

# Affordable Housing in Ghana Using Community Land Trust

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## SUMMARY

Ghana has a housing deficit of over 2,000,000 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. 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 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 while the structures on the land is owned individually by owners. In this regard, the land value which constitute almost 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 prices. 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 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.

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It will offer middle income earners, the ability to afford housing thereby reducing housing deficits while providing affordability to middle income earners in Ghana. Middle income because they form the largest classification in Ghana and also, middle income earners have the capacity to somehow invest in housing and they are willingness to own houses in Ghana.

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