

Affordable Housing in Ghana by Community Land Trust

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Affordable Housing in Ghana Using Community Land Trust (10636)
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SUMMARY

Ghana has a housing deficit of over 2,000,000 and that poses a major problem to the economic livelihood of the country as there has been a lot of migration especially from the rural to the major cities in Ghana. Affordable housing has been reduced to just a term in Ghana as various well-meaning housing projects by the government and other private individuals do not merit the status of affordability in the Ghanaian context. The woefully inadequate affordable housing options for middle income earners is one of the biggest banes in the country. It is then asked how does a house become affordable to the middle-income Ghanaian who is willing and within his/her means without compromising on living standards?

In light of the woefully inadequate social/affordable housing in Ghana, Community Land Trust (CLT) is proposed as a solution to the housing deficit. The concept tries to separate land from building/improvements on the land as land is held collectively in trust for the community whilst the structures on the land is owned individually by owners. In this regard, the land value which constitutes about 40% of the total will be detached from the housing prices and vested in a trust through CLT thereby reducing the housing price. Potential homeowners would still be owning the property on the land. Research finding proves that land value alone contributes about 46% of the total home cost. This means that the prices of housing could be slashed by at least 30% to make it more affordable for families in the community to own their houses.

The social function of land in Ghana enhances such concept where lands are communally owned. CLT have been implemented in all parts of the world successfully. Examples of places that have implemented CLT are Baltimore, USA, Tierra Verde Lopez, Cornwall, UK, Maggie Walker, Richmond VA, Huruma, Nairobi-Kenya, Belgium as at 2005, there were over 250 communities operating CLT in 45 States in the USA alone.

It will offer middle income earners, the ability to afford housing thereby reducing housing deficits. Middle income earners because they form the largest classification in Ghana and also, because they are willing own houses in Ghana.

1. INTRODUCTION

The woefully inadequate affordable housing options for middle income earners is one of the biggest banes in the country. *Housing affordability includes not only the cost of housing but also housing standards, environmental factors, the price of other necessities of life and the cost of mortgages.* Affordability means to shift focus to a judicious and effective use of materials in a resilient way as per the sustainable development goals. Most of the housing projects being undertaken by private corporation are targeted at higher income earners while social housing interventions by governmental institutions focus mainly on the lower income earners thereby leaving the middle-income earners to their fate.

As at year 2010, Ghana needed at least 100,000 housing units annually while the supply was estimated at 35% of the total needs (ISSER 2013). It has been confirmed that the country is in housing deficit of over 2 million and that poses as a major problem to the economic livelihood of the country as there has been a lot of migration especially from the rural to the major cities in Ghana. Citizens migrate from the rural areas to the major cities mostly in the quest for better jobs and other economic opportunities. This, coupled with the high population rate, puts a lot of pressure on the major cities to *supply houses to accommodate all the people moving to live in major cities like Accra (Ghana's capital) and Kumasi (second largest city).* This has been mainly concentrated in the rapidly urbanizing centres like Accra (2 mi. inhabitants), Kumasi (1.8 mi. inhabitants) and Takoradi (0.5 mi. inhabitants). The long-term effect is the unequal access to housing which is a major challenge for the country at large.

To address this enormous demand, innovative concepts such as Community Land Trust and Benefit Sharing have been developed with the aim to minimize the housing pressure and provide affordability to the middle-income earners in Ghana.

2. LANDS IN GHANA

Land has a social function in Ghana and most parts of the sub-Saharan Africa. Community Land Trust is seen as a restoration of hope to people who hitherto wouldn't not have been able to afford their own housing unit. *Ollenu J.* defines land in customary law "to include the land itself i.e. the surface soil; it includes things on the soil which are enjoyed with it as being part of the land by nature, e.g. rivers, streams, lakes lagoons, creeks growing trees like palm trees and dawadawa tress, or as being artificially fixed to it like houses, buildings and any structure whatsoever; it also

includes any estate, interest or right in, to or over the land or over any of the other things which land denotes e.g. the right to collect snails or herbs, or to hunt on land" and is communally owned in Ghana.

The country is fraught with informal settlement characterized by insecure land tenure, undeterminable boundaries, complex land administration processes and other land related disputes.



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It is known that land value alone contributes about 46% of the total cost of housing (Davis & Heathcote 2007) and about 30% according to the UN Habitat. This means that the prices of housing could be slashed by almost 30% to make it more affordable for families in the community to own their own house taking away individual land ownership. Community Land Trust is seen as a restoration of hope to people who hitherto would not have been able to afford their own housing unit.

3. URBAN CHALLENGES IN CITIES

Cities around the world are faced with five major urban challenges. They are all global in scope and have a big impact on the everyday lives of citizens and these include Migration, Irregular housing prices, Segregation & conflict, undue pressure on Public utilities and general uncertainty.

As the world becomes a global village, there is now an estimated 258 million people living in a country other than their country of birth, which is an increase of 49% since 2000 (Aldridge *et al* 2018 as cited in UN DESA 2007). Most have moved because of a personal drive deeply embedded in humankind; in search for prosperity. What's often overlooked is that most migration occurs within continents. By far the largest migratory movements take place within Africa; from rural to urban, from inland to coast and from one country to another. In fact, only 1.3% of Africans - 16 million people - live outside the continent (UN DESA 2017). Paradoxically, the growth in African economies, improvement in education and increased political stability has translated into increased international migration of investors to the continent. One of the major enabling factors of migration is the huge increase in access to digital information. Today, for example, smartphones are as common in South Africa and Nigeria as they are in the United States (Poushter, 2016). This is also true for rapidly urbanizing cities in Ghana. The strategic location of Accra and Kumasi attracts many people to move, compounding to the population of these cities.

Human beings are finding it increasingly difficult to understand what 'scarcity' is. The power of data and information is almost endless and usually free of charge, the choice of products is enormous, there is abundance in green energy and other resources etc. And then suddenly we come to the issue of land as a scarce resource. Of course, humans can try to use land efficiently (stacking, densification, brownfield clean-ups etc.), but basically it remains a scarce commodity and therefore susceptible to speculation: why should a land owner develop a piece of land now, when it is certain that it is worth much more tomorrow! This puts a brake on housing production, which causes house prices to explode. The housing challenge is most acute in expanding cities, where there are usually not enough affordable homes being constructed to meet the demand. In addition to being too costly, these homes are also often strategically located and of low-quality. Limited supply and increasing demand push prices of land higher and this inadvertently affect rent prices. While the average Ghanaian spend more than 40% of the income on housing, the situation is quite dire for low and lower middle income earners (earning not more 20 dollars a

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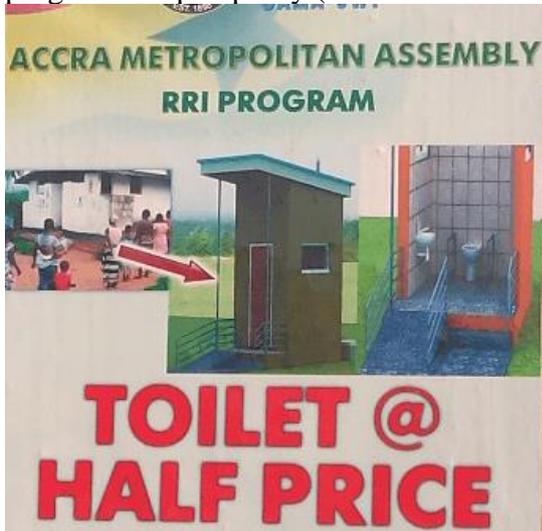
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day) as it becomes unaffordable to own and keep a decent housing. Housing concerns every human on earth. However, the urban agenda of many cities too often focuses on the problems and activities of privileged citizens who have the luxury of choice. For example, take cities that focus on housing their advanced workforce while ignoring low-income families. The challenge of affordable housing remains a crucial factor in the continuation of global poverty, excluding citizens from the benefits of urbanisation and from fair and equal opportunities to attain progress and prosperity (*UN-Habitat 2015*).



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There are several households dwelling in low income areas without places of convenient (toilets) in Ghana and has resulted in open defecation which is

considered to be a critical health challenge globally, affecting almost 1 billion people worldwide (WHO 2006) and contribute significantly to an estimated 842,000 people who die yearly from sanitation-related diseases. (www.ghanaweb.com). This prompted the One toilet for every household project initiated by the Ghana government to ensure that every household has its own place of convenience. This project somehow benefits only the individual houseowner who get their rental values increased; an additional financial burden on the renter who are mostly in low-income bracket. This project does not inure to the benefit of lower income earners as there is no intervention for them to help them own their own houses but rather makes their rent unaffordable their rent.

The government has tried to intervene for middle income earners with the provision of affordable condominiums such the SSNIT flats. Some of these projects have not been completed and the intent of the project was flawed in that the middle-income earners were not able to afford the housing unit. The completed houses ended up in the hands of private institutions and high earners who sublet to individuals at profit rent. Currently there are less than few owner occupiers. Most of them are being rented out and the sales were shrouded in secrecy (it was not advertised) and those in charge of the sale demand full payments which was clearly not affordable for the intended target group. Similar projects like that affordable housing project in Kumasi has its initial purpose defeated as the authorities only take bulk sum during purchase, something most low- and middle-income earners cannot afford. Besides, the houses are being sold at the market value and leaves no room for affordability. Urban challenges are grouped under three broad categories;

3.1 Segregation

Where you live directly affects the quality of public services you receive, due to difference in local budgets and decision-making (Inequalities in the UK: New Discourses, Evolutions and Actions, 2017). A lack of investment in housing robs the inhabitants of not only a decent home, but a better future. In Ghana, there are no clear-cut interventions neither are there effective

~~implementation policies. As the marginalised communities also wants to be part of the city, Michael Dela Ahey (Ghana)~~

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slums populations keep on increasing at an alarming rate and thus deprive those who cannot afford their own decent accommodation with toilet facilities, potable drinking water etc. The Saglemi Housing Project, a governments affordable housing project in the Greater Accra Region has been abandoned even though completed as it is sited inconveniently far from the main city.



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3.2 Inadequate Public Services

Cities are struggling to keep up with demand for vital services needed within urban settings like schools, health care, transit and roads. Increasing energy costs, a slowing of economic growth and demographic changes seemed to foretell a difficult future. A city's prosperity depends on infrastructure, physical assets and amenities – adequate water, sanitation, power supply, road network, information and communications technology – to sustain its population and economy. For example, inadequate water and sanitation leads to deterioration of the urban

3.3 Uncertainties

Around the world, public and political debate are pervaded with a heightened anxiety about climate change, financial crisis, armed conflict, political instability, inequality, natural disaster and disease outbreak. The complexity of economic, political, social, cultural and environmental mechanisms threatens to strengthen existing inequalities and add a great deal of uncertainty to life in cities of the globalised world. Future projections and calculations are increasingly trying to control and manage uncertainty to limit unknown

environment, increasing the burden on the urban poor.



Insufficient infrastructure can raise the costs of doing business in cities and reduce productivity by as much as 40 per cent (UN-Habitat 2010).

unprecedented stress on our ecosystem and is becoming a threat to human sustainability. One examples that can be cited is the garden city of West Africa, Kumasi that lost its glory of being one of the greenest cities in the region. The unpredictable changes of the weather have led to some periodic flooding in the city.

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4. COMMUNITY LAND TRUST

The idea of Community Land Trust (CLT) and Benefit Sharing is proposed as a solution to high housing cost especially for lower- and middle-income earners. The intrinsic basis is to separate land from building/improvements on the land. The land is held in trust for the whole community after a TRUST has been formed, it then becomes unavailable and taken out of the market permanently but vested in the community as a whole. In addition, the use of local raw materials to build sustainable and environmentally resilient houses reduces the recurring cost of running homes, especially in terms of energy consumption. This has the potential of offering long-lasting affordable housing.

The fact that of land in Ghana is being communally owned enhances such a project since the lands are held by the traditional rulers in trust for their subjects. The concept basically involves two components- Community and Trust where 'Trust' is more of "stewardship". About 80% of all lands in Ghana are customarily owned (Yeboah 2013) (popularly called 'Stool or Skin' lands because the Stool/ Skin is the symbol of authority in these traditional areas), where the chief (traditional rulers) of the areas hold the land in trust of its subjects.

Houses become relatively affordable because the value of land, which is estimated to constitute almost 40% of housing cost, is taken away from the overall price of the houses/buildings. The sale of CLT buildings are regulated in such a way that no individual can buy multiple properties for speculative purposes. Public value capture is imbedded in the resale. Stringent clauses in the agreement would also disallow rental of such properties for profit purposes. The concept draws inspiration from traditional land tenure systems found in Africa, native North and South America, Ejidos of Mexico, Crofter System of Scotland and Gramdam movement in India (FAO, 2020).

The concept of CLT originates from USA in 1969 when it was forged in the Civil Rights struggle in the American South, to become established and widely distributed across the landscape in and was known as 'New Communities Inc' (Davis, 2014) where the concept whose main purpose was to keep houses affordable, through the control of land prices, for the disadvantaged communities. Surprisingly, it drew its inspiration from the communal nature of land tenure system just as seen in Ghana. The use of this collective form of tenure targets the provision of land tenure security for slum dwellers and avoids speculative acquisition of land for later resale.

To be successfully implemented, CLT must conform to the legal and institutional environment of the country would mean that it must be legally and institutionally feasible to implement. Ghana practices the 'leasing' system of land administration where Article 267 (5) of the 1992 Constitution of the Republic of Ghana forbids the creation of freehold interest in Stool land in Ghana. The Physical Planning unit of the District Assemblies and the Lands Commission, established by Land Use and Spatial Planning Act, 2016, (Act 925) and Article 258 of the 1992 Constitution respectively, are the institutions mandated to regulate acquired lands and hold a public register of all types of land. The Physical Planning Unit of the District Assemblies would ensure that these parcels of land conform to planning regulations while individuals' interest in the properties would be registered at the Lands Commission

CLT is also a tool for redevelopment without displacement and thus enhances social cohesion. The Tanzania-Bondeni CLT, Voi, Kenya was put in place as a component of a slum upgrading and land regularization project in the informal neighborhood of Tanzania. The

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CLT allowed access to urban land to marginalised households and prevented them from market-induced displacements through the Community Land Act.

5. IMPLEMENTATION

The implementation of the concept should be driven by the power of digitisation and social media strategies, cooperative development and sustainability as a matter of survival. They are embedded in these 3 points below;

5.1 The Digital and Social Media Strategy

The concept explores a social media strategy to attract, communicate, educate and mobilize the youth in a bid to make rapidly urbanizing Ghana into a more resilient and inclusive society. With the power of data (social media strategy) Geographic Information Systems (GIS) would be used to enhance more understanding into ownership, planning and development of affordable housing in Ghana. Citizens would be able to participate in the planning and management process of the project digitally. Data gathering and working with the Land Use and Spatial Planning Authority, the Lands Commission, Customary Land Secretariats and active Youth Organizations are needed for the successful implementation of the concept. The social media team - online and digital marketing- is needed to provide an innovative way of communicating this information in a simple, creative way. Smarticipation in Europe is a good example of a participatory system that focuses on understanding, design and development of a technologically accelerated evolution.

5.2 Cooperative Development

Community Land Trust is one of the ways in which people can come together to own and manage their houses. A Trust will be established per the concept and the beneficiaries with other stakeholders that form the trust would be in charge of the management of the land and properties on the land. Limited supply of land makes the availability of land especially in the cities difficult, sometimes very expensive. With the complex land tenure system in Ghana, the most ideal way to explore the housing opportunities to benefit the marginalised is a cooperative amongst individuals to partner and provide, own and manage their houses. Community Land Trust is seen as a restoration of the cooperative development concept.

5.3 Sustainability as A Matter of Survival

Sustainability has often been associated with the more privileged. On the contrary, there are small scale initiatives that focus on sustainability as a matter of survival. For example, the Smati Turtle 1 is an African car designed by Dutch artist Melle Smets and Joost van Onna who worked with the artisanal car-makers of Suame Magazine, Ghana, to remake machines from scraps from vehicles. Taking this as an inspiration the proposal targets the low middle-income earners who barely make ends meet. It is acknowledged that sustainability does not come cheap. Young Ghanaians should reap the future benefit of sustainable ecosystem now by creating housing design concepts which would make people spend more natural lights in the rooms, reduce cost of water bills by harvesting rainwater, green environment to reduce room temperature that would eventually reduce the use of air-conditions that take a lot of electricity power amongst others.

The concept advocates resilience and inclusivity for rapidly urbanising Ghana and its implementation is motivated to;

- a. Understand the key factors for a resilient and inclusive development that will channel profit to a broader group in the society that includes gender, age and disability.

- b. Create a platform for a multidisciplinary team that binds together land experts, social media, local politicians, young future tenants, architects, urban planners, bankers to work together for a meaningful proposal based on their own perspective, language and culture.
- c. Perceive the significance of a generic and specific qualities of creative solutions to the context. In other words what works in different cultures (Africa / Europe or Ghana / Netherlands) and why.
- d. Shape the role of design and out of the box solutions that acts as a bridge between different cultural and professional backgrounds.

6. BENEFITS OF CLT

Community Land Trust projects an unlimited advantage. A few of those have been listed below. It offers middle income earners, the ability to afford housing thereby reducing housing deficits while providing affordability to low and middle income earners in Ghana. It is also a tool for redevelopment without displacement and enhancing social cohesion. This is evidenced by examples in Bondeni-Tanzania CLT in Voi, Kenya where CLT was put in place as a component of a slum upgrading and land regularization project in the informal neighborhood of Tanzania. The conundrum of gentrification is resolved and again prevents offsite homeowners or absentee homeowners. Ghana needs and deserves such benefits.

In Ghana, the continuum of land rights falls within perceived tenure approaches i.e. customary, occupancy, squatting. The goal is to move towards the formal land rights or anywhere around such as group tenure and leases. This could be easily achieved with Community land trust as formalization of title/rights in Ghana is fraught with expensive land registration, long turn-around time of registration, complex nature of land tenure system in Ghana amongst others.

CLT has the potential of curbing land grabbing and its related problems. Because of its communal nature, communities would be able to be actively involved in local development and this directly and indirectly provides employment for the community.

Because the concept benefits the community at large, such projects are able to win the support of local government (Metropolitan, Municipalities and District) as well as the national government.

The concept also helps control higher artificial housing prices set by informal real estate broker. Another financial advantage is that financial institutions are more willing to move mortgages to CLT properties and there is the reduced element of cost.

In addition, CLT adds value in ensuring transparency and accountability in the affordable housing sector and promotes economic diversity. Its model and specification would meet a certain sustainable criterion, insisting on greenery and energy efficient technology and indorses standard quality housing whilst maintaining neighbourhood cohesion.

This concept is an avenue to partner with finance companies to provide mortgage facilities. The distinct thing is, since the land value would be detached from the physical property, the amount involved would not be very huge making it affordable for every low/ middle class person, the ability to secure it. Also, the proposal is unique in the sense that the land is communally owned in a trust hence reduces the risk element associated with individual property ownership.

7. CONCLUSION

It is believed that this concept could redefine affordability in the housing and mortgage market in Ghana. Even though the country faces relatively high mortgage rate (23% p.a.), CLT can enable the Trust to negotiate for lower mortgage rates. Nevertheless, the improvement on the land can be used as security, satisfying collateral requirement from the financial institutions.

The concept will ensure eligibility of access to housing at affordable prices for future generation
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of homeowners. With a very youthful population in Ghana, this is the future of development/housing in the country as it ensures sustainable materials and design in the building. The attractiveness of the project (communal land ownership) is distinct and thus reduces the risk associated with individual property ownership. The individual properties could be used as security, further reducing the risk as the Banks are risk adverse.

The concept recognizes the importance land plays in pricing housing and detaches the land value from the housing prices hence making it affordable. With the involvement of expertise in the complex land tenure system in Ghana, the concept can be successfully implemented to allow people of low income to own houses without lowering their living standards.

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Registration

All speakers have to **register by 1 February 2020**.

The papers will be admitted for presentation in the technical programme only from those speakers that have registered in time. Papers submitted after the deadlines will also not be published in the FIG conference proceedings.

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