

## Analysis of Stakeholders' Perspectives on Barriers to Affordable Public Housing Implementation in Ghana

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### Abstract

Access to affordable public housing has become one of the most pressing issues affecting urban employed low- and middle-income households in Ghana. However, addressing this critical issue has been obstructed. This paper aims to examine the barriers impeding the implementation of affordable public housing in Ghana. A qualitative data collection technique was used for this study. Ten (10) key public and private officials who in one way or another are involved in the development and implementation of Ghana's affordable public housing policy participated in semi-structured interviews. The data was subjected to both deductive and inductive thematic analysis. The study's findings reveal some new barriers apart from what literature reviewed as an impediment to the efficient implementation of affordable public housing in Ghana. The study however made some recommendations to ensure effective implementation of affordable public housing in Ghana. The recommendations are useful for implementing future affordable public housing policy in Ghana, despite the fact that this paper is restricted to the opinions of a small but influential group of housing policymakers. The government has to be proactive in its implementation if it really wants to make affordable housing the ultimate product for low- and middle-income urban households who cannot afford.

**Keywords:** Affordable Housing, Implementation, Politicization, Governance, Ghana.

### Introduction

Provision of affordable housing is one of many strategies that many governments worldwide implement to deal with homelessness (Obioha, 2021). As a matter of fact, a significant number of people are having difficulty in obtaining affordable and adequate housing (Arku,

2020). Therefore, as it stands now, the issue of affordable housing has affected both developed and developing countries (Hudecek et al., 2019). For example, Phang (2018) postulates that, shortage of adequate and affordable housing for low- and middle-income families has risen to the top of the social and political plan across cities in China and India. Moreover, in hot spot cities like London, Paris, New York, San Francisco, Vancouver, Toronto, Sydney, Melbourne, and Hong Kong.

The situation however is not different in Africa context. Access to adequate and affordable housing is a current and growing issue within the continent (UN-Habitat, 2011). To this end, Ghana as a member of Sub-Saharan Africa, provides a relevant example of adequate and affordable housing challenges. According to Owusu-Ansah, Soyeh and Asabere (2019), one of the most pressing issues confronting Ghana currently is the provision of affordable housing. Apparently, provision of housing is considered as one of the roles of government (Ayumu, 2021). For this reason, it has consistently drawn the attention of successive governments and policymakers to address it (Nsiah, 2017). Hitherto they have not had easy paths to implementation; making their efforts to be proven futile (Kwofie, Botchway and Adinyira, 2011).

Regardless, it is important to keep in mind that an economy's capacity for innovation, productivity growth, and sustained growth is determined by its stock of knowledge, talent, and creativity (Centre for Research and Market Intelligence, 2008). That is why, it is not good for people to worry about access to this basic good. Otherwise, it would definitely affect their working output. It is against the backdrop this study is being carried out to examine the barriers to affordable public housing policy implementation and what possible suggestions could help address from perspectives of some key stakeholders in the Ghanaian housing industry. There have been studies of a similar nature (Adjei, Fobiri & Owiredu, 2015; Afrane et al. 2016; Wuni et al., 2018). However, to the best of the authors' knowledge most research in this field has been conducted quantitatively in Ghana. However, this study was conducted qualitatively to explore the perspectives of policy makers to find other barriers to the implementation of affordable housing in Ghana beyond those identified in the literature. Recognizing that housing is a critically important sub-sector of the economy and a critical element in tackling poverty, social stability and economic growth (GoG/MWRWH, 2012; Afrane, 2014); it was important to examine the barriers impeding its smooth implementation by successive governments. This study therefore contributes significantly to knowledge by providing new insights into the barriers to the implementation of affordable housing in Ghana. Although this study is limited to Ghana, the recommendations are intended to provide insight into the implementation of affordable housing in countries where the affordable housing problem mirrors Ghana's challenges, as it does in some African countries.

### **An Overview of Challenges Facing the Implementation of Affordable Housing in Ghana**

In this part of the research, the literature on some of the challenges facing the implementation of affordable housing in Ghana is reviewed. In reality, there are a number of obstacles that have prevented the development of affordable housing, including politicization of affordable housing projects, rapid urbanization and population growth, limited access and the high cost of land, the cost of building materials, and inadequate mortgage system.

**Politicization of affordable housing projects**

Governments in every democratic society particularly developing country, in their administration would want to undertake a unique project or policy that can attract positive political gains or credit for the subsequent national election (Osei-Kyei, 2019; Mustapha & Whitfield, 2009) and this phenomenon is much particular in developing countries which Ghana is no exception. Quite apart from that, no proper housing policy in Ghana has served as a roadmap for governments with regard to urban housing production; as these policies are tied to political gimmick and not policy driven (Addo, 2014). Regrettably, the issue of affordable housing is a very critical topic often discussed on various platforms in Ghana. Politicians have taken advantage of this and are using it as a tool in their campaigns. However, this is not because they are concerned about the nation's colossal housing shortage or the growing urban population (Senayah, 2015; GBN, 2012; Arku, 2009). Actually, both Adjei et al. (2015) and UN-Habitat (2011) posited that, the various housing policy initiatives and programmes in Ghana varied and for that matter they have been largely determined by the political ideology of the implementing government.

Based on this, Twumasi-Ampofo et al. (2014) express worry about how this has become a trend in Ghana where every government who climbs onto the throne pursue its own campaign promises while neglecting the unfinished existing projects. The competition for developmental challenges, as well as the quest for power continuity, have diverted the focus and the drive to invest appropriate resources for the success of providing adequate housing for the masses, particularly low- and middle-income groups who are in dire need (Bangdome-Dery, Eghan & Afram, 2014). This in effect has made Ghana suffered a lot of setbacks when it comes to provision of affordable public housing (Afrane et al., 2016). Therefore, consistency and continuity of housing policies and programmes as posited by Yorgri et al. (2016) are prerequisite for sustainable housing provision and development and this should strictly be adhered to irrespective of differences in political ideologies.

**Rapid population growth and urbanization**

According to Afrane et al. (2016), increased urbanization and population growth have made housing one of the most pressing issues facing many governments around the world. In reality, an increase in population growth corresponds to an increase in housing demand. Bank of Ghana (2007) and Nsiah (2017) revealed that, the demand for housing in Ghana has exceeded the supply of housing units as a result of the rapid population growth. Housing deficit is a deficiency or lack in the number of houses needed to accommodate the population of an area. Boamah (2014) indicates that even though there has been implementation of several housing policies and programmes in the country but increases in housing stock have lagged behind population growth thereby resulting in degradation of the existing housing stock. For instance, large proportions of urban residents in Ghana do not have access to decent housing at affordable cost (Nsiah, 2017)

The challenge of affordable housing according to UN-Habitat (2012), stems from the rapidly changing and urbanizing world which keeps providing adequate and affordable housing as one of the world's top priorities for governments. Kuddus, Tynan & McBryde (2020) noted that, people will continue to migrate to urban settings until the conditions in rural areas are improved. Unfortunately, the root causes are unlikely to be addressed in the near future given the challenges that rural development poses. Ghana's urban population like most developing countries is increasing and creating pressure on the available infrastructure and amenities of affected urban centres. The effect is that, high levels of unsafe homes and

for that matter many houses have been constructed in an open space without a lavatory, water, light. Sometimes, these are even common in most of the rural areas in Ghana (Ofori, 2020).

### **Limited access and high cost of land**

The most important factor, which helps to solve lack of housing is land supply (Ghasemi & Özay, 2018). However, UN-Habitat (2011) posited that, provision of affordable land and housing at scale remains a challenge to most countries, especially those in Africa. As a result, the limited access and the high cost of land have become fundamental constraints to increasing the supply of affordable housing. Unquestionably, land is required for the construction of houses, and when the cost of acquiring it is too high, it becomes financially difficult for low-income earners to purchase land, let alone to do construction on it (Wuni et al., 2018). An increasing number of private property developers involved in the residential market has been noted to be the brain behind the skyrocketing of land prices. Apparently, speculating on the property market also increase the land prices; this is now common practice in Ghana. Accra, Tema and Kumasi are areas where the astonishing and rapid rise in land values is particularly apparent (Arku, 2009). However, it is important to note that the cost of land tends to affect the delivery of housing and its affordability as well (Senayah, 2015). Therefore, since land is a core component of housing affordability, making it accessible and affordable will definitely go a long way to make housing affordable for the majority of urban dwellers in Sub-Saharan Africa particularly Ghana (UN-Habitat, 2011).

### **Multiple sales and land disputes**

According to Morgan, Kwofie & Afranie (2013), land acquisition in Ghana is fraught with difficulties, the most significant of which are multiple sales and land disputes, both of which have a negative impact on urban housing development. Because these challenges frequently result in long-running disputes and lawsuits, which stifle developers' efforts to build houses in urban areas. In turn, it makes developers feel uneasy about their investment, eventually scaring them away from building houses to supplement the national housing stock. For example, Obeng-Odoom (2016) reported that, based on an analysis of all land disputes from 1961 to 2004, more than 60% of them stem from multiple land sales, with the remainder including conflicts between chiefs over who owns what land and disagreements between landlords and tenant farmers. Unfortunately, Kasanga and Kotey (2001) observed that the Ghanaian court system has been plagued by a number of issues that have rendered it incapable of performing its role in land adjudication. As a result, there is a large backlog of land cases awaiting hearing, resulting in uncertainty, insecurity, and a plethora of unresolved land disputes. As a result, Morgan, Kwofie & Afranie (2013) proposed an urgent need for immediate action and a policy framework to formalize the operations of Ghana's land and property market.

### **High cost of building materials**

The rising cost of building materials has been identified as a barrier to the delivery of affordable housing in Ghana (Kwofie, Adinyira & Botchway, 2011). Sand, stones, cement, iron rods, and other similar building materials are commonly used in Ghana. Because the cost of these building materials accounts for 60 to 70% of the total cost of construction, as the cost of materials rises, so does the overall project cost (Danso & Manu, 2013). Yorgri et al. (2016) discovered that the high cost of building materials in Ghana has resulted in an overall high

cost of construction, which is another challenge in the housing industry. This led Yeboah (2005) to argue that Ghana's over-reliance on imported raw materials for building has resulted in the high cost of building materials. Regrettably, this has become a major problem facing the housing industry (Karley, 2008). However, to address this issue, Owusu-Ansah et al. (2019) suggested that, developers should be more reliant on local building materials so as to reduce the cost of real estate development and make urban housing more affordable. Apparently, Festus and Amos (2015) shared the same position. Nigeria housing policies and programmes were once besieged by shortcoming like ever-increasing costs of construction and building materials and the use of local materials were recommended as an alternate to address the issue. Yeboah (2005) also agreed to the fact that, local building materials substitutes could be used if the necessary supports are given to the manufacturers and strengthening institutions like Ghana's Building and Road Research Institute (Ark, 2009).

### **Inadequate mortgage system**

Mortgage financing involves providing loans to prospective home buyers so they can support their home purchases. This occurs due to the difficulties individuals have in paying the full cost of properties out of their own savings due to high costs (Teye, Teye & Asiedu, 2015). It has been argued that in developed countries the mortgage sector is the most capable and superior lender for the housing needs of the population (Bank of Ghana, 2007). In Ghana, despite the abundance of banks and financial institutions in the country, their priorities do not include financing housing projects for low- and middle-income families (Bangdome-Dery Eghan & Afram, 2014). As described by both Owusu-Ansah, Soyeh & Asabere, (2019) that as of Boamah (2010), the mortgage market in Ghana is underdeveloped. In view of this, Acheampong and Anokye (2015) hypothesized that the few financial intermediaries such as Homes Finance Company (HFC) and Ghana Homes Loans (GHL) also cater to high-income households, most of whom are employed in the formal sector.

Also, the high interest rates on this facility are a major problem. Teye, Teye & Asiedu (2015) show in their research that high interest rates and unfavourable repayment terms prevent many Ghanaians from using mortgage loans to finance their homes. Research findings by Owusu-Ansah et al. (2019) indicated that the mortgage rate quoted by HFC Bank in 2017 was approximately 29%. Therefore, given the high cost of obtaining a mortgage, most Ghanaians are excluded from the mortgage market. This means that only a small part of the urban population can meet the requirements (Ayumu, 2021), which means that access to housing finance is very limited.

On the other hand, Boamah (2010) noted that, the mortgage market is a major source of housing financing all over the world, with numerous advantages for both the borrower and the economy as a whole. This allows homebuyers to spread the cost of housing over a reasonable period of time, allowing them to meet large housing cost obligations with their current incomes. Boamah further stated that, a well-functioning mortgage system increases housing affordability, allowing more people to live comfortably.

### **Research Methodology**

This part of the study describes how the study was conducted in terms of data collection and analysis.

### Data collection

This study employed a qualitative research approach. The intent was to seek for deeper insight with respect to the barriers impeding the realization of affordable housing and also solicit for appropriate solution to address them. According to Creswell (2014), data collection in qualitative research is typically open-ended, with no predetermined responses. In this regard, Creswell (2003) asserted that, qualitative research is based on an interpretivist epistemology and capitalizes on the relationship developed between researchers and their subjects of study to understand the meaning individuals and groups ascribe to social phenomenon and social problems (Punch, 2003).

Moreover, data was collected via semi-structured interview guide. Purposive sampling technique was used to select the participants to be interviewed. The advantage of this non-probability sampling technique is that it allows the researcher to determine what information is required and then sets out to find people who can and are willing to provide it based on their knowledge or experience (Bernard 2002; Lewis & Sheppard 2006; Tongco, 2007). The respondents, all together having an average working experience of over 14 years were sampled from Government's ministry and agencies, private developers' association as well as private consultants as shown in Table 1 below.

**Table 1:**

*Respondents profile*

Code	Job title/Position	Type of Organization	Years of Experience
PD 1	Director of Affordable Housing	Public Officer	11
PD 2	Estate Officer	Public Officer	14
PD 3	Head of Estate Management	Public Officer	7½
PD 4	Executive Secretary, Private Developers Ass.	Private Officer	13
PD 5	Principal Consultant, Affordable Housing	Private Officer	16
PD 6	Quantity Surveyor	Public Officer	16
PD 7	Senior Works & Dev't. Officer	Public Officer	18
PD 8	Project Engineer	Public Officer	15
PD 9	Assistant Director	Public Officer	10
PD10	Chief Director,	Public Officer	26
Average Years of Experience			14.65

As Yin (2018) posited, in collecting data there is the need to have targeted and insightful informants who can provide explanations and their personal views of the research topic. In this case, the participants background clearly show that all of them are involved in high-level decision-making in their respective organizations, emphasizing their ability to provide expert opinions on the issues being interviewed. This in effect, provides data credibility. All of the interviews were conducted in English and were audio recorded with participants' permissions. In fact, none of the interview sessions lasted an hour. The actual duration was between twenty-two (22) and forty-eight (48) minutes for the minimum and maximum, respectively. In all ten (10) face-to-face interview sessions were conducted and this number was sufficient to ensure a full coverage of issues as well as reach data saturation (Galvin, 2015).

### Data analysis

Since, the interviews were conducted in English, it made the transcription of the interview much easier. Consequently, to ensure data validity four (4) key participants received the transcribed interviews, and their feedback and critical comments served as a validation process to boost the study's reliability (Merriam and Tisdell, 2016). Besides, all of the transcribed interviews were then fed into NVivo 14 software for thematic analysis. Thematic analysis according to Braun & Clarke (2006), provides rich, comprehensive, and nuanced analysis of qualitative data, hence its adoption for this study. Both deductive and inductive reasoning were used to generate themes. Braun & Clarke (2006) outline six stages of thematic analysis which the study followed. These includes: data familiarisation; generating initial codes; searching for themes; reviewing themes; defining and naming themes; and writing up. Moreover, verbatim quotes were given when necessary to help with the authentication of the conclusions drawn from the analysis (Fossey et al., 2002).

### Findings and Discussion of the Study

This section presents the findings and discussions of the study conducted with some key stakeholders involved in policy development and implementation for affordable public housing in Ghana. The analysis and discussions are based on the opinions expressed by these personalities during the interview sessions. It is worth mentioning that, ten (10) codes were discovered with regard to barriers to affordable public housing implementation in Ghana. Notwithstanding, the hierarchy chart of the NVivo software revealed eight (8) of the codes to be dominant as indicated in figure 1 below.

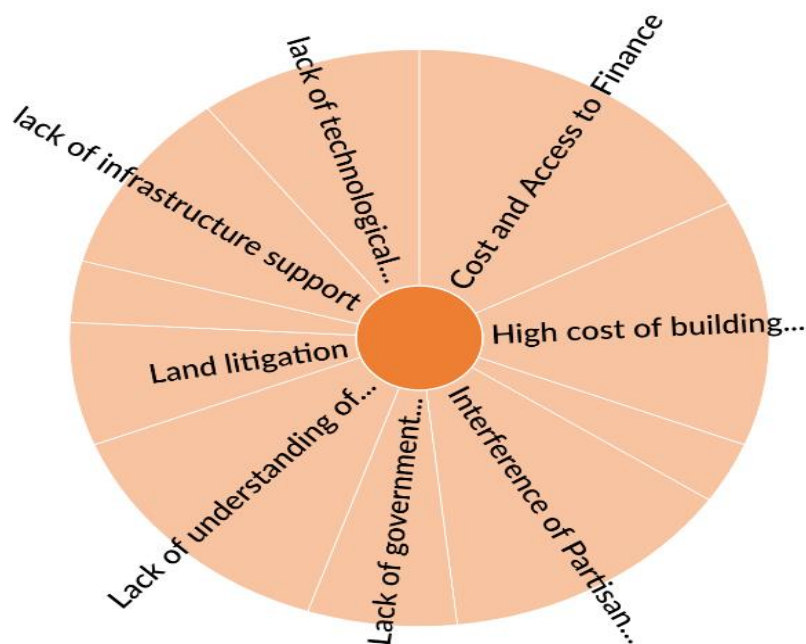


Figure 1. Hierarchy chart of dominant codes for implementation barriers

For the study purpose, these dominant codes have been discussed and supported with raw quotes for a better appreciation.

### Cost and access to finance

In Ghana, the implementation of affordable public housing has been hampered by cost and access to financing. It also shows the most prevalent barrier among the rest, according to study findings. The fact is that, cost is crucial when trying to get financing for housing

construction. High costs of burrowing discourage developers from obtaining financing for affordable housing, making it unaffordable for beneficiaries. Financing from both supply and demand (mortgage) is essential to keep construction moving at a lower rate. For instance, the participants argued that, governments in time past guaranteed offtake to developers. now, offtake to developers has become difficult due to financial constraints. This was in a way providing a guaranteed market and a source of income to developers. Regrettably, few and some commercial banks willing to finance have high interest rates. The fact remains that, there are not enough mortgage institutions and some commercial banks are reluctant to enter into long-term loan facilities. This has become very difficult situation for developers including quasi-government developers mandated to provide affordable housing for low- and middle-income households in Ghana. PD3 asserted that;

“If we have banks in Ghana whose interest rates are between 24 to 30%.... how do you expect us as private developers to produce affordable housing? The fact is, you can only do little and the outcome can't be affordable to ordinary Ghanaian worker”.

From the above it can be concluded that, the high rate of inflation affecting the Ghanaian economy is to blame for this predicament; since this has resulted in constant price increases. However, to make it possible for developers to construct affordable housing, this must be addressed. It was made clear that any policy would likely be difficult to maintain beyond a term of government if governments do nothing about it. For instance, PD4 admits that;

“Interest rates were as low as 12% a few years ago, and some banks were even offering mortgages at a rate of 11%. Depending on the bank, 13% was the highest one could receive. Presently, the banks could only offer 18% as the minimum because inflation is so bad that they could not offer any more rate around 12%”.

In view of the above, it is impossible to produce housing within the means of public sector employees, who make up the majority of Ghana's low-and middle-income groups. Additionally, demand-side mortgage financing is either nonexistent or very limited. As a result, the majority of people find it challenging to obtain easy access to mortgage financing. To this end, households with low and middle incomes have limited access to mortgages. People are suddenly expected to cough up a lot of money to purchase or rent a house. Notwithstanding, having a lower interest rate on the demand side for people with low to middle incomes to help them access housing is difficult at the moment.

### **High cost of building materials**

The study findings showed that the realization of affordable housing is severely hampered by the constant rising prices of building materials in Ghana. As the literature shows, this is one of the barriers for affordable housing in Ghana (Kwofie, Adinyira & Botchway, 2011). It should be noted that cement, as one of the most sought-after building materials in the construction industry in Ghana, accounts for the majority of building materials. However, the import of some of its key raw materials, such as clinker for making cement, has resulted in a very high cement price. In this case, when building affordable housing, the cost of building materials should never be overlooked; because they affect housing costs. For example, PD1 admits:

“If you ask me...building materials are one of the essential components of affordable housing. Now, building materials are escalating...mid prices are going up. You can't do affordable housing when you have such a component going up all the time”.



The fact is that, 60 to 70 percent of construction costs in Ghana are attributable to construction material costs. For this reason, an increase in the cost of materials leads to an increase in the cost of the entire project (Danso & Manu, 2013). Notwithstanding, Ghana's overreliance on imported raw materials for construction drives the high cost of building materials (Yeboah, 2005).

### **Interference of partisan politics and projects delay**

Findings indicate that political party interference, which has led to project delays, is hampering affordable housing. Literature research shows that affordable housing has become a hot topic of discussion in many Ghanaian forums. Incidentally, it has become a campaign tool for many politicians in the country and not because they are interested in the massive housing shortage in the country or the growing urban population in several cities (Senayah, 2015; GBN, 2012; Arku, 2009). Even if there is an attempt, the political ideology of the government running the programs tends to influence the majority of affordable housing initiatives. According to PD10:

“A government is considered positive if it can provide the majority of the population with affordable housing”.

Seriously, partisan politics is not necessary to implement the country's affordable housing program. For this reason, the participants vehemently oppose the idea that each government has its own program and tends to follow its own political line. From the foregoing, the danger is that even when a project grows and there is a change of government, the question of continuity becomes an issue. It was not surprised that, some of the affordable housing started by President Kufuor in 2005 was completed in 2020 due to partisan politics.

However, Ghana's economy is unstable. Thus, the delay of a project affects the construction costs and therefore the price of the houses. The objective of the affordable housing was to reduce costs to enable low- and middle-income households to purchase once construction was completed. Yet house prices are above their purchasing power, since some of these houses have taken years to complete due to unnecessary partisan politics. For example, prices for a standard single room, a special one-bedroom and a two-bedroom apartment in the Asokore Mampong Affordable Housing Project range from \$9,800 to \$18,650 according to PD5. It is clear that the prices quoted would be a challenge for a public or civil servant worker earning GH 3,000 (\$300) to afford one of the apartments mentioned above. Therefore, it is not surprising that; Upper-class income earners continue to purchase so-called affordable housing at the expense of low- and middle-income households, for whom housing programs are designed to meet their housing needs.

### **Lack of technological innovation**

The results of the study showed that the lack of technological innovation hinders the implementation of affordable housing. The thing is, construction costs tend to increase the longer the project is delayed, making finished houses unaffordable. Ghana's economy is very volatile as the country is too dependent on foreign support and poor economic management. For this reason, when it comes to providing affordable housing, construction time and costs are critical. Because if affordable housing is built within a certain timeframe, it becomes more affordable for the intended beneficiaries and construction costs are also minimized. For instance, PD6 acknowledges that:

“Most of the construction work in Ghana is still carried out in the traditional way, this requires the presence of a large workforce on site. And this slows down the process and increases the construction costs”.

It is clear that the Ghanaian construction sector is lagging behind in terms of technological innovation. Because housing projects that needed to be completed quickly take longer. This has made affordable housing a bit challenging. Without a doubt, technological innovation is the only way to help address this situation. The point is that, most of the tasks can be performed offsite instead of onsite and then brought on site. This can help meet the project timeline and at less cost.

### **Lack of understanding of beneficiary affordability levels**

The study's findings show that policymakers sometimes fail to understand beneficiaries' affordability levels. The implication is that, the affordable housing outcome often tends to miss the affordability levels of the targeted households. This is based on the fact that; affordable housing policy implementation is generally centralized and that most decisions are taken on behalf of the intended beneficiaries. As a result, policy developers have in most cases failed to determine the affordability level of these income groups. PD2 quizzed;

“How come houses which are normally built and labelled as affordable housing end up not being affordable to the intended beneficiaries”.

This is what happens when implementation decisions get done higher up without the intended beneficiaries and even wonder if this is what they wanted. However, if the intended beneficiaries are actively involved in the implementation phases, their level of affordability will be fairly assessed and taken into consideration. Moreover, this will help policymakers to determine the amount these income groups can afford to pay, net of all other costs. In short, the level of affordability of the beneficiary is crucial to understand when providing affordable public housing. So, if politicians stop and decide for them, unfortunately that won't be consistent with the economic power of the intended beneficiaries. In reality, nothing is done and there is no question of affordability. Ultimately, so-called affordable housing will only benefit the wealthy, increasing the housing deficit of low- and middle-income households.

### **Lack of infrastructure development support**

Another barrier to affordable public housing emerging from the study findings is the lack of support for infrastructure development. In the past, the government covered the costs of infrastructure projects such as road construction and drainage. This, in a way, influenced the developers to go ahead and build houses. In this regard, it was not necessary for them to raise the price of built houses taking into account the cost of infrastructure. In fact, the government prevented them from even charging that amount. This essentially subsidized the houses, making them affordable for low- and middle-income households. However, companies are now forced to provide this infrastructure themselves. This adds the costs involved to the construction costs, making the project unaffordable for low-income households. According to PD4;

“Governments usually promise developers to build affordable housing in an effort to help them with infrastructural development. This support as promised don't come”.

In this context, developers find it difficult to offer affordable housing when they have to develop the infrastructure themselves. The fact is that without this infrastructural development, it becomes almost impossible to find accommodation in the areas where such

houses are built. The expansion of infrastructure is the basis for making life bearable. In this context, developers no longer build apartments for low- and middle-income groups due to low margins and high construction costs.

### **Land litigation**

The development of affordable housing in Ghana is hampered by land acquisition issues (Morgan, Kwofie & Afranie 2013). According to the interview session with the participants, it came out that in Ghana there is a problem if you don't have land that is exempt from lawsuits or what we call unencumbered land. Because this is the first step in real estate production. They pointed out that there are problems such as multiple land sales, which normally lead to land disputes. For this reason, any investor or developer who wants to get in would like to know whether or not the land intended for housing has a land title certificate. PD8 stated that;

“Because of unscrupulous behaviour... some developers have lost a sizable portion of their capital as a result of land litigation. Regrettably, some of these investors have to litigate their disputes”.

In view of the above, developers' efforts to construct houses in urban centers in Ghana are stifled. In fact, this has given developers a bad feeling about their investment and ultimately scaring them away from adding houses to the country's housing stock. This has negatively affected urban housing development.

### **Lack of government commitment**

Lastly, lack of government commitment was identified as one of the prevalent barriers impeding affordable public housing implementation. The argument is that commitment of governments will only be seen if they demonstrate political will through the implementation of what is on the agenda. Not only that, but also their active role in the process until the end. Although, the Economic Recovery Program of the early 1980s influenced government involvement in the provision of public housing. Unfortunately, the housing market has grown without any accommodation for lower- and middle-income families. Developers build homes so they can recoup their investment quickly. In view of this, the participants claimed that, majority of private developers have disregarded the availability of houses that are affordable for low- and middle-income households, because developers consider providing affordable housing to be a less lucrative endeavor. However, PD4 admits that;

“As a business, you are working for profit so you can do your best, but your best has a limit”.

Regrettably, what account for this is that, private developers receive no assistance from the government. For this reason, they find their own money, land, pay taxes on imported building materials, and take care of everything on their own. Therefore, with these burdens, it would be difficult for private developers to engage in affordable housing production.

### **Conclusion and Recommendations**

There are evidences pointing to such barriers as the study aimed to examine barriers that tend to affect the implementation of affordable public housing in Ghana. The results of the study identified eight (8) prevalent obstacles hindering the implementation of affordable public housing, including cost and access to finance, high cost of building materials, interference of partisan politics and projects delay, lack of technological innovation, lack of

understanding of beneficiary affordability levels, lack of infrastructure development support, land litigation, and lack of government commitment.

To reduce costs and facilitate access to financing, the study proposes a sound financial and mortgage system capable of supporting construction at lower interest rates, as well as financing that can also provide mortgages on the side of requirement. Considering the high cost of building materials, it is proposed to develop the local building materials industry to make it more affordable. Indeed, by sourcing construction materials locally, developers can avoid paying excessive prices for some of these materials. This will ultimately help reduce the cost of homes built by developers, which will boost the government's affordable housing program.

Furthermore, when it comes to partisan political interference, it is important that policy makers approach the implementation of affordable housing proactively and without too much political bias. In other words, the implementation of affordable public housing must be decoupled from politics and recognized as a concerted state effort to be managed by technocrats. If action to promote affordable housing is seen as a national action rather than a political one, the reality is that the country will save significant resources as successive governments continue the projects started by their predecessors.

Moreso, in an attempt to address the problem of land disputes that hinder the smooth implementation of affordable public housing in Ghana, the recommendation is that, government should acquire land from the various custodians (traditional authorities) to establish land banks. This can potentially solve land disputes and high land costs faced by developers. Similarly, a strong land tenure system must be in place to reduce the number of land sales that lead to land disputes. This gives developers confidence in their investment. However, in addressing the lack of government commitment towards affordable public housing implementation, is being suggested to government to either actively pursue the affordable housing program itself or act as a facilitator. In effect, a proactive government role and a strong commitment to the housing sector will ensure affordable housing for low- and middle-income urban households. This is important if the government really wants to close the affordability gap.

The introduction of technology is key in today's construction. The fact is that, new construction techniques can be used to reduce the cost of housing construction. Ostensibly, real estate sector has undergone a paradigm shift that has made technological innovation fundamental to the development of the nation. In this regard, embracing the introduction of technological innovation can allow builders to make changes and incorporate new ideas that will speed up the construction of houses. To this end, timely and cost-effective delivery of housing will be ensured.

Furthermore, to help developers produce affordable housing, infrastructure development is crucial. Because when developers do these infrastructure developments alongside housing construction, they definitely add up to unit costs. Therefore, it is suggested that the government take responsibility for providing this vital infrastructure in order to spare developers the high cost of development. When that happens, many developers will be encouraged to focus on building affordable housing. After all, proposing a non-participatory development strategy is downright reactionary. The households intended to benefit from the project must be fully involved in the policy-making process. This is necessary in order to accurately assess its convenience. Therefore, in respect to lack of understanding of beneficiary affordability levels, their integration is crucial. In conclusion, the proposed

recommendations, when implemented, will help, if not all, address the challenges of providing affordable public housing in Ghana.

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