

ABSTRACT

RESEARCH PAPER: Affordable Housing in Urban Areas in Ghana: Issues and Recommendations

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Affordable housing in the urban cities of Ghana is beyond the reach of the majority of low and middle-income families. The housing deficit in the country currently stands at about two million and with an annual housing need of about 133,000, the total deficit is expected to exceed 4.2 million by 2030, if concrete measures are not taken to increase the housing stock.

This research identifies the factors that limit the supply of adequate and affordable housing in the country especially in the urban areas. At an estimated average urban growth rate of more than three percent per annum between 2000 and 2030, the urban population in the country is expected to increase by 65% by 2030 and this will further increase the demand for housing in the country. The scarcity of land in urban areas and the high cost of building materials make it difficult for low-income groups to become homeowners. Additionally, the rent system in the country is unfriendly and this leads to homelessness in the urban centers. The high poverty levels and the lack of easy access to

finance in the form of mortgage loans further compound the housing situation in the country.

The research utilizes secondary sources to analyze and identify the major impediments to the provision of affordable housing. Therefore, recommendations are made for ameliorating the housing problem in urban areas in the country. Recommendations and suggestions relate to preventing the population explosion in the country, facilitating and safeguarding access to land, promoting the use of local building materials, changing the rent system in the country, and ensuring access to home finance and other credit facilities.