------------------|----------------------|----------------------------------|
| 2010        | 24,658,823        | 5,467,136         | 3,392,745            | 2,074,391                        |
| 2011        | 25,275,294        | 5,603,814         | 3,477,564            | 2,126,251                        |
| 2012        | 25,907,176        | 5,743,910         | 3,564,503            | 2,179,407                        |
| 2013        | 26,554,855        | 5,887,508         | 3,653,615            | 2,233,892                        |
| 2014        | 27,218,727        | 6,034,695         | 3,744,956            | 2,289,740                        |
| 2015        | 27,899,195        | 6,185,563         | 3,838,580            | 2,346,983                        |
| 2016        | 28,596,675        | 6,340,202         | 3,934,544            | 2,405,658                        |
| 2017        | 29,311,592        | 6,498,707         | 4,032,908            | 2,465,799                        |
| 2018        | 30,044,381        | 6,661,174         | 4,133,730            | 2,527,444                        |
| 2019        | 30,795,491        | 6,827,704         | 4,237,074            | 2,590,630                        |
| 2020        | 31,565,378        | 6,998,396         | 4,343,000            | 2,655,396                        |

*Source: 2010 Population and Housing Census and author's projected calculations*

The Alan Burns government (29th June 1942-2nd August 1947) also introduced a four (4) year Development Plan in 1943 of which housing was a top priority. The plan sought to implement the construction of inexpensive but well built houses with as much local material content as possible (Agyemang, 2001). In 1946, two (2) housing schemes under the government plan and policies were published. Scheme A was under the direction of Department of Social Welfare. Under this scheme 3, 2, and 1 bedroom dwellings were to be constructed and rented to all people at economic cost (Kwofie et al., 2011). Only labourers were required to pay non economic rents. The Scheme B was termed Town and Council Housing to be concentrated in Accra, Kumasi and Sekondi-Takoradi (ibid). Under this scheme, a person could apply for financial assistance to build within the Municipal on his own design or pro-forma building plan from the Department of Social Welfare which both the plan and contractor must be approved by the Town Council.

### 2.2.2. Post-colonial era

#### 2.2.2.1. The Convention Peoples' Party (6th March 1957-24th February, 1966)

In the post independence era, several interventions were undertaken but considered unsuccessful by some experts and stakeholders under the reign of Dr. Kwame Nkrumah, the first president of Ghana. Three (3) Development plans were formulated aimed at the provision of adequate housing. The first was the five year plan from 1951-1956. This plan saw the establishment of the Tema Development Corporation (TDC) and the State Housing Corporation (SHC) (Bank of Ghana, 2007; Benjamin, 2007; Agyemang, 2001). The main objective of the TDC was to provide affordable housing for the low income workers of the newly created Tema which is an industrial city in Ghana. The activities of TDC led to the creation of eight housing Communities in Tema contributing over 2,255 units to the national stock. The Schockbeton Housing scheme was also established targeted to provide 168 houses in Accra, Kumasi, and Sekondi-Takoradi. This scheme under the consultancy of a Dutch firm introduced precast members perceived to be cheaper but became more expensive than estimated and hence the whole scheme was abandoned (Kwofie et al., 2011). The Roof Loan Scheme which started in 1955 sought to grant loans and assistance to public sector workers under the recommendation of the United Nation also made contribution to the total housing units. However, due to its inefficiencies, only 2,517 units out of the proposed 6,700 from the 2 million pound fund were realized (Nelson & Ayeh, 2009). The SHC was also established to provide housing for the workers in the civil and public service class and also provide long term housing finance. Their activities were monitored under the Ministry of Works and Housing with direct funding from the central governments. Their schemes operated with the flexibility of workers owning their home through years of gradual monthly payment from salary deduction (Nsiah-Gyabaah, 2009; Agyemang, 2001).

The second Development Plan which was instituted to continue provision of housing was from 1959-1964. This was to support the UN commission's recommendations and initiated programmes to put up housing units. It sought to continue and expand the Roof Loan scheme which focused on assistance from employers to employees through housing loans and self-help housing sites and services. The shortfall of this plan was that there was no needs assessment and as a result, there was no indication of projected targets and outputs in the development plan (Nsiah-Gyabaah, 2009; Agyemang, 2001). Nkrumah's vision on housing was to house particularly those in urban areas where shortage was at its peak due to uncontrolled urbanization. Nonetheless, he was not able to see to the end of this plan and was kicked out in a coup d'état in 1966.

#### 2.2.2.2. The National Liberation Council (24th February, 1966-3rd April 1969)

The National Liberation Council (NLC), which overthrew the Convention Peoples' Party in 1966, implemented a Two (2) Year Development Plan. The main objective of this scheme was to ensure that housing was generated by the productive sectors of the economy through rational and balanced approach. It also targeted clearance and slowing down of the growth of slums in urban areas. The NLC's plan through the TDC and the SHC was to produce 2,000 housing units annually. Only a total of 1,000 units were realized. Out

of this only 2.7% were one room. By location, 63.6% were in Accra, 9% in Kumasi, 7.5% in Sekondi-Takoradi and 11.3% in Cape Coast.

#### 2.2.2.3. Progress Party (1st October 1969-13th January 1972)

The Busia administration showed commitment to alleviating the housing crisis confronting the nation especially in the major cities by introducing a one year development plan. The plan was aimed at a house occupancy rate of 10 persons per house as against a housing need estimated at 26,000 units per year. This plan failed to specify the housing units with their associated cost involved. His scheme added 25% of the targeted 8,000 units mainly due to lack of funds (Agyemang, 2001).

#### 2.2.2.4. The National Redemption Council (13th January 1972-9th October 1975)

The National Redemption Council under I. K. Acheampong took over government in 1972 and established the National Low Cost Housing Committee under the auspices of the Ministry of Works and Housing. This plan received a capital injection of 10 million old Ghana cedis (\$9,803,921.77, \$1=¢1.02, in 1970) to construct low cost housing for low-income households in urban areas across the country. It had an annual projected delivery of 2,300 units. The scheme by June, 1975 had realized 5,466 units at a cost of 47,602,678 old Ghana cedis. It was however abandoned in 1976 because of its failure to serve the targeted population due to its high cost (Nelson & Ayeh, 2009). The original estimates indicated a cost of 2,000 - 4,000 old Ghana cedis depending on the size. Upon completion of 5,466 units' average per unit stood at 10,000 old Ghana cedis (\$9,803.92). Further, 6,000 units cost a total sum of 62.6 million old cedis, thus increasing the average cost to over 12,000 old Ghana cedis. The government acknowledging its limitation with funding sought to encourage the private sector to complement her effort (Agyemang, 2001).

#### 2.2.2.5. Peoples' National Party (24th September 1979-31st December 1981)

The Limann government also recognized the enormity of the housing problems and thus contributed to the building of 1,990 rental units through SHC and 228 by the TDC (Nelson & Ayeh, 2009; Benjamin, 2007). The 1970s, however, brought a period of very poor economic performance for Ghana. There was the energy crisis, rising cost of oil, excessive high rise in imported building materials, decline in external funding etc. This extended recession brought the construction industry to a halt. It was against this background that the Limann government sought to invest in the development of the use of local materials leading to the establishment of the Tile and Brick factory (Nelson & Ayeh, 2009; Benjamin, 2007; Nsiah-Gyabaah, 2009; Agyemang, 2001).

#### 2.2.2.6. Provisional National Defense Council (PNDC)/National Democratic Congress (NDC) (4th June 1979-24th September 1979, 31st December, 1981-7th January, 1993, 7th January, 1993-7th January, 2001, 7th January, 2009-Date)

The PNDC/NDC era under J. J. Rawlings saw the implementation of many schemes in an attempt to solve the housing problems. These were the National Shelter Strategy (NSS), Ghana Vision 2020 and the Structural Adjustment Programme (SAP) and Economic Recovery Programme (SAP/ERP).

The National Shelter Strategy was initiated in 1986 by forming a National Housing Policy Committee by the Ministry of Works and Housing (MOWH) to examine the housing situation in the country. This was to establish a government policy and action plan that seeks to provide adequate and decent housing units in order to improve the quality of life of people in the urban areas. The committee focused on housing finance, land, physical planning, infrastructure, building materials, management effort towards delivery. This policy and plan covered the period from 1987 to 1990. This was coined from the MOWH's need to enhance its planning capacity to implement housing policies. The focus of the policy was to create an enabling environment and framework to enhance housing provision rather than the full participation of the government to deliver housing (Bank of Ghana, 2007; Agyemang, 2001). It sought to promote use of local materials, improve rural housing strategy, improve monitoring, managing and coordination of shelter programmes, improve land acquisition and increase access to finance and participation of women in the sector.

The Ghana Vision 2020 scheme had the First Medium-Term Development plan from 1997-2000 targets the provision of low-income housing as reported by Bank of Ghana (2007). It sought to bring housing within the purview of the poor to improve their living conditions. The plan introduced a new facility under the Social Security Scheme which permitted contributors to withdraw part of their contributions to purchase a house. Unfortunately, due to lack of funds, private sector participation and political will, none of the housing strategies under this plan were implemented (Bank of Ghana, 2007).

When the financial crisis had peaked in the 1980s, Ghana signed onto the infamous Structural Adjustment Programmes (SAP) of the World Bank and the International Monetary Fund in order to secure much needed cash flows for the housing construction industry. This required the country's participation in trade liberalization initiatives which opened its market to imported building materials and necessitated the loosening of rent controls (Benjamin, 2007). This brought in its wake high inflation translating into high cost of building, high cost of construction, high rent and loosening the government's grip on the housing market. This increased the creation of slums and ghettos in many cities and urban areas due to high unaffordable rents. In addition due to the lucrative commercial rents being charged, many toilets and bathrooms were converted into rental units leading to overcrowding and creating serious sanitation problems in the cities (Nsiah-Gyabaah, 2009).

The NDC government under John Evans Atta Mills from 2009 in its quest to improving housing delivery in Ghana embarked on a number of housing programmes. The first initiative was the move to build over 300,000 housing units over the next five (5) years, through Public Private Partnership. This was referred to as the STX housing project. The development of the housing units was for the low to middle income group and 300 units for Senior Public Servants, State Protocol and for visiting VVIPs. As part of the programme, the project was to develop majority of the housing units in all the ten regional capital of the country. The government of Ghana entered into an agreement to construct these houses with STX Engineering and Construction Ghana limited which is a company registered under the laws of Ghana with 90% shareholding by a Korean registered company, STX Constructions Company Limited and 10% shareholding by a Ghanaian registered Company, called GK Airports Company Limited. Unfortunately, the STX Housing deal was abrogated by the Ghana government as a result of internal wrangling between the partners in the deal. Other

housing programmes which were initiated by the government but couldn't see the light of day were the Guma Group Housing Project and the Shelter Afrique Housing Project. The Guma Housing Group project was a partnership between the government of Ghana and the Guma Group of South Africa to provide 500 affordable housing units in Ghana (Ghana News Agency, 2012a). The Shelter Afrique Housing Project was also a partnership by the government of Ghana and the Shelter Afrique which is a Nairobi based Pan African organization to provide affordable and social housing (Ghana News Agency, 2012b). All these initiatives were interventions by the government towards closing the gap of the housing deficit in Ghana, but none of these initiatives were able to materialize.

#### 2.2.2.7. New Patriotic Party (7th January, 2001-7th January, 2009)

No considerable additions were made to public housing from 1985 to 2000 and the NPP government led by John A. Kuffour sought to reduce the crisis situation of the housing sector through the initiation of about 20,000 affordable housing units in 2001. In 2007 about 4,500 units ranging from bed sitter, single and two bedroom apartment had started at Borteyman and Kpone in Accra, Asokore Mampong in Kumasi in the Ashanti region, Akwadum site Koforidua in the Eastern region, Tamale, to be completed by June, 2009. This was the new government's effort to ease the housing problems in the country. The main target group of this scheme was the civil and public servants. Unfortunately not a single unit remains completed up to date and most have been taken over by squatters. This scheme was discontinued by the new NDC government in 2009 (Nelson & Ayeh, 2009).

### 2.3. Factors affecting housing delivery in Ghana

Housing delivery in Ghana has witnessed fragmented and unsustainable effort from individuals, private developers and successive governments. This situation has contributed to the huge housing deficit Ghanaians encounter today. The shortage of housing continues to be one of the most critical socio-economic challenges facing the country. Some of the challenging factors which contributed to Ghana's housing deficit include: absence of clearly defined national housing policy, lack of access to sustainable capital/finance, land acquisition/litigation, and lack of control and Regulatory Policy framework for rent (Akuffo, 2006 & Benjamin, 2007). Sajor (2003) and Owusu (2008) added that at the heart of the housing crisis is the high rise in land prices and property values, a situation which the conventional literature on urban housing in developing countries has blamed on high rural-urban migration and urban growth.

## 3. Conclusion and recommendations

The ever-growing population in Ghana has led to an increase in housing quantity demand and consequently created pressure for government to provide sustainable human settlement. The total number of houses as compared with number of households indicated acute overcrowding in most houses in Ghana. Given the current intercensal population growth rate of 2.5 per cent per year, it is projected that Ghana's population could reached 31,565,378 by 2020. This implies that a total of 6,998,396 housing units nationwide will be

required to meet the population's demand for housing by 2020 assuming a constant household per house ratio of 1.6. It was revealed that several initiatives and concerted efforts have been made by successive governments in Ghana even before and after independence to solve the housing delivery deficit but these interventions have failed to make a dent in Ghana's growing housing crisis.

It is very essential to state that governments and stakeholders have to look beyond their term of office in the formulation of housing policies. Housing policies is most effective when the commitment is long term, independent and its support is bipartisan. This assertion is corroborated by the failure of majority of the various governments' housing policies. There is the need to learn from successful countries in this area. In addition, Government should shift focus from full direct housing construction to that of providing enabling environment for the sector. For example, if there is the need to import housing materials, government can subsidize by importing or reducing the import duties on such building materials. The establishments of small and medium size companies for the exportation, manufacturing and coordinated network distribution of building materials will greatly enhance housing delivery. In all, workable national housing policy framework where the duties and responsibilities of each stakeholder in housing delivery will be stipulated will assist sustainable public and private housing delivery in Ghana.

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