

# GHANA

## HOUSING PROFILE



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United Nations Human Settlements Programme (UN-HABITAT)

P.O. Box 30030, GPO Nairobi 0010, Kenya

Tel: +254 20 762 3120

Fax: +254 20 762 3477

Web: [www.unhabitat.org](http://www.unhabitat.org)

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HS Number: HS/131/11E

ISBN Number (Volume): 978-92-1-132416-7

ISBN Number (Series): 978-92-1-131927-9

Layout: Gideon Mureithi/UNON

Cover photos: Graham Tipple

Printing: UNON, Publishing Services Section, Nairobi,  
ISO 14001:2004-certified.



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## ACKNOWLEDGMENTS

### HOUSING PROFILE CORE TEAM

**Supervisor:** Claudio Acioly Jr.

**Task Manager:** Christophe Lalande, Channe Oguzhan

**Habitat Programme Officers in Ghana:** Victoria Abankwa and Abena Ntori

**Principal Author:** Graham Tipple

**National Profile Team:** Oteng Ababio, Emmanuel Abeka, Irene Addo, Samuel Biitir, Ohene Sarfoh.

**Contributors:** Yahaya Yakubu, Director of Housing, Ministry of Water Resources, Works and Housing and Theresa Tuffour, Deputy Director of Housing, Ministry of Water Resources, Works and Housing. UN-HABITAT also acknowledges the contribution of all the individuals and organisations whose names are listed in the annex section and who contributed to the consultative workshops and interviews.

**Programme Management and Assistance:** Christina Power and Helen Musoke

**Financial Support:** The Participatory Slum Upgrading Programme (PSUP), a joint initiative by the European Commission and the African, Caribbean and Pacific (ACP) Secretariat and implemented by UN-HABITAT. Sponsorship by International Development Research Centre (IDRC) and SIDA-Swedish International Development Agency.

**Research Support:** Nigel Browne, Institute of Housing and Urban Development Studies (IHS).

## FOREWORD

UN-HABITAT is mandated by the United Nations General Assembly to promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all.

This new report on Ghana finds the housing situation to be inadequate, especially for the urban poor. Such is the challenge, that the Government of Ghana approached UN-HABITAT to help it formulate a new national housing policy. Given the important role of the housing sector as a driver of economic growth, the National Housing Policy is aimed at addressing shortfalls in the way transaction costs imposed by legislation and regulations reduce the efficiency of supply rather than making it better.

Our new Ghana Housing Profile is a comprehensive, in-depth study of the major sectors contributing to all aspects of availability and affordability of housing. It also serves as a specially commissioned sample survey of urban households in Ghana's four largest cities.

The key elements of land, basic services, housing finance, building materials, construction technology, and labor are analysed through an assessment of how these elements are governed by policy, institutional

and legal frameworks, and how they are linked with one another as well as with other urban policies.

The Ghana Housing Profile offers interesting ways forward as to how the country's housing needs can be met at the cost and scale required, while providing much-needed developmental benefits.

In view of the pivotal importance of the housing sector for the wider economy, I am confident that the Ghana Housing Profile will serve as an important tool for all those dealing with housing in Ghana.

I welcome the commitment of the Government of Ghana to its citizens through its new national housing policy.

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*Joan Clos*



JOAN CLOS

Under-Secretary General of the United Nations

Executive Director,

UN-HABITAT

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