UNIVERSITY OF CAPE COAST

ASSESSING RENTAL HOUSING DELIVERY IN GHANA. THE CASE OF ABEKA, A SUBURB OF ACCRA METROPOLITAN ASSEMBLY.

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BY

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Thesis submitted to the Department of Geography and Regional Planning of the College of Humanities and Legal Studies, University of Cape Coast, in partial fulfilment of the requirements for the award of Master of Philosophy degree in Geography and Regional Planning

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DECLARATION

Candidates' Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's Signature ……………………………… Date ……………………
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Supervisors' Declarations

We hereby declare that the preparation and presentation of this thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature …………………………… Date ………………
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ABSTRACT

The supply of housing in Ghana is seen to be lacking behind demand due to the increasing number of population, especially in urban areas. This has caused many Ghanaians in the low and middle-income groups to resort to the rental sector for their housing needs. This study seeks to assess rental housing delivery in Abeka and specifically aims at Identifying the types of rental houses in the study area, analyse the factors that influence the rental prices, examine the challenges faced by the tenants in the study area about rental housing, assess the role of stakeholder in providing rental accommodation as well as assessing the effect of price of accommodation on rental decision making. The study was conducted in Abeka, a suburb in the Accra Metropolitan Assembly using an explanatory research design and the mixed method approach. The study used 264 tenant respondents, 12 landlords/landladies and 2 officials, each from the Ministry of Water Resource Works and Housing and Rent Control Department and 2 rent agents. Data was collected using questionnaires and analysed using descriptive and inferential statistics and interviews were grouped into themes. The study found that income, number of rooms, population and location play important roles to influence rental prices which has an effect on rental decisions. Furthermore, the study pointed out that the rental housing sector is characterised by challenges such as poor housing quality, rent affordability, limited access to services and facilities, poor maintenance, crowed and overcrowded living conditions that puts much burden on renters. Also, roles of stakeholders are not fully carried out due to some challenges they face. Therefore, the study recommends that government gets involved in the rental housing delivery sector and make contributions so as to improve the living conditions of renters in the sector.

KEY WORDS

Abeka

Adequate housing

Affordability

Housing

Rental housing

Tenants

ACKNOWLEDGEMENTS

DEDICATION

I dedicate this thesis to my late father, family and friends.

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LIST OF ABBREVIATIONS

AMA   Accra Metropolitan Assembly

CDC   Centres for Disease Control and Prevention

GAR   Greater Accra Region

GoG   Government of Ghana

GREDA   Ghana Real Estate Developers Association

GSS   Ghana Statistical Service

HUD   Housing and Urban Development

IDB   Inter-American Development Bank

MWRWH   Ministry of Water Resources, Works and Housing

NGOs   Non-Governmental Organizations

RCD   Rent Control Department

SHC   State Housing Corporation

TDC   Tema Development Corporation

TRA   Theory of Reasoned Action

UN   United Nations

USA   United State of America

UN-HABITAT   United Nations Human Settlement Program

CHAPTER ONE

INTRODUCTION

Background to the Study

The term shelter that is often used to define housing has a strong connection to the ultimate purpose of housing. Centre for Disease Control and Prevention (2006), conceive shelter as a safe and secure place that provides both privacy and protection from the elements of weather and the temperature extremes of the outside world. Permanent dwellings went beyond simply providing shelter to the consideration of comfort. Shelter is one of the three most important basic needs every human being should have. Maslow (1954), affirmed this assertion by adding that out of the five levels of need of humankind the most basic of them are food, clothing and shelter.

Housing forms the foundation for an individual or a family to have a sense of stability and security. The Government of Ghana defines housing to include the physical shelter and related services and infrastructure as well as the inputs such as land and finance required to produce and maintain it (Ministry of Water Resources, Works and Housing, 2009). Dzangmah (2012) added that under international law, for an individual to have adequate housing means that the individual is able to obtain a secure tenure that is devoid of worry about being evicted or having his/her home or lands taken away. In addition, it refers to a situation where an individual has access to appropriate services, schools, and employment.

A report by Africa Rental Housing Conference (2014) identified the criteria with which the right to adequate housing focuses on, and these are; security of tenure (and protection from forced eviction), availability of services, materials, facilities and infrastructure, location, habitability, affordability, accessibility and cultural adequacy. Again in Ghana, Article 18 of the 1992 Constitution states that the right to adequate housing is a function of enjoyment of other human rights like security of person, education and health. Housing as a social good, provided core security for families, neighbourhoods, societies and communities, and had an equally economic quality to stimulating growth and development. Hence, there is a need to examine the effective and efficient supply of housing in a nation, which this study intends to achieve.

Housing problems are often associated with the quantitative and qualitative insufficiencies. Every individual in a country is expected to have access to housing however, with the rapid increase in the population of the world and in urban areas it is becoming a challenge. As the Revision of the official United Nations Department of Economic and Social Affairs (2013), states that the world population of 7.2 billion in mid-2013 is projected to increase by almost one billion people within the next twelve years reaching 8.1 billion in 2025.

According to McKinsey Global Institute (2014) more than 60 million households in urban areas of developed countries like Japan and the United States of America are financially stretched because of housing situations. The negative impact of the world's growing population is expected to be high in urban areas. For instance, urban areas of countries with relatively high population are mostly

affected with shortage of affordable and adequate housing mainly due to urbanization.

In some cities, urbanization has contributed to the creation of economic, cultural and political development and on the other hand, the creation of slums in affected cities. A slum is a heavily populated urban area characterized by substandard housing (Warah, 2003). For instance, as at 2012, 111 million Latin Americans were living in slums, creating Latin America of two phases (Montealegre, 2013). Additionally, the Inter-American Development Bank (IDB) reported that Latin America has the highest prevalence of slums compared to countries with similar incomes in Asia (Montealegre, 2013). A study conducted by the UN-Habitat in February 2014 reported that the number of people living in slum conditions is now estimated to be 863 million.

According to UN-Habitat (2003), Africa though the least urbanized is among the fastest urbanizing continents with accompanying challenge of providing housing for its urban population. UN-Habitat (2011) estimates that between 2000 and 2030, Africa's urban population will increase from 294 million to 742 million. Traditionally, it is accepted that the concentration of amenities and infrastructure such as schools, hospitals, electricity as well as industrial activities in urban areas attract people to the urban centres of affected countries. Therefore, increase in urban population especially in Africa will require an increase in the provision of social infrastructure and amenities including housing for the growing urban residents, especially the low-income migrants.

Ghana's urban population like most developing countries is increasing and creating pressure on the available infrastructure and amenities of affected urban centres. Despite the right to adequate housing in Ghana, the housing challenge since the independence of Ghana is one that has constantly drawn the attention of successive governments and policy makers. In recent years, the problem is said to be worsening. For instance, large proportions of urban residents in Ghana do not have access to decent housing at affordable cost (Ibem & Amole, 2010).

Also, the demand for housing in Ghana exceeds the supply of housing units as a result of the increasing population thereby creating a deficit in housing. Housing deficit is a deficiency or lack in the number of houses needed to accommodate the population of an area (Bank of Ghana, 2007). This deficit has led successive governments to make policies and come up with interventions and measures to help bridge this gap in order to give the citizens access to accommodation. One of these interventions is the introduction of rented housing. In the urban centres of Ghana, especially Greater Accra and Ashanti regions, many housing stock found in these regions are rented. Therefore, the issue of rental housing, particularly private rental housing is simply unavoidable.

Rental housing as an urban phenomenon is not new in Ghana. The condition of rental housing gives a fair idea of the state of the overall housing stock and the effectiveness of the country's overall housing policies. Data obtained from the 2010 population and housing census of Ghana estimates that though 47.2 percent of houses in Ghana are owner-occupied 31.1 percent are occupied by tenants, specifically, the Greater Accra region alone had 47.0 percent of house dwellers

being tenants, which represents an increase in the rental housing estimation of 45.9 percent from 2008 (Ghana Statistical Service, 2012). Though there is an increase in the stock of rental housing units in the Greater Accra Region (GAR) the state of these housing units are seen to be problematic.

Statement of the Problem

Housing deficit in Ghana over the years keeps increasing notwithstanding the efforts of successive governments and private developers in increasing supply through the provision of 'affordable housing'. The deficit is currently estimated at about 1.7 million. The Draft Housing Policy indicates that the national housing deficit is in excess of 500,000 units with annual requirements of 120,000 units but only about 33 percent is actually supplied (GoG/MWRWH, 2009). These figures show an annual shortage in supply of housing units over demand with between 65 percent to almost 70 percent of the national requirement remaining unsatisfied. GAR is attracting close to 85 percent of all investments into commerce, finance, manufacturing, private educational institutions and real estate related activities resulting in more people concentrated in the region therefore influencing the rate of urban development (Luginaah, Arku, & Baiden, 2010).

The effect of the growing urban population in this region on housing delivery is no different from the nation's housing delivery situation. The increase in population of GAR has made the housing situation gone worse, both in quality and quantity. Although GAR as a whole is currently suffering from severe housing shortages and soaring prices of rental units, the problem is more critical in the Accra

Metropolitan Assembly (AMA) than the peri-urban areas of the city (Luginaah et al, 2010). Yeboah (2003) therefore argued that Accra which is the administrative capital town of Ghana serves as the major economic, administrative and cultural centre of the city's expansion is associated with globalization, transportation improvements, and population growth.

Generally, in Accra, private developers provide a larger proportion of the rental housing supply. Nevertheless, a larger proportion of the houses provided are of high prices and are often targeted by those in the high-income groups, leaving out the low and some middle-income groups to struggle to access urban housing. Also, with the exception of a few resourceful individuals, homeownership is beyond the reach of most Ghanaians. As a result, a larger proportion of the residents in the AMA and the vast majority of Ghanaians are subsequently forced to meet their housing need from a harsh rental market (Luginaah et al, 2010). According to Rakodi (1995), Ghana's rental market can be divided into formal (both public and private) and informal segments.

Largely, in the AMA some of these private rental housing owners rent out their houses for commercial reasons, while other private rental housing owners do so to supplement their incomes. According to Luginaah et al (2010), renters in the AMA operate within conditions of considerable constraints like the difficulties of finding appropriate rental units at reasonable prices.

Rental housing is said to be main element of any efficient housing market but does form an important housing tenure option that should be promoted along with home ownership but not in competition with home ownership. Dzangmah

(2012) in his study stated that in spite of the fact that renting is not the universal remedy to solving the housing challenge, it does form a significant and vital housing tenure option that should be promoted along with home ownership. In fact, Rakodi (1995) adds that attention has not been paid to rental housing in the important role it plays in providing shelter to low-income households in cities of developing countries. Although rental accommodation is the most common type of tenancy in Ghana, most residents have difficulty entering and surviving in the rental market (Arku, Luginaah, & Mkandawire, 2012). To some extent, rent has the ability to alter the distribution of population within a society. It tends to reserve some parts of society for particular class of people (Amenyah & Fletcher, 2013) resulting in the concentration of many renters in the low-income communities.

The concentration of rental houses in low-income communities informed the decision to choose Abeka as the study area. Abeka is a suburb of Accra and known to be the largest community in the AMA, with increasing population. In 2000 the population of Abeka was 52,302 but currently the population of the community is about 85,692 (GSS, 2012) which indicate a 61 percent increase in population from 2000 to 2010. Due to the growing population of this community, one strategy used in providing houses for the population is through the provision of rental housing.

Despite the increased provision of rental housing opportunities, other key elements affecting rental housing issues like as affordability, quality of housing, access to facilities as well as the state of rental housing in this community has not been well addressed leaving prospective residents to their fate. According to the

UN Habitat (2003), both national and local governments have paid less attention to the rental housing sector, therefore tenants in this sector tend to go through constraints in accessing adequate housing and at reasonable price making them vulnerable, which may have some effects on their wellbeing. Ghana has bodies of legislation and regulations covering all the main sectors involved in housing provision and control but many of them impose significant transaction costs and, thus, reduce the efficiency of supply rather than helping it (UN-Habitat report on the Ghana Housing Profile). Despite the existence of institutions responsible for rental issues and rent laws to help solve or prevent these constraints, they still exist. A report by UN-Habitat on the Ghana Housing Profile states that, long standing but now defunct rent controls, for example, still apply their limiting influence on the supply of rental housing and the ability of tenants to feel secure in their rooms. This has led to rental houses becoming expensive and less attractive for low-income groups to patronize and enjoy decent affordable rental housing.

Purpose of the Study

Rental housing is a major source of housing for many residences of Abeka it is important that these renters in Abeka are provided with security, comfort and belongingness. However, tenants are faced with some housing challenges, although there is the existence of institutions and rent laws to help solve or prevent them. Rental housing delivery and challenges, reasons why these challenges still exist and measures that has been put in place to help solve these problems are not clearly

outlined. This study seeks to investigate into these issues identified in the housing sector and come out with policy implications for a better rental housing delivery.

Objectives

The main objective of the study is to assess the state of rental housing in Abeka, a suburb of Accra, Ghana.

Specific Objectives

Specifically, the study aims at;

   i.   Identifying the types of rental houses in the study area (Abeka),

  ii.   Analysing the factors that influence rental prices in the study area,

 iii.   Examining the challenges faced by tenants in the study area.

 iv.   Assessing the role of stakeholders in providing rental accommodation in Abeka,

  v.   Assess the effect of the price of accommodation on rental decision-making.

Research questions

Based on the research problem, the following research questions were posed;

   i.   What type of residential houses are occupied by residents in Abeka?

  ii.   What factors influence the cost of accommodation in Abeka?

 iii.   What are the challenges faced by tenants in the study area?

 iv.   Who are the stakeholders and what do they do in providing rental accommodation?

  v.   Do tenants consider rental prices before making a decision to rent?

Significance of the Study

In Ghana the supply of housing units is less than the quantity demanded by the citizens, particularly in the urban areas. This has resulted in the difficulty of accessing decent and affordable housing resulting in many households renting housing units. This study will further add up to existing literature on rental housing and its challenges in developing countries and specifically Ghana.

By focusing on the rental housing sector, the study will be able to explain issues facing tenants in the sector. The output of this study will offer stakeholders and government some perspectives when it comes to making policies that will benefit tenants. The findings of this research will inform policy makers, government and stakeholders on the challenges faced by the low-income groups and help make with relevant recommendations to help curb these challenges.

Delimitation

In the Accra Metropolitan Assembly, many low-income communities are characterised by the challenges of rental housing units which ranges from poor conditions to higher rents see (Luginaah, Arku, & Baiden, 2010). For this purpose, the study sought to select Abeka, which is one of the fastest growing low-communities in the AMA that seeks to satisfy the growing housing needs of its growing population.

Limitation

The data collection methods used for a study may cause some limitations to the study. Though questionnaire is an effective means of collecting data from a large sample size, it does not give the respondents the ability to fully express themselves concerning the issue being investigated and this may restrict them from giving of further information about the study. Also, with respect to interview as a method of data collection, there are some limitations involved. The presence of the researcher may influence the respondent in giving biased data for the study. Hence these limitations in the research method may apply to the study.

Definition of Terms

Housing: The physical shelter and related services and infrastructure as well as the inputs such as land and finance required to produce and maintain it.

Affordable Housing: A dwelling in which the total housing is affordable to those living in that housing unit.

Slums: A heavily populated urban area characterized by substandard housing

Adequate housing: Adequate housing is a function of enjoyment of other human rights like security of person, education and health

Rental housing: Rental housing is defined as a property owned by someone other than the resident or by a legal entity for which the resident pays a periodic rent to the owner

Rental housing delivery: rental housing delivery is the provision of rental houses which encompasses the provision of the physical building structure and the associated management issues.

Organization of the Study

The study comprises of five chapters. Chapter one gives a general overview and background to the study, problem statement, including the objectives, research questions, significant and organization of the study.

The second chapter discusses the literature review of the study. Chapter three discusses the methodology used in collecting the study data, the targeted population and data collection instrument and the sampling procedures used for the selection of the study sample size.

The fourth chapter focuses on how the data collected from respondents in the study area were critically examined and analysed. Also, it discusses the result of the data analyses of aspects of the study.

The final chapter presents the main findings, the conclusions, and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter focuses on the review of available literature on the rental housing sector. Specifically, available literature on housing, rental housing, and challenges of rental housing were reviewed as well as the role of stakeholders in providing secured accommodation. Based on the literature reviewed the conceptual framework for the study was constructed and discussed.

Housing

Housing have been explained and defined in different ways by different researchers and institutions. For the purpose of this study the term housing is defined based on the government of Ghana definition of housing which include the physical shelter and related services and infrastructure as well as the inputs such as land and finance required to produce and maintain it (GoG/MWRWH, 2009). All over the world, people live in different types of houses that meet their needs. The type of housing people live in is an indication of their level of poverty or wealth (Amenyah & Fletcher, 2013) which include compound houses, huts, detached, semi-detached, flats or apartments.

Fiadzo (2004) noted that the dominant type of housing in Ghana is the compound house type (single storey traditional compound houses, multi-storey compound houses). This type of housing represented about 72% of all housing

types in the country between 1991 and 1992 (Ghana Statistical Service, 1995). However, the 2010 population and housing census report on housing types indicates that most households reside in rooms in compound houses (51.5%) followed by separate houses (28.7%). This represents a reduction in the percentage of compound houses. Though it remains the most occupied housing type in the city, compound house is one of the most adaptable housing designs that most low-income households presently enjoy. Fiadzo (2004) defines a compound house as a traditional house design that consists of a large rectangular structure with generally seven or more rooms arranged around three sides of a courtyard. Bryne and Diamond (2007) observed that housing still remains a topical issue although much has been said and written about it. This is because of it four basic functions, which include the followings;

Firstly, housing is a fundamental human need that protects humans from the harsh weather conditions of the earth. Krieger and Higgins (2002) stated that recent reviews have emphasized that poor housing is a major threat to public health.

Secondly, affordable housing serves as the base for other necessities of life such as education and good health. Access to affordable housing gives human the ability to acquire or have access to other necessities of life. As stated in the constitution of Ghana (Article 18 of the 1992 Constitution), the right to adequate housing is linked to the citizen enjoying other human rights including security, education and health.

Thirdly, inadequate housing mainly results in negative externalities such as crime, diseases and poverty. Individuals who do not have access to adequate

housing are therefore deprived of other necessities of life resulting in them engaging in unapproved acts in order to satisfy their housing needs. As argued by Chao (1966) the state of housing in a country has a direct impact on the level of public health, crime rate and many other social problems of importance.

Finally, housing market cannot provide houses that will be enough for the society. Some schools of thought argue that improved housing markets will provide a number of positive externalities, as well as direct consumption benefits (Bank of Ghana, 2007).

Housing forms a major part of the development processes of a nation. Some authors and institutions explain development of a nation to include the provision of affordable housing to its citizens. For instance, Yalley and Ofori-Darko (2012) opined that, housing has an important effect on the socio-economic development of a nation. Since 1945, housing experts have articulated three views about the role of housing for economic development (Harris & Arku, 2006). Again, it is said that the key to ameliorating poverty is providing houses which are affordable (Menson, 2004). Adequate housing is one of the effective means to alleviate poverty because shelter is usually the most expensive item for households (UN-Habitat, 2010).

Nevertheless, urbanization and sporadic development in many countries has resulted in current hosing deficit and also derived residents of decent and affordable housing. Housing affordability is a very important aspect of a nation's housing development. Housing affordability is however explained differently by different countries. For instance, in Ghana "housing affordability" is concerned with securing some given standards of housing or different standards at a price or rent,

which does not impose an unreasonable burden on household incomes (Adjei, Fobiri, & Owiredu, 2015). Also, Yalley and Ofori-Darko (2012) explain affordable housing as a dwelling in which the total housing is affordable to those living in that housing unit.

By convention, housing is considered "affordable" to a household if the rent (including utilities) is no more than 30 percent of its pre-tax income (Belsky, Goodman, & Drew, 2005). They go on to state that households spending more than 30 percent of their income on housing are labelled "cost burdened" and those spending more than 50 percent are labelled "severely cost burdened". However, the provision of affordable houses is not enough to cater for the housing needs of the growing world population especially in developing countries where the provision poses much challenge to the housing market.

Generally, to understand the housing market in developing countries, it is important to note that prices are determined by the supply and demand and the behaviour of sellers, buyers, producers, consumers and government policies. According to a report by the Africa rental Housing conference, it is known that housing supply is affected by availability of land, infrastructure, building materials, organization, building industry, skilled and productive labour. On the other hand, demand is affected by demographic conditions, rate of urbanization, rate of new household formation, property rights regime, housing finance, fiscal policies, subsidies and the prevailing macroeconomic conditions.

Housing Situation in Ghana

Housing development in Ghana is worsening with time. The most affected parts of the country are the urban areas characterised by high population growth and increasing demand for houses. Most affected of the urban areas in Ghana are the Greater Accra and Ashanti regions. The 2011 UN-Habitat report finds Ghana's housing situation to be inadequate, especially for the urban poor. Ghana, like many other developing countries is facing an acute shortage of housing. Although there is an increase in the country's population every year, the increase in housing stock is unable to keep pace with the country's housing demand.

In Ghana, housing situations vary from person to person. Also, it may vary based on age, family size, geographic location as well as income levels. For instance, a young man in his 20's who recently graduated from the university and finds himself in an urban area may go in for a rented house while a middle-aged entrepreneur in his 40's may go in for a home with or without a mortgage.

In general, Ghana is faced with the challenge of availability of affordable and adequate housing. For instance, the 2010 Ministry of Water Resources, Works and Housing report indicated that there is an absolute shortage of 400,000 units of houses nationwide. Furthermore, the report estimated that an annual national housing delivery of about 120,000 housing units is needed to help the country cater for the shortage of housing facilities in the nation. The supply of housing is currently around 42,000 units per annum, which means about 60 percent of the demand for housing is not met (MWRWH, 2009).

Appendix G shows the population of the various regions in Ghana, indicating the corresponding houses and households in the regions. It also shows the differences in households and available houses in the country. It is identified that generally, the number of households in each region is higher than the houses in the region meaning some households do not have access to adequate houses and others living in crowded houses and rooms. Also the highest distribution of houses can be found in the Ashanti region with a percentage of 16.9 with a corresponding highest population of 4,780,380 and household figure of 1,126,216. This is followed by the GAR with a population of 4,010,054 and a housing distribution of 14 percent and household figure of 1,036,426. Although these regions have the highest distribution of houses in the country it does not guarantee adequate housing supply to residents.

The number of persons per dwelling unit in Ghana fell from 10.57 in 1960 to 9.05 in 1970, but by in 1984 increased to 10.1 and reduced further to 5.1 by 2000. Also, UN-Habitat (2011) the housing sector profile states an occupancy maximum of 2.5 person and 3 persons. Housing in Ghana is said to be very crowded, according to the UN with almost 60 percent of households in urban Ghana occupying single rooms.

Housing provision in urban areas in Ghana has been characterized by high and ever-increasing cost for both residential and public buildings (Osei-Tutu & Adjei-Kumi, 2009). According to the Bank of Ghana (2007), housing, is the most expensive expenditure in the budget of a household. Over the years urban house prices continue to be unaffordable to a significant number of urban low-income

households (Addo, 2015). High housing costs can have serious implications on a family's budget especially where there is little income left to meet other family responsibilities like paying for utilities, education, health care, transportation, retirement and family emergencies. Although governments have developed housing programs with the view of addressing urban low-income housing in Ghana, the end products have been taken over by the middle to high-income groups (Addo).

Housing Supply Challenges

Globally, the provision of adequate housing has become a huge challenge for national authorities in most developing countries. More people are becoming homeless, slums and squatter settlements are increasing as the provision of housing is left to the private sector (Addo, 2015). For instance, the corporate sector including Ghana Real Estate Developers Association (GREDA) supplies a number of the national housing stock in Ghana (Addo). Similarly, other individuals and privately owned companies contribute substantially to the supply of houses in Ghana.

The increase in the supply of land in the nation is said to be one of the major challenges that governments had to tackle in other to help the country increase its supply of housing to cater for the housing needs of the country. Similarly, lack of secure transparent access to land title forms one of the major challenges facing the supply of housing in Ghana (Bank of Ghana, 2007). Asare and Whitehead (2006) noted that because of discrepancies and inefficiencies in land administration in Ghana, there is insecurity in land title and land tenure that disturbs the land market.

Another contributing factor is the rapid increase in the cost of materials used for building houses over the years. Prices of material such as cement, roofing sheets, woods and others used in building keep increasing with time. On the other hand, traditional earth-based material and technologies that are relatively cheaper are scarcely used in the urban areas now, partly for reasons of social acceptability (UN-Habitat, 2011).

There is also the challenge of home financing which has been a major problem affecting the supply of housing. In developing countries, owners of private housing companies depend on their savings or loans from families to start and complete building projects. The UN explains this further by stating that the main financing mechanism for house-building in most developing countries is to save up from earnings and windfall gains and to buy building materials in advance (UN-Habitat, 2011). Financial challenges do not pertain to just individuals but also the government, especially in Ghana.

Rental Housing

Rental housing is seen as a transitional stage to housing ownership or a temporal accommodation which is difficult to manage, and also entailed many legal and regulatory issues (Peppercorn & Taffin, 2013). In Ghana, rental housing was introduced to provide citizens with decent housing.

Rental housing has been defined by various authors as property owned by someone other than the resident or by a legal entity for which the resident pays a periodic rent to the owner (Kumar, 2001; Peppercorn & Taffin, 2013). Based on

this definition, different forms of rental housing can be identified, one of which is known as social rental housing. Peppercorn and Taffin defines "social rental housing" as a rental accommodation in which the rent is set at a level below the prevailing market rates so as to make it affordable for disadvantaged individuals such as low-income earners, the elderly, the disabled, and migrants.

In Ghana, the most dominated form of rental housing is the private rental housing, which is owned by individual landlords. This form of rental housing is mostly found in the low-income communities, where rental houses are owned by private individual and are most often informal in nature although there exists some formal private rental housing in the country.

Peppercorn and Taffin (2013) stated that rental housing covers a wide range of markets, ranging from the corporate executive housing to middle-class apartments to rooms in a landlord's home to even former slum dwellers building. Rental housing today constitutes a significant proportion of the housing stock in many countries, including some of the world's most developed societies. About half of the urban population in developing countries is made up of tenants (Green, 1990; Ballesteros, 2004). For instance, countries such as Colombia, South Africa and Indonesia are laying the ground works to develop the rental housing market as an alternative housing option in urban areas (Gilbert & Varley, 2002; Ballesteros). In Africa, only one in four households owns their own dwellings; the remainder is either renters or live in rent-free family houses (UN-Habitat, 2011). This confirms that it is difficult for individual's particularly rural dwellers of developing countries to own their own houses. In the affected developing countries, it is mainly the few

urban rich individuals that are able to own houses. This largely makes rental housing an urban phenomenon and a very essential housing tenure.

According to the Africa Rental Housing Conference (2014) report, it was said that rental housing in developed economies is linked to culture, history, availability of credit and other housing policy issues, rather than wealth. However, in developing countries the reverse holds true. In previous years, the main focus of attention by governments on housing provision was on rental housing but focus has since been ignored. Among the various comparative advantages of rental housing is it being an important aspect of economic development and for creating livelihood opportunities. For example, rental housing serves as a source of income generation and security for landlords, and offering affordable residential choice and mobility for tenants, especially transitional workers and vulnerable households (Lonardoni & Bolay, 2016).

Generally, the rental housing market is mostly made up of young people, young families and migrants. Given the appeal of renting to those who are most mobile and those excluded from homeownership due to institutional and economic barriers, it is not surprising that much larger share of young people, particularly people who are in transitional states in their family living arrangements, minorities, the foreign born and those with low-incomes live in rental housing than others (Belsky & Drew, 2007).

Until the various governments of developing countries got convinced that owner occupation was popular with the people entitled to vote they have followed the path the developed world took in encouraging the illusive "American Dream"

of universal homeownership sacrificing rental housing on the altar of owner-occupation. But in 1989 it was recognized that rental housing had an invaluable role in meeting housing needs of the people. Green (1990) concluded that governments should review their housing policies and devise appropriate strategies for rental housing which removes biases against non-owners".

Despite this, considerable progress has been achieved in developing countries in the past two decades where there has been a shift in public sector's role from direct provision of rental housing to focusing on the utilization of the potential and capacity of the informal sector, there continue to exist a wide gap between policy formulation and its implementation particularly on rental accommodation (Dzangmah, 2012).

Although rental accommodation is an acceptable form of tenure for both rich and poor households, there has been lots of criticisms about the need for rental housing in developing countries particularly. These criticisms however ignored the spatial and economic benefits that rental accommodation may offer to tenants, landlords and the governments as well. Rental housing has various benefits because rental housing is a major form of affordable housing to a majority of the population in Ghana.

Importance of rental housing

Notwithstanding the challenges apparent neglect of rental, it plays an important role in the provision of available housing at the global and local level that needs to be recognized and acknowledged. Some importance of rental housing has

been identified by various authors in literature (Kumar, 2001; Peppercorn & Taffin, 2013; Amenyah & Fletcher, 2013). In all, rental housing does not only benefit the tenants but it also benefits the landlords or owners as well as the nation as a whole.

Rental housing serves as a shelter for households who cannot afford to build houses of their own. Renting is one of the primary alternatives for low income households, especially in developed countries (Blanco, Cibils, & Miranda, 2014). According to Kumar (2001), rental housing contributes to poverty reduction by reducing the vulnerability of landlords as well as tenants.

Rental housing reduces costs and hence provides less of a barrier to mobility. Peppercorn and Taffin (2013) stated that a vibrant rental market is necessary for workers' mobility. Usually, rental housing makes it easier for workers to access accommodation when they move to settle in a different area to work. In general, when a worker needs to move to take a job in a different city, terminating a lease is easier than selling a home.

Also, tenants in rented houses do not have to worry about the risk involved with house ownership. Unlike homeowners, renters do not have to assume the risks associated with an undiversified investment in a single primary residence (Goetzmann & Spiegel, 2002). Dzangmah (2012) added that another importance of rental housing is that rental housing provides an opportunity for real estate risk to be pooled and diversified by large scale owners who are better positioned to manage and professionally assess real estate risk.

As an investment, rental housing generates income that complements other income sources (Peppercorn & Taffin, 2013). Most rental houses by private formal

and informal sectors serve as a source of income for the owners. Most people engage in the provision of rental accommodation as a source of their main income or to support them in life, by providing them with a long term income livelihood support. Amenyah and Fletcher (2013) agree to this by stating that revenue from rent serves as the main source of income for many real estate developers and house owners. Similarly, for large-scale property developers and investors, one way to earn money from the properties they own is to rent them out to short term or long-term tenants (UN-Habitat, 2003).

At the national level rental housing helps ease the challenges in housing provision in many countries especially in developing countries. For instance, UN-Habitat (2003) noted that rental housing plays an important role the housing market in all African cities.

Providers of Rental Housing

There are two major players in the rental market. These players are the demand and the supply side of the rental market. The supply side consists of the owners of the rental unit who rent houses out to tenants (demand side). There are different groups of owners who provide or supply rental units or building to renters. Peppercorn and Taffin (2013) groups rental housing providers into three major groups. They are;

Individuals or small-scale owners

This group is common in many parts of the world where rental houses can be found. For instance, individuals own 70 percent of all rental units in Mexico,

more than half in the United States, 67 percent in Germany and 54 percent in France. Here, the individual owns either one or two apartment units of building and rents out rooms from these apartments to the tenants.

The housing that small-scale landlords supply may come in the form of cheap rental rooms, apartments of various sizes or rooms built with substandard construction on illegally subdivided land or partitioned within dilapidated older buildings (Peppercorn & Taffin, 2013). The individual or small-scale rental housing owners consist of the formal and informal owners. Informal rental is widespread because many owners keep their property "off the books" so that they do not have to pay taxes or endure what they consider burdensome laws and regulations (Peppercorn & Taffin). Dzangmah (2012) also added that this group invests more resources into renting, increasing the size of their property and renting out more rooms. Most of these landlords operate on a small scale and tend to live on the premises of their rental units (UN-Habitat, 2003). The key element they share is that the income from rental housing helps them pay instalments on their own land or house mortgage, meet the expense on their house repairs, meeting their house maintenance or improvements cost or even to pay their own rent on other rental housing units they occupy (Dzangmah).

Institutional investors

The second category of providers identified by Peppercorn and Taffin (2013) are the medium and large-scale institutional owners and investors with long-term profit purposes. Residential real estate is a relatively risky and illiquid asset. Also it may be a low-return asset. The institutional owners and investors are

typically entities that invest in all asset classes. Institutional investors are long-term investors who closely monitor their risk and rate of return. They tend to prefer financial assets, which are easier to manage or commercial non-residential real estate, which they perceive as less risky. When they have residential real estate holdings, it is often for diversification purposes or because the investor has significant real estate expertise.

Non-profit or limited-profit providers of social rental housing

Peppercorn and Taffin (2013) identify the third category of landlords for residential rental real estate as non-profit providers of social rental housing. Here, the rules are not determined by supply and demand in the market, but by criteria such as maximum income, specific target groups and specific modes of allocation and usually maximum rents. The target population of this group of providers is the low-income families, the elderly, the disabled and families that have been relocated because of development or disasters. However, in Ghana as in other developing countries, houses provided by this group are fewer and not sufficient for the above mentioned groups. Public housing is mostly common in both Western Europe and the United States and it was a favoured form of housing in Eastern European countries. The level of the governmental entities varies. In the United States, although the costs of building and maintaining public housing come primarily from the federal budget, the management role is performed by the public housing authorities, which are local entities.

Demand for rental housing

It has been stated earlier that rental housing is a housing alternative for the following groups; new migrants, floating population within a city and the population segment which finds any other type of house ownership unaffordable. Peppercorn and Taffin (2013) state that, the rental sector is a natural outlet for households that do not have sufficient income to afford a home and do not have income that is formal enough to qualify for a mortgage and have not saved enough to meet down-payment requirements for ownership, or simply do not want to own a home.

In the developing world rental housing markets, it is vital to understand that there are many different market segments for both tenant and landlord. On the tenant side there are tenants by constraint and tenants by choice (Peppercorn & Taffin, 2013). Generally, a greater proportion of tenants are tenants by constraint, which include the slum dwellers or squatters, workers who migrated for employment reasons, and working families who have no access to credit because they have low or non-existent credit records owing to insufficient or irregular income. On the other hand, tenants by choice including housing starters and other young couples and singles who want to remain mobile, middle and upper income professionals who do not desire home ownership, students, couples who want to cut down cost after their children have grown and all other persons who, for work or personal reasons, prefer a short-term residence.

In renting an accommodation, there are various things to consider, a tenant's considerations vary widely depending on the income of the individual, the laws in

the locality and also the formality of the unit the individual is renting as well as mobility and quality of the rental building. Over the years, one factor that has affected demand for accommodation is the price of accommodation (or rent), which is the amount of money paid regularly for the use of someone's property (Amenyah & Fletcher, 2013).

Factors influencing the prices of rental housing

The final price paid for rent depends on a multiplicity of factors as indicated by Amenyah & Fletcher (2013) but these can largely be grouped into two main groups largely economic and non-economic factors as enumerated in the points below:

Economic factors

Affordability of rents is a major issue in most discussions about the widening use of the private rental sector among lower-income households. In the case of the private rental sector, landlords tend to have a greater say in the determination of rental prices although demand and supply plays a role. In many ways, Economic factors such as rising costs of key building materials, high rates of inflation, depreciating value of the local currency (cedi) and speculative housing activities have acted in concert to produce the soaring rental housing prices (Luginaah, Arku, & Baiden, 2010). Egert and Mihaljek (2007) established that a robust negative relationship exists between real interest rate and housing prices.

Additionally, different authors found out that there is a positive relationship between the income of individuals and price of houses (Egert and Mihaljek, 2007; Marco, 2008). It can be deduced from the statements from these authors that, the

landlords or homeowners capitalize on the increase of incomes of renters to increase the house prices or the rent of houses. In the same sense, as real income of renters falls rent also falls. Rents in poor settlements appear to rise and fall with wages. When real incomes fall, rents tended to fall with them (Ballesteros, 2004). In areas where majority of the population belong to the middle-income or the high-income groups, renters turn to pay more for their rental housing units as compared with a community with low income population.

Noneconomic factors

The location of an apartment can have a significant impact on the level of rent that a household is likely to pay (Amenyah & Fletcher, 2013). Marco (2008) sited an instance where rent is charged based on the location of the rental unit. For instance, in New York City, rent is charged based on location with Manhattan commanding the largest rent. According to Selim (2008) in Turkey rents in urban areas are higher than rents in rural areas by some 26.3 percent. Although largely prices in the urban areas are higher, there are also differences in rental housing prices within a particular urban centre. This may be as a result of the state of the housing facilities or conditions of the house as well as the location of the unit in the area. For instance, the price of a rental unit that is closer to the central business district may be higher than the one which is located at the outskirt of the town. Jaffe and Bussa (1977) present a model that can be used to predict market rents and argues that their model is pragmatic in its ability to estimate rent directly as a function of distance from an economic focal point based upon the adjusted rent per square foot relationship (Sirmans, Turnbull & Benjamin, 1991).

Population is one major non-economic factor that influences the prices of rental housing. Amenyah and Fletcher (2013) state that there is a positive relationship between house price and population, they argue that increase in population leads to excess demand for accommodation in the short run and eventually push rent up. As the population increases and the supply for rental housing does not match up with demand, it creates pressure on the existing rental housing units hence landlords capitalizes on the pressure to increase the rent of their housing units to make profit. As demand exceed supply prices increases.

Characteristics of the house affect the rent a household pays. Again, the availability of amenities and infrastructure in a housing unit is a factor that influences the prices of rental units. Apartments that are between 5-10 years old are less expensive than those that are less than 5 years old (Selim, 2008). Zietz, Zietz and Sirmans (2007), Selim and Marco (2008) found that certain apartment characteristics such as square footage, number of bedrooms, number of other rooms, number of bathrooms and toilets, type of house, type of building, size and other structural characteristics such as water system, pool and natural gas has some significant effect on rent (Amenyah & Fletcher, 2013).

Challenges Faced by Tenants and its Impact on Their Wellbeing

The rental housing sector has some benefits associated with it. However, there are complex challenges associated with the rental housing sector as well (Arku, Luginaah, & Mkandawire, 2012). For instance, rent affordability, inadequate facilities and services, security of tenure and poor housing quality. These challenges tenants face mostly occur as a result of ignoring important aspects

of the rental sector having specific impact on the wellbeing and the health of the renters that tend to occupy them.

Rent affordability and system of payment

There are differences in rent setting among landlords based on their target market (Ballesteros, 2004). Also, Ballesteros states that often times tenants even in the low income sector would consider the rent levels high. Rental affordability is ultimately an elusive concept that demands subjective judgments about how much income is too much to spend on housing (Belsky & Drew, 2007). According to the Department of Housing and Urban Development (HUD) of United States of America (USA), housing is considered affordable when a household pays no more than 30 percent of their net-income on rent. In the same sense, Belsky and Drew explain that by convention, housing expenses that consume more than 30 percent but less than 50 percent of household income are considered moderate cost burdens and housing expenses that consume more than half of the household's income are considered to have severe cost burdens.

They go on to say that very-low income households (households with incomes of half or less of median income) with severe cost burdens or living in substandard housing or crowded conditions are counted as having "worst case housing needs". The rental affordability problems of the affected population are hardly a new phenomenon. Also the author states that the traditional measure of rental affordability does an adequate job of measuring the magnitude of rental affordability problems and tracking changes in them over time and among subgroups. Evidently, it shows that households spending more on housing leave

them with less to spend not only on daily necessities but also on savings for the future. Likewise, the amount left to be spent on healthcare is affected. According to Belsky and Drew (2007), unaffordable housing or rent has adverse consequences for the households that suffer from them. Relatedly, relatively expensive housing may force some low-income tenants to use more of their resources to obtain shelter, leaving less income for the affected households to cater for other necessities such as food (Krieger & Higgins, 2002).The effects of unaffordable housing clearly generate negative externalities that have public costs.

Related to rental affordability and availability problems is the nature of the rental payment system, which tends to put tremendous pressure on many residents (Luginaah et al, 2010). In Ghana, there is the system of payment where tenants are expected to pay in advance the rent of the house for a given period of time. This system of payment is known as the advance rent. The practice of advance rent is inconsistent with the respective rent acts of most countries (Arku, et al, 2012). Homeowners or landlords in Ghana for instance, typically require private renters to pay a huge sum of two to five years advance for the rental unit and failure for the tenants to pay these advance rent will result in the eviction of the affected tenants. Usually, advance rent payment creates difficulties for tenants as the amounts they are required to pay sometimes form two to three years of the affected individual's salary. In some instances, some tenants borrow money to pay off their rent. In other instances, homeowners ask existing tenants to pay more in addition to the already agreed amount in other to make up for much better offers coming from others in search for accommodation. When existing tenants fail to pay the additional rent,

they may stand the risk of being evicted from their houses which might leave the households homeless.

Due to the absence of legal agreement between tenant and landlords, especially in the private informal rental housing sector, the problem of eviction is a serious issue for tenants. Usually, there is no agreement between the landlord and the tenant to show when tenure ends and in some case, terms of renewal of tenancy is absent. Tenancy agreements are generally oral, landlords/ladies rarely record their tenancy agreements formally and most do not give receipts (Arku, et al, 2012). As a result, landlords are left alone to evict tenants within their own power. In most cases landlords do not provide tenants eviction time notice to allow the affected tenants to find a new house within the stipulated eviction time period and this can affect the tenants psychologically. Additionally, the constant anxiety about them being evicted contributes to more stress and ill-health (Luginaah, et al, 2010).

Housing quality

Ballesteros (2004) has noted that the quality of rental housing is a key concern. It is expected that low rents provide poor facilities. This means that the quality of rental housing is largely a function of rent levels. It is expected that tenants in high and middle-income rental housing units enjoy good or high-quality building because they pay higher rent while tenants with low incomes have poor quality buildings due to their relatively cheaper rents. Housing quality is influenced by several factors, which include materials of the outer walls, materials of the roofs, type of water services, type of sewage services, tenure and food markets, public

transportation, primary schools, secondary schools and the availability of health clinic/hospitals.

The UN-Habitat (2003) further added that inadequate maintenance makes the quality of rental housing even more inferior to owner-occupied housing. Timely maintenance depends a lot on where the landlord lives and how good the landlord-tenant relationship is. Landlords who live in the same house with the tenants turn to do maintenance on time. The concerns about cost sharing in the maintenance of rental units have been raised. Tenants are sometimes made to do maintenance work on their own or to pay additional money for maintenance work to be done in their houses and rooms.

There is also the issue of overcrowding in most rental housing units, especially in the low income communities. The UN-Habitat (2003) identifies that overcrowding is often a problem, especially in situations where tenants have different needs. For example, women with low income status and young children tend to live in crowded rental units with other people. In an effort to reduce costs, some households live in substandard housing and share with others in residences too small to effectively meet their needs (Belsky & Drew, 2007). Among low-income households, private renters are no more likely to be overcrowded than are social housing tenants (Kemp, 2011). It is common to find that low-income rental units (whether single rooms, apartments or houses) have many persons squeezed into small spaces. Belsky and Drew (2007) argue that the consequences of inadequate and crowded housing are far-reaching and often disturbing and are associated with chronic health problems, more hospital visits and higher medical

expenses, lower productivity, lower social participation and worse outcomes for children in affected households. Poor health from exposure to housing problems may impact employment opportunities and outcomes for residents. This makes it difficult for affected persons or renters to earn the money necessary to improve their home or move to a better one (Smith, 1999).

Availability of facilities and services

Most rental houses are associated with poor housing facilities. Another attribute of rental housing which can have a considerable effect on its value is its proximity to places of employment, transport, schools, healthcare, markets, places of worship and other neighbourhood-level social infrastructure (UN-Habitat, 2003). In houses with poor housing facilities and where tenants do not have easy access to transport, schools, healthcare and other social infrastructure, tenants are faced with the challenge of travelling over a long distance to enjoy such facilities. This means that, such residents will have to endure the cost of such movement which may come in the form of money, distance to be covered or both. Also, tenants are inconvenienced when facilities such as toilets, bathrooms, pipes and kitchens are not available or are not located in the house. Most rental housing lack basic housing infrastructure or facilities. This makes it difficult for tenants to live conveniently. The availability of facilities has implications on health and the environment (Amenyah and Fletcher, 2013).

According to Amenyah and Fletcher, concerns about sanitation arise and there is a challenge of refuse management in growing cities. Also, access to utilities such as electricity, water and sanitation is important. Many rental housing

particularly in developing countries including Ghana are characterised by poor sanitation, poor drainage and poor waste management practices. These challenges tend to have negative effects on the health of affected tenants. Usually, in the outbreak of disease such as cholera, diarrhoea, and malaria that is associated with poor housing sanitation. The affected tenants spend additional money to treat them, which invariably lower their household income.

Poor maintenance

Building maintenance is the combination of technical and administrative actions to ensure that the items and elements required for the building of a facility (house) are of an acceptable standard to perform their required functions (Ali, Kamaruzzaman, Sulaiman & Cheong Peng, 2010). It can be argued that most people do not understand the importance or significance of building maintenance and its management. Particularly, most people do not know that the efficiency of a building maintenance system contributes to the incomes of rental housing companies (in this case landlords/landladies) (Zawawi & Kamaruzzaman, 2009). Maintaining housing units is an important need for rental houses. Successive English House Condition Surveys have shown that for many decades the private rental sector has been characterised by poor dwelling conditions, including high levels of disrepair (Kemp, 2011). Owners must take responsibility for maintenance of the home and the risks associated with uncertain future maintenance costs with rents or monies collected from tenants (Belsky & Drew, 2007). Likewise, tenants are expected to manage the houses they live in and facilities available to reduce damage and to prolong the lifespan of the houses they rent.

Despite the importance of housing maintenance, it is not a practice done often in rented houses. This is mainly due to the cost involved in maintenance. Basically, maintenance and operating expense contributes one-third to one-half of the total cost of a house depending on the type of housing, which include apartment and flat. Relatedly, housing maintenance costs management is often discussed in the literature due to the continuous increase in housing maintenance costs (Ali, Kamaruzzaman, Sulaiman & Cheong Peng, 2010). In most developing countries tenants face the challenge of poor maintenance of houses either by landlords or other tenants expected to do daily cleaning of the housing units. Addo (2015) in her study indicates that the shared facilities in multi-habited dwellings are inadequate and lack regular maintenance.

The challenge of poor housing maintenance is common to rented houses. In the middle of the 19th century, pathologist Rudolf Virchow advised city leaders that poorly maintained and crowded housing are associated with higher rates of infectious disease transmission (Krieger & Higgins, 2002). Housing conditions such as electrical faults, exposed roofs and cracked walls if not maintained exposes tenants living in the affected houses to future danger.

Regulatory Framework for Renting

Rent control

Most rent control regulations date back to the Second World War in Europe and America, when these regulations were established to protect tenants against skyrocketing rents during the periods of scarcity and inflation (Dzangmah, 2012).

Dzangmah defines Rent Control as laws or ordinances that set price ceiling on the renting of residential housing. Ballesteros (2004) states that rent control serves as an effective means of controlling rent increase and the protection of the poorer groups from exploitation by "rich" landlords. Rent control laws vary from one country to another and from one jurisdiction to another within the same country.

Rent control aims to check uninhibited rent increases and tenant eviction, bringing the notion of social justice in the housing market (Mahadevia & Gogoi, 2011). Rent control reduces the incentive of landlords to supply rental units. Rental units tend to be in scarce supply under rent control. Because of the disincentive to improve and maintain rental housing properties, landlords often become 'slumlords' and allow unhealthy conditions or activities to take place in their apartments. Tenants living in rent controlled units are less willing to move to other places, despite the possibility of them earning higher wages. They know that the supply of such rental units are limited and could become more limited in the future.

In general, rent control limits tenant's mobility (both old and new tenants). For instance, some tenants will prefer to travel for long distances to work living in rent controlled houses than to live closer to their work place in houses without rent control.

Although rent control is to set rent and protect tenants, there are some challenges associated with it. Globally, there are numerous cases where burden of rent controls has led to various problems. As a result, the rental markets in Europe and North America have attempted various rent control methods to help them deal effectively with the challenges associated with rent control. These methods include:

1. Hard rent control: this type of rent control was introduced in Western Europe during World War I and in the United State of America (USA) during World War II that froze rent rates with an upward adjustment. This almost led to the disappearance of the private rental sector in the United Kingdom, while in France the sector suffered from lack of maintenance and underinvestment.

2. Soft rent control: this rent control measure has different aspect to it. They include new dwelling-free rent, new tenancy-reasonable rent, renewed lease-same tenant or indexation during the lease-indexation or no increase.

Ballesteros (2004) argues that rent levels are comparatively high relative to the cost of ownership. Rent level is set by the market forces of demand and supply as such it can only be effectively lowered through the supply side. This means that more and better supply of low cost rental dwellings should be encouraged. According to him, another reason why the rent control law does not benefit the low income groups is that usually low income households rent in the informal sector.

The Rent Control Department (RCD) of Ghana was established in 1963 by Act 220 to create an enabling environment for all citizens to access decent and affordable accommodation to promote the socioeconomic development of Ghana. It is the only formal institution mandated to handle issues that may arise between landlords and tenants in rental housing. Dzangmah (2012) in his study found out that the RCD in Ghana is heavily under resourced in both human and material resources.

In Ghana where there are a lot of private informal rental housing providers, the effect of the rent control department is minimal. Also the rent control

department finds it difficult to monitor rental accommodation due to inadequate finances and labour. Dzangmah (2012) found that the issue of inadequate staff, finances and technology in the services of the rent control department makes it difficult to handle issues on rental housing in order to help promote the relevance of this very important aspect of housing provision.

Role of Stakeholders

Stakeholders can be identified as parties that are interested in an enterprise or a project. Stakeholders are defined as the various interest groups involved in a housing scheme at any time and for any period from inception to completion (Mohlasedi & Nkado, 1997). There are a number of stakeholders including government parastatals, the private sector, representatives of the homeless and other community-based organisations (CBOs) and non-governmental organisations (NGOs). Mohlasedi and Nkado in their study on housing grouped stakeholders into two broad categories this is end users and providers of affordable housing. The role of housing providers' manifests in the area of policy formulation (government, with invited input from all other stakeholders), finance (government, financial institutions, and employers) and management (developers and construction companies) (Mohlasedi & Nkado). Again, they stated that government has always been viewed as having the responsibility to provide housing for its people. Governments play the important role of laying the ground rules for the development of housing and renting policy.

Mohlasedi and Nkado (1997) stated that the end user is often viewed as the pivotal stakeholder in low cost housing delivery. The emphasis is on people to make their own choices on housing. The degree of involvement of end users in low cost residential houses ranges from total self-help that defines self-help as a process whereby individuals or groups uplift their quality of life by using their own resources, such as labour, financial savings and management ability.

Theoretical Issues

Every research is backed by a theory or a set of theories. In this study, the theory of planned behaviour and the price theory provide the philosophical and theoretical underpinnings to the study.

The price theory

Price theory is the set of ideas that lie at the core of economic theory. Specifically, the Price theory explains how relative prices are determined and how prices function to coordinate economic activity as explained by David Friedman in 1990 (Friedman, 2007). This theory states that a market economy is coordinated through the price system. In the theory, it is argued that the value of goods to those who ultimately consume them is reflected in the prices purchasers are willing to pay.

Price theory is concerned with explaining economic activity in terms of the creation and transfer of value, which includes the trade of goods and services between different economic agents (Ozer & Phillips, 2012). There is the assumption

that agents take the prices of all goods as given. However, if goods are bought and sold in a market, prices will depend on the balance between demand and supply.

In this study, therefore, the theory of price explains that rental housing as a commodity has prices for each unit of houses and these prices are determined in the market by both the demand and supply sides. In rental housing the supply hand represents the providers of the rental unit. The demand hand represents the consumers of the rental housing unit. These two groups therefore work together to come out with the market prices of the rental housing units. When both supply and demand conditions for rental housing change, it is theoretically impossible for the market rent to remain the same.

Theory of consumer behaviour

This theory was developed by Ajzen in 1988 (Ajzen, 2011). The theory proposes a model which can measure how human actions are guided. It predicts the occurrence of a particular behaviour, provided that the behaviour is intentional. This theory was developed based on the Theory of Reasoned Action (TRA) by Ajzen and Fishbein in 1980 (Ajzen). The Theory of Reasoned Action resulted from attitude research from the Expectancy Value Models. The TRA was formulated after the estimation of the discrepancy between attitude and behaviour. Primarily, TRA measures voluntary behaviour. Specifically, it looks at the individual's intention to perform a given behaviour. Later, it was realized that behaviour appeared not to be 100% voluntary but could be controlled. This led to addition of

the notion of perceived behavioural control and the subsequent development of the theory of planned behaviour.

The theory of planned behaviour is a theory which predicts deliberate behaviour. This is because behaviour can be deliberative and planned. In the theory, interventions are designed to change the behaviour of individuals. According to the theory of planned behaviour, performance of behaviour is a joint function of intentions and perceived behavioural control (Ajzen, 1991). Although there is not a perfect relationship between behavioural intention and actual behaviour, behavioural intention can be used as a proxy to measure actual behaviour. Also, variables in planned behaviour model can be used to determine the effectiveness of the implementation of interventions where variables that measure actual behaviour are not readily available.

The theory of planned behaviour postulates three conceptually independent determinants of intention. Intentions to perform behaviours of different kinds can be predicted with high accuracy from attitudes toward the behaviour, subjective norms and perceived behavioural control. These intentions, together with perceptions of behavioural control account for considerable variance in actual behaviour (Ajzen, 1991). Furthermore, the theory of planned behaviour distinguishes between three types of beliefs behavioural, normative and control as well as the related constructs of attitude, subjective norm and perceived behavioural control.

The theory of Planned behaviour explains that attitude toward a behaviour is a person's overall evaluation of behaviour. The theory assumes that two

components, beliefs about the consequences of a behaviour (behavioural beliefs) and the corresponding positive or negative judgements the behaviour work together to produce outcome evaluations of the behaviour under consideration.

Also in the theory, subjective norm is explained as a person's own estimate of the social pressure to perform the target behaviour. Subjective norms are assumed to have two components which interact: beliefs about how other people behave and beliefs about how people would like them to behave.

Similarly, perceived behavioural control has two aspects; how much a person has control over behaviour and how confident a person feels about being able to perform or not perform the behaviour (Ajzen, 1991).

Although there is plenty of evidence about the significant possibility of some relationships between behavioural beliefs and attitudes toward the behaviour, normative beliefs and subjective norms and control beliefs and perceptions of behavioural control the exact significance of these relationships still uncertain.

The theory of planned behaviour is used in this study in other to understand the decision an individual will make in renting a particular housing unit. It shows that the decision of an individual is influenced by different factors. The attributes in this theory represents the individual's knowledge of the consequences of making the choice to rent a particular unit and the accompanied negative and or positive outcomes. The subjective norms in this case represent the influence of the society that will influence the individual's rental decision. Then there is the perceived behavioural control which is the persons control over the behaviour where the decision is made with confidence.

These choices make the individual settle in a particular rental house. For instance, society influences and individual decisions are found to affect rental choices. This is to say that rental choices have implications. These implications can be the benefits of their choices or challenges of their choices.
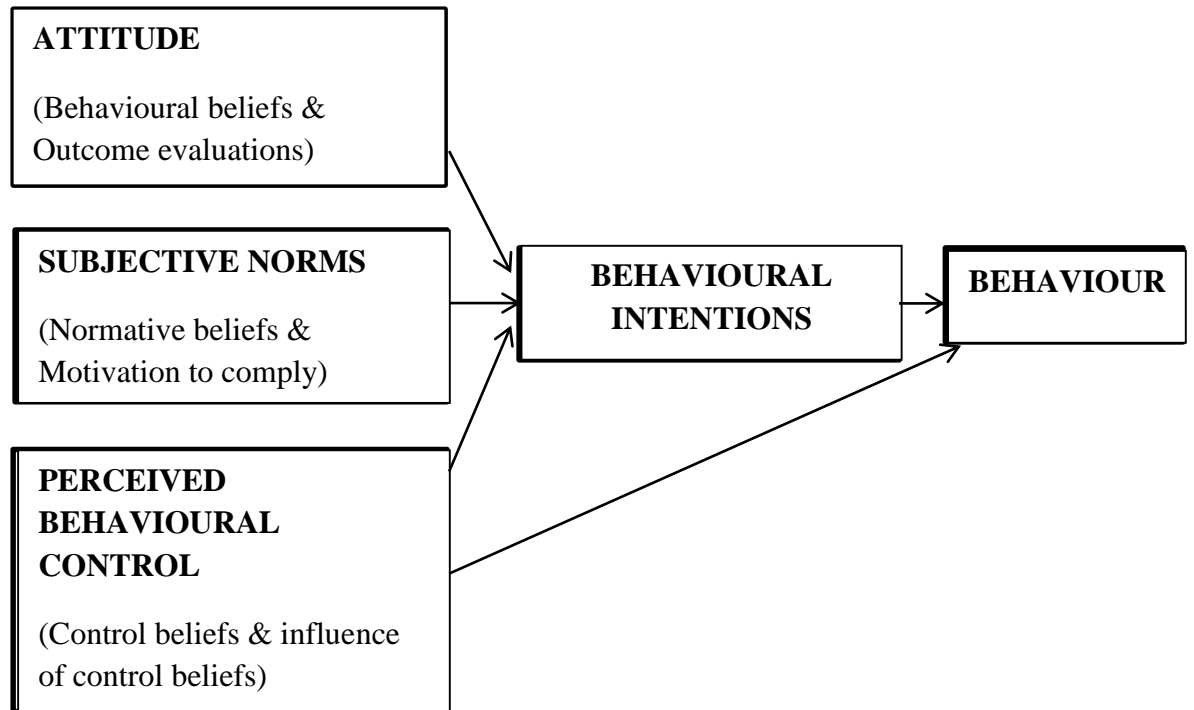
Figure 1: Theory of Planned Behaviour

Source: Ajzen, 1991

Conceptual Framework

A conceptual framework constructed by Dzangmah (2012) was adapted for the purpose of this study. This framework discusses the relationships in the rental housing sector. Also, it shows a functional rental housing sector's involvement in the demand and supply of rental housing. The conceptual framework indicates both the demand and supply sides of a rental housing sector and their connections which

include the government, private formal and private informal providers and high, middle and low-income consumers. Notable among the characteristics of private formal providers is that they are registered with the Registrar Generals' Department. This provides them with legal backing that allows them to make use of tenancy agreements and operates mostly on large scale. The reverse holds true for the private informal providers.

In his framework, the supply of rental housing is influenced by many factors, which include the nature of housing policy, availability of credit and land tenure system. On the other hand, demand characteristics of rental housing include quality of housing unit access to basic infrastructure and services, location, income level and mobility.

Furthermore, the conceptual framework shows that rental housing is common to urban areas. Rental accommodation can be found in urban peripheral areas, inner cities and in townships. Notable among the types of rental housing unit provided in urban areas are detached, semi-detached, block of flats and compound houses. These types of houses have quality characteristics which include physical condition of structures, access to basic infrastructure and services and social and economic access as well as environmental quality.

Although the various components of Dzangmah's (2012) conceptual framework are connected to each other, there seem to be no output component for the framework, which shows where these connections or links lead to. Nevertheless, this framework was adapted for my study as it suits the various components of the rental housing sector which is relevant to the study.

Additionally, the framework was modified to suit the theoretical focus of the present study.

Various components of the framework from Dzangmah's (2012) was retained because these are of use to the work. However, the section of Price of accommodation and Rental Decision was added to the framework so as to give the framework an output for the various elements in the framework.

PROVIDERS	SUPPLY CHARACTERISTICS	HOUSE TYPE SUPPLIED	QUALITY CHARACTERISTICS
❖ Government ❖ Private Formal ❖ Private Informal	❖ Nature of housing policy ❖ Availability of credit ❖ Land tenure system	❖ Detached ❖ Semi-detached ❖ Block of flats ❖ Compound houses	❖ Physical condition of housing unit ❖ Access to social and economic infrastructure and services ❖ Environment
CONSUMERS	DEMAND CHARACTERISTICS	HOUSE TYPE DEMANDED	LOCATION OF RENTAL UNITS
❖ High Income Households ❖ Middle Income Households ❖ Low Income Households	❖ Quality of housing unit ❖ Access to basic infrastructure and services ❖ Location of housing unit ❖ Income level ❖ Mobility	❖ Detached ❖ Semi-detached ❖ Block of flats ❖ Compound houses	❖ Inner city ❖ Townships ❖ Urban periphery

Figure 2: Functional rental housing sector

Source: Dzangmah, 2012

The adapted framework for the study shows that the supply and demand of

rental housing units are influenced by many factors. The framework consists of

housing providers who are identified as suppliers of rental housing in the country,

that include government, private informal and private formal providers as well as consumers who are the demander of rental housing. They are the individual households who go in for rented homes. They can be grouped into different income level groups. These groups of providers and consumers determine the supply and demand characteristics respectively. With respect to demand characteristics factors such as quality of housing unit, access to basic infrastructure and services and income levels are mainly considered and these characteristics further influences the type of house that is produced (Detached, Semi-detached, single storey or Compound houses). While supply characteristics factors; nature of housing policy, availability of credit and land tenure systems, also influence the type of house supplied. Meaning the characteristics of the provider and the individual demanding it will lead to the type of house to be provided. However, the type of house demanded also has a direct effect on the demand characteristics.

The type of house supplied further has an influence on the quality characteristics which is the characteristics of the rental housing and the environment in which it is located. Demanded housing type also affects the location of the rental housing unit.

Demand and supply factors are linked to each other at every stage in the sector, with demand affecting the supply and supply affecting the demand. These demand and supply factors work together in the market to produce the market prices and influences the output which is the decision to rent a particular rental unit or not. The influence of supply and demand factors on the output (rental decision) may be directly or indirectly. That is the factors together affect the price which influences

an individuals' decision to rent or both supply and demand factors directly affect

price and directly affecting an individual's rental decision.

PROVIDERS

- ❖ Government
- ❖ Private Formal
- ❖ Private Informal

CONSUMERS
- ❖ High Income Households
- ❖ Middle Income Households
- ❖ Low Income Households

SUPPLY CHARACTERISTICS

- ❖ Nature of housing policy
- ❖ Availability of credit
- ❖ Land tenure system

DEMAND CHARACTERISTICS
- ❖ Quality of housing unit
- ❖ Access to basic infrastructure and services
- ❖ Location of housing unit
- ❖ Income level
- ❖ Mobility

HOUSE TYPE SUPPLIED

- ❖ Detached
- ❖ Semi-detached
- ❖ Storey buildings
- ❖ Compound houses

HOUSE TYPE DEMANDED
- ❖ Detached
- ❖ Semi-detached
- ❖ Storey buildings
- ❖ Compound houses

QUALITY CHARACTERISTICS
- ❖ Physical condition of housing unit
- ❖ Access to social and economic infrastructure and services
- ❖ Environment

LOCATION OF RENTAL UNITS

- ❖ Inner city
- ❖ Townships
- ❖ Urban periphery

Price of accommodation

Rental decision

Figure 3: Players in a functional rental housing sector

Source: Adapted from Dzangmah (2012)

Chapter Summary

This chapter reviewed literature and came out with theoretical backing for the study highlighting on specific issues. Housing in literature was seen as a basic need for the development of the individual and the nation at large. Access to adequate housing is a fundamental right for every individual. From literature, it was noted that rental housing was an alternative type of housing for many urban residents who could not afford to own a house. Literature showed that there are different groups of providers and users of rental housing and many challenges present in the sector. Also economic and non-economic factors were noted to have major influence on rental prices. Stakeholders were identified to have various roles they played in this sector to make the rental housing sector conducive for renters. Furthermore, literature on the study helped identify that rental housing comprised of both the demand factors and the supply factors that needed to be looked at from both points of view to help develop a good study

.

CHAPTER THREE

METHODOLOGY

Introduction

Rental housing serves as a source of housing for many urban centre dwellers; hence it needs to be delivered effectively. The method used to achieve the research objectives is described in this section. Issues covered in this chapter range from research design and approach, discretion of the study area, target population, sample size and sampling procedure, research instrument, data collection and analysis.

Research Design

Explanatory research design is the research design adopted for this study using the mixed method approach, based on the interpretivist and positivist philosophy. The type of mixed method approach used was the concurrent mixed method. Concurrent mixed method procedures are those in which the researcher converges or merges quantitative and qualitative data in order to provide a comprehensive analysis of the research problem (Creswell, 2009). Explanatory research design on the other hand is a research design that looks for meaning of the nature of certain relationships. Similarly, this design also seeks to answer the geographic question of 'why'. Explanatory research design involves the collection of data in order to test a hypothesis or to answer research questions about the state of a phenomenon. Yin (2003) defines explanatory research design as an empirical

inquiry that investigates a contemporary phenomenon within its real-life context. That is, when the boundaries between phenomenon and context are not clearly evident and multiple sources of evidence are used.

In this research, the explanatory research design since it afforded the opportunity to explain the relationship between and within the elements in the rental housing sector. This research design also allowed the researcher to give further and detailed account of the living conditions of tenants as well as expose the challenges that confronts the rental housing sectors.

The Study Area

The Greater Accra Region is the smallest administrative region of Ghana in terms of its land size. It is located in the southern part of the country. It occupies a land surface of 3,245 square kilometres. Its administrative capital town, Accra has been the capital town of Ghana since 1877. The Greater Accra Region is divided into five districts namely, Accra Metropolitan Assembly, Tema Municipal Area, Ga East District, Ga West District, Dangme West District and Dangme East District. The study area Abeka is located in the Accra Metropolitan Assembly. The Metropolis is entirely urban (100%) with a population of 1,665,086 representing 42 percent of the region's total population (GSS, 2012).

The study area, Abeka is 7 km North-West of AMA. Abeka is bounded by the geographical coordinates 5º 36′ 0″ North and 0º 14′ 0″ West. By relative location Abeka is surrounded by the following communities; Lapaz, Fadama and Tesano. It was assumed that the first settler of the place was named Abeka hence the name of

the area "Abeka". According to data by GSS (2012) Abeka is the largest community in the AMA with a population of 85,692; 41,091 males and 44,601 females. It has 24,734 households and 7,137 houses as of 2010. In 2000 the population of Abeka was 52,302 but currently the population of the community is about 85,692 (GSS) which indicate a 61 percent increase in population from 2000 to 2010. It is mainly a low-income community where petty trading is the dominate commercial activity in the study area. Most of the occupants of this community are renters, with a relative proportion of private owner houses. The community populace is provided with private schools (primary and junior high), churches, shops, and a market centre. The community is mainly a residential area with few drinking spots and bars and restaurants, there are also grounds to organise programmes.
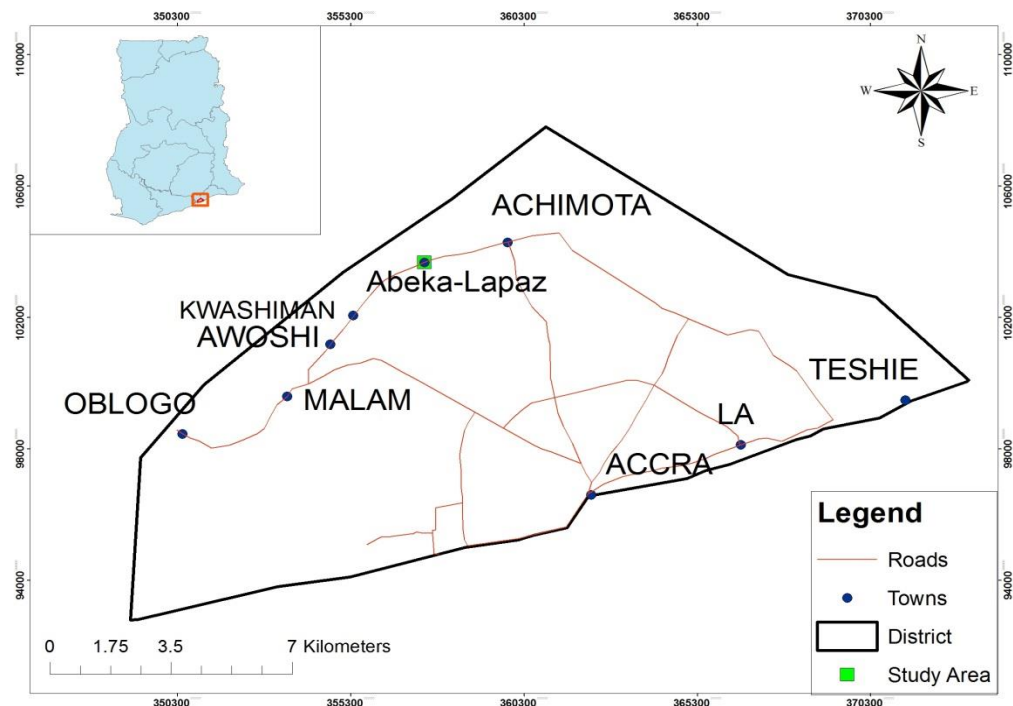
Figure 4: A map of the Accra Metropolitan Assembly showing Abeka

Source: Geographic Information System and Cartographic Unit

Target Population

The study area has 7,137 numbers of houses and 24,734 households. The target population of the study were tenant household heads living in rental houses. Tenants who are household heads were selected as the main respondents for this study because they are considered to be much qualified to give information relevant to achieve the objectives of the study. Additionally, landlords from both the formal and informal private rental housing sector formed part of the study respondents. Also, officials from the rent control department as well as the Ministry of Water Resource Works and Housing and rental agents formed part of the study respondents.

The purpose for selecting landlords to form part of the study respondents was to understand the state of rental housing from the perspective of landlords and their role in supplying secured rental housing to the population. Their involvement in this research gave a balanced perspective of the happenings in the rental housing sector because they play a major role in the provision of rental housing in the study area.

Tenants who form the occupants of rental housing were included in this study as the main respondent group. This was because most of the challenges in rental housing delivery affect tenants greatly and for this reason the tenants were selected to give their perspective on rental housing challenges as well as the effects of rental housing on their wellbeing. Likewise, conditions leading to their choice of rental housing were enquired.

Officials of the rent control unit were identified as part of the stakeholders involved in rental housing delivery. Additionally, they serve as a legally mandated institution that deals with issues pertaining to rental housing. Therefore, the RCD was included to help gain understanding from an independent view point on official field observations of the rent control office and reports with respect to the state of rental housing in Ghana. MWRWH was contacted as another stakeholder in the housing delivery service in Ghana since given their role as regulatory body in the housing industry. Persons who acted as rent agents were included since due to the key role they play in connecting prospective tenants to landlords. For many tenants, such agents served a primary source of assistance since most landlords rely on them for tenants.

Sampling and Sampling Procedure

Mouton (1996) defines a sample as an element selected with the intention of finding out something about the total population from which the sample was taken. In this study, a sample was drawn out of the target population. The target population was large and the researcher had difficulty in selecting every individual of the population to form part of the study respondent. The element of time and financial constrains contributed to the selection of an appropriate sample from the target population for the study. In all, a sample of 280 comprising of 264 households, 12 landlords, 2 agents and 2 officials from RCD and MWRWH were selected. With the help of a formula by (Xu, 1999) $n = Z (p (1-p))/ d^2$; Where: n = size of sample; Z = z-statistics for the desired level of confidence; p = estimate of

expected proportion with the variable of interest in the population; d = half width of the desired interval was used to select 264 household heads. With regards to sampling the landlords, 12 landlords were selected from the 12 main suburbs in Abeka and this selection was done accidentally since it was difficult in getting the landlords involved in the study. Additionally, 2 officials from the rent control department and ministry of water resource works and housing were selected with 1 official selected form each of the two institutions. These sample units where purposely selected because they directly had information for the study. The study also sampled only 2 private informal housing agents for the study because; it was difficult to have access to agents who were willing to participate in the study.

With respect to the type of sampling technique used the study employed a mixture of both probability and non-probability sampling techniques. Purposive sampling, a non-probability sampling technique was used in sampling officials of the RCD and the MWRWH as well as the landlords and rent agents. In purposive sampling, sampling of a respondent is done with a purpose in mind (based on the objective of the study and the preference of the researcher). Therefore, in this research with the purpose of understanding the views of the institutions concerning rental housing delivery, these institutions were sampled because of their involvement in rental housing and housing delivery in general.

Sampling of household heads was done by using systematic sampling techniques. This sampling technique was used because of the large size of the study area and because the household heads can be found in the houses, houses were systematically selected based on the formula N/n which represents the population

size divided by the sample size. Through this formula the nth number (25) was derived.

The data collected with questionnaire was done specifically by selecting a starting point in this study, the first house of contact by the researcher in the field formed the starting point of the data collection exercise. This was selected by dividing the area into two sections using the Abeka road that cuts into the town. A state point was selected on each of the sides of the road. However, though it was difficult to get a starting point, a road that separated Abeka from lapaz was used as reference and the first house on the intersection was used as a starting point. Then from the start point, an interval of every 25th house was selected, this was done in a linear manner. The sequence followed through to the end of one section though there were some distortions due to the spatial planning of the area. Same was done on the other side of the road.

Research Instruments

Questionnaires and interview guides form the main research instruments that the study used. The main reason for the selection of these instruments was the mixed method approach (quantitative and qualitative) used in the study. The combination of both methods of data collection yield good and valid results. Hence, in acquiring quantitative data for the study, questionnaires were used and in the case of qualitative data collection, interview guides were used. Bhattacherjee (2012) defines a questionnaire as a research instrument consisting of a set of questions intended to capture responses from respondents in a standardized manner.

These questions comprised of both closed and open-ended questions. In general, the use of questionnaires is seen as an effective way of collecting data from a large group of respondents at a given period of time. For the purpose of systematic data collection, the study questionnaires were categories into four sections; socio-demographic characteristics, rent prices, challenges and effects of rental housing and the role of stakeholders in the study area.

Additionally, interview guides were developed by the researcher and used in conducting in-depth interviews with selected officials from the RCD and MWRWH as well as the housing agents. Questions were posed to the officials so as to acquire relevant answers for the study. In all, three interview guides where used, that is, one interview guide used for each of the officials from the two-selected institution and the remaining one was used to interview one agent.

Data Collection Procedure

Data was collected by the researcher and the collection process lasted for one month from March 2016 to April 2016. Though all the data was collected, there were areas and houses where household heads refused to participate when contacted. Before engaging any respondent in the data collection aspect of the study, the purpose of the study was explained to these participants and those willing to undertake the process were given the questionnaires to fill. Respondents were assured of anonymity and confidentiality.

One household head was contacted in each of the selected houses to serve as respondent. The questionnaires were given to the respondents to answer but in

cases where the respondent could not read and write, the researcher read the questions to them and wrote down the answers on their behalf.

In cases where interviews were needed, the researcher engaged the official of the RCD, MWRWH and the two rent agents in an in-depth interview. This was done in a face to face meeting with the interviewees. This gave room for probing to be done where necessary. In the course of the interview the researcher probed for in-depth understanding about the problems of rental housing in the study area and the roles of the responsible institution in providing secures accommodation for renters. The interview time ranged from 43 minutes to an hour and 21 minutes.

Challenges from the field

Going to the field for data collection though was accomplished did not come without challenges, due to the spatial planning of the selected area and the large number of the nth figure, administering of the questionnaire was tedious and finding boundaries for nearby towns was a major challenge. However, with the help of some residents through their direction, data collection was carried out. Also, some household heads were not willing to participate because they thought it was a government survey and so demanded money before participation, but upon giving them information about the work they agreed to participate.

Also with respect to the interviews with key informants, time was an expensive commodity because of the busy schedules some of the officials had. A negotiation of an appropriate time for both parties was done to allocate time for the interview section.

Data Analysis

With respect to the data analysis aspect of the study, different measures of scales were selected for effective analysis of the study objectives. The scale of measurement for the first objective variable, which is the types of rental housing in Abeka are nominal and ordinal. In the second objective the selected variable (factors influencing rental price), the scale of measurement used is ordinal. The variable challenges faced by the tenants were measured on both nominal and ordinal scales. Finally, the nominal scale measured the role of stakeholders in providing secured accommodation.

In analysing the study data, responses from the completed study questionnaires were imputed into the Statistical Package for Service Solution (SPSS) version 21 software data editor for easy data manipulation and analysis. Specifically, descriptive statistics (frequencies, cross tabulations etc) was used to analyse the data which was further used to generate tables that provide statistical information about the nature and distribution of rental housing in the study area. Correlation was used to find the relationship between variables. Measures of central tendencies such as the mean were used to identify averages occurrence. Interviews which are qualitative data from the field were transcribed manually and responds were put into themes and analysed thematically. In discussing and presenting the results of the analysis, tables and graphs were used so as to enhance visualisation and for easy interpretation.

Chapter summary

The study adapted an explanatory research design and a mixed method approach as basis for the study. The study was conducted in the Greater Accra Region using Abeka as its study area. A sample of 264 tenants was derived from the population using both probability (stratified and systematic) and nonprobability (purposive) sampling technique. In addition, 12 landlords/landladies and 2 officials from the MWRWH and RCD who were purposely selected. Data collection methods used for the study were the survey which used questionnaires as instrument for data collection and interviews which used the interview guide instrument for data collection. The questionnaires, though covered a large size of respondents, did not give respondents the ability to fully express themselves on questions which were asked hence restricting answers that were acquired from tenants. Data was analyses using frequencies, percentages, descriptive statistics, cross tabulation, correlation and were presented using figures and tables.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter presents the analyses and discussions of the findings of the study. The chapter covers the socio-demographic background of respondents, types of rental houses and dwelling units found in the study area, factors that influence rental price, challenges faced by tenants and the role of stakeholders in rental housing delivery. The research method used was a survey approach using questionnaire and interview guide in the collection of the study data. The study data was analysed using SPSS version 21. The descriptive (frequencies, percentages, cross tabulations) and correlation statistical techniques were used to analyse the study data.

Socio-Demographic Characteristics of Respondents

Socio-demographic characteristics of individuals play a very important role in the decision of individuals to rent. Egert and Mihaljek (2007) in their study listed demographic characteristics as one of the important determinants of house prices in Central and Eastern Europe. According to the Africa Rental Housing Conference Report (2014), demand for housing is affected by many factors, which include demographic conditions. In most countries, certain kinds of households always tend to rent. For instance, recent migrants, foreigners, young and mobile households, single people and couples without children tend to rent (UN-Habitat, 2003). A

report from Joint Center For Housing Studies of Harvard University (2015) argues that part of the extraordinary growth in rental demand has come from households in certain age, income and family groups that are traditionally more likely to rent.

The study purposely sought for socio-demographic information from respondents which was relevant for the study. Among the socio-demographic variables obtained are the age of respondents, marital status, household size and household income.

Table 1: Age of respondents

Age	Percentage
20-29	29.9
30-39	36.4
40-49	18.1
50-59	11.8
60 and above	3.8
Total	100

Source: Field Data, 2016

Table 1 presents the distribution of age of respondents. According to the UN-Habitat (2003) report, in most cities, young people form a large proportion of renters. Age forms one of the major factors of housing tenure decision of an individual. Table 1 revealed that a 36.4% of renters in the study area falls within the age ranges of 30-39 years. Additionally, respondents between 20-29 years group represent 29.9 percent of the study respondents, while 40-49 years group represent 18.1% of the respondents. The results of the study revealed that young aged people

rent more than older persons (84.4% representing respondents who fall within the range of 20 to 49 years) and that the percentage of renters within the older age groups of 50 years and above is relatively small (15.6%). According to Luginaah, et al (2010), in the Ghanaian context, the ultimate achievement by a person is to own a home as a fulfilment of their social cultural obligation to their family and extended relatives. Hence, many older persons end up being homeowners rather than renters.

Table 2: Sex of respondents

Sex	Percentage
Male	52.7
Female	47.3
Total	100

Source: Field Data, 2016

Table 2 shows the sex pattern of respondents. It shows that in the study area the dominant respondents were male representing 52.7 percent and females representing 47.3 percent.

Table 3: Marital status of respondents

Marital status	Percentage
Married	49.6
Single	42.4
Divorced	4.5
Widowed	3.1
Cohabitation	0.4
Total	100

Source: Field Data, 2016

Table 3, shows that 49.6 percent of the respondents were married at the time of the survey with 50.4 percent indicated that they were either (divorced, widowed, never married or cohabitating). This implies that a slightly larger proportion of renters in the study area are single persons rather than households with families meaning more single persons rent houses. This finding coincides with the statement in the JCHS (2015) report that single persons still make up the largest share of renter households.

Table 4: Household size of respondents

Household size	Percentages
Less than 2	24.0
2-5	64.0
6-9	11.0
10 and above	1.0
Total	100.0

Source: Field Data, 2016

Identifying the households' size in a particular area gives information on the crowding situation in the area. Table 4, reveals some variations in household size. In all, 64.0 percent of respondents had a household size of 2-5 representing the largest proportion of household size. This is followed by households less than 2 (24.0%). However, respondents with household sizes ranging from 6-9 persons (11.0%) and those with household size 10 and above form 1.1 percent of the total respondents.

Table 5: Respondents Income level

Income (GH₵)	Percentages
Less than 500	47.7
501-1000	36.1
1001-1500	6.4
1501-2000	5.1
2001 and above	4.7
Total	100

Source: Field Data, 2016

Table 5 shows the income levels of the respondents in the study area. Based on the incomes earned by the respondents, the mean monthly income earned was GH₵735.77 with a deviation of GH₵ 628.237. Table 5 indicate that 47.7 percent of respondents have a monthly income less than GH₵ 500.00 as against 2.8 percent of them that earn a monthly income of GH₵ 2001.00 and above. This is an indication that many of the respondents in the study have relatively lower income levels. Having low incomes will affect their ability to rent. Kemp (2011) in his study stated that low-income tenants are more likely to be living in House in Multiple Occupations (HMOs) due to financial constraint.

Type of Housing Unit

The type of housing units people live in is an indication of their level of poverty or wealth. Also, the location of available housing facilities has implications

on the health and quality of environment that renters live in (Amenyah & Fletcher, 2013).

Table 6: Type of housing

House type	Percentage
Single-storey	7.9
Detached	3.8
Semi-Detached	4.9
Compound	83.4
Total	100

Source: Field Data, 2016

The survey identified different kinds of houses and these were grouped into four main types; namely, single storey, detached houses, semi-detached and compound houses. All these types of houses have rooms which are rented out to residents. Table 6 showed that the much-occupied type of housing in the study area was compound houses, which forms 83.4 percent of houses that are rented by tenants in the study community. Single-storey (7.9%), detached (3.8%) and semi-detached (4.9%) types of houses were also identified from the study. This largely signifies that compound house is the most preferred type of house in the rental housing market in the study area and coincide with that of the 2010 population and housing census that revealed that in the Accra Metropolitan Assembly compound houses (67.7%) were the major types of houses found (GSS, 2012.
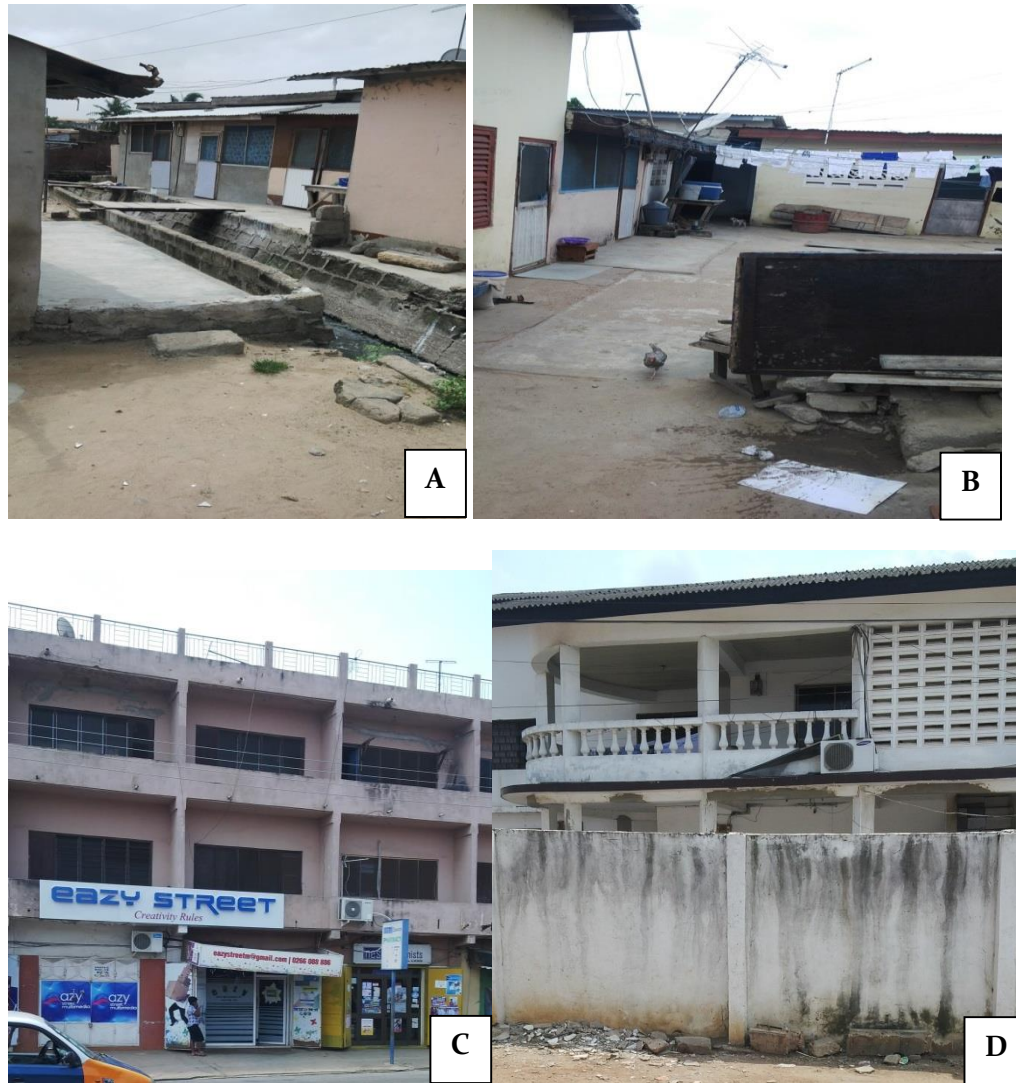
Figure 5: Types of Houses in Abeka

Source: Field Data, 2016

Picture (a) shows a compound house in Abeka Down where there are no facilities located in the house and tenants of the house are expected to use public facilities. Picture (b) shows a house with shared facilities in Abotare. (c) and (d) are pictures of single storey in Eno Merakua and detached houses close to Pentecost Junction respectively.

Table 7: Number of rooms per households

Unit type	Percentage
Single room	40.2
Chamber and hall	50.8
Two bedrooms	8.0
Three bedrooms and above	1.0
Total	100.0

Source: Field Data, 2016

In the Ghanaian context, sleeping rooms range from single room units, one-bedroom apartment commonly known as (chamber and hall), two bedrooms, three bedrooms up to four bedrooms and above. Table 7 revealed that in the study area 50.8 percent of households occupy chamber and hall units, while 40.2 percent occupy single rooms. 8.0 percent and 1.0 percent indicated that they occupy two bedrooms and three bedrooms housing units respectively. The two and three bedrooms housing unit type form the least occupied dwelling unit type. This gives the indication that single room and chamber and hall units are common among households in the study area, whereas chamber and hall constitute the highest percentage of sleeping room in the study area. This result is in agreement with the finding of Amenyah and Fletcher (2013) that poverty largely prevents many households from renting apartments with more rooms.

Table 8: Housing units

| Type of house | Number of rooms (%) | | | | Total |
	Single room	one bedroom	2 bedrooms	3 and more	
Single storey	1.9	3.4	2.3	0.3	7.9
Detached	0.8	0.4	2.3	0.3	3.8
Semi detached	0.4	2.7	1.5	0.4	4.9
Compound	37.1	44.3	1.9	0	83.4
Total	40.2	50.8	8	1	100

Source: Field Data, 2016

Table 8 showed that, 44.3 percent of households who live in compound houses are staying in one bedroom sleeping units followed by 37.1 percent of respondents who live in single rooms in compound houses. However, there were no respondent in three bedrooms and above in compound houses and few in three-bedroom units in single storey, detached and semi-detached. In general, there were 1.9 single room occupants, 3.4 one bedroom occupants, 2.3 occupants in two bedroom and 0.3 occupants in three bedroom units in the single storey buildings. Also, 0.8 occupants in single room, 0.4 occupants in one bedroom, 2.3 occupants in two bedroom and 0.3 occupants in three bedroom units in the detached houses. With respect to semi-detached there are 0.4 single room occupants, 2.7 one bedroom occupants, 1.5 two bedroom and 0.4 three bedroom occupants. Compound houses had much occupants with 37.1 single room occupants, 44.3 one bedroom occupants, 1.9 two bedroom occupants and 0 three bedroom occupants.

Table 9: Type of house and income

	Income %				Total
	Less than 500	500-1000	1001-1500	Above 1501	
Type of house					
Single storey	1.7	3.4	0.4	2.1	7.6
Detached	0	1	1.3	1.7	4
Semi detached	0.4	2.9	0	1.7	5
Compound	35.7	38.7	4.7	4.3	83.4
Total	37.8	46	6.4	9.8	100

Source: Field Data, 2016

Table 9 shows the income levels and the type of house they occupy. It gives an idea of the income levels earned by respondents and the type of houses they are likely to rent. This conversely reveals that all income levels mostly go in for compound houses, showing households with income levels GH₵ 500-1000 being the most occupants (38.7%), followed by those who earn less than GH₵ 500 (35.7). With respect to single storey and detached houses, respondents with higher income levels occupy such building types which is represented by (2.1%) and (1.7%) respectively.

Factors Influencing Cost of Accommodation

A report from the Africa rental housing conference indicates that in the housing market, housing prices (rent) are determined by the factors of supply and demand for housing, the behaviour of sellers, buyers, producers and consumers as

well as government policies. As such, the mainstream economist's explanation that rent which is solely determined by supply and demand seems rather incomplete as rents within any particular area are set by landlords whose decisions are shaped by a variety of social and economic factors (Gilderbloom, 1985; Amenyah & Fletcher, 2013).

Table 10: Tenants perception on factors influencing cost of accommodation in the study area

Factors	Percentage
Population	35.0
Location	35.0
Housing facilities	9.5
Service	8.0
Market price	5.3
Types of house	7.2
Total	100

Source: Field Data, 2016

From Table 10, respondents' perception indicated that population of the study area and location of the various houses are deemed to have a strong influence on rental prices. This is because 35.0 percent of the study respondents (tenants) ranked both population and location as the most important factors that influence rental prices. Amenyah and Fletcher (2013) in their study found a significant and strong association between rental price and location of an apartment. Specifically, in Table 10, 9.5 percent of the respondents affirmed that availability of housing

facility in a rental unit positively affects the rental prices. Additionally, Amenyah and Fletcher (2013) confirmed that there is a relationship between availability of facilities and level of rent paid. For instance, households with both toilet and bathroom facilities are more likely to pay medium rent or high rent. However, comparing all these factors, market price (5.3%) is seen to be the least specified influential factor in the study area.

Table 11: Landlords perception on factors influencing cost of accommodation in the study area

Factors	Percentage
Population	58.3
Location	16.8
Housing facilities	8.3
Service	8.3
Market price	0
Types of house	8.3
Total	100

Source: Field Data, 2016

From Table 11, (58.3%) and (16.8%) of landlords perceived population and location as important factors respectively. On the other hand, they 0% perceive market price as an important factor. Similarly, Arku, et al. (2012) found from their study that Landlords/ladies agreed that competition among potential tenants often caused them to readjust their rental rates. Meaning that population influence

landlords decision on rent charges. Consequently, as more of the population is in competition for rental units, the higher the rental price.

Furthermore, with factors influencing the rental prices, a correlation analysis conducted to identify the level of statistical association between monthly income of household and rent of accommodation revealed that there is a statistically significant relationship between household's monthly income and the rent paid by the household. A correlation coefficient of 0.501 which is statistically significant at a significant value of 0.000 was obtained (99% significant association) (Table 12). Different authors have confirmed that there exist a positive association (relationship) between the income of individuals and price of houses (Egert & Mihaljek, 2007; and Marco, 2008).

Table 12: Relationship between income and rent

Output	Figure
Coefficient	0.501
Sig (2-tailed)	0.000
N	206

Source: Field Data, 2016

Table 13: Rent paid for each type of dwelling unit

Unit type	Rent (cedis)
Single room	30-150
Chamber and hall	100-250
Two bedrooms	200-500
Three bedrooms and above	500-700

Source: Field Data, 2016

Rents for the various units of dwelling vary in this study. Within cities, rents are mainly determined by house type (for example, compound house, single-family detached, self-contained), size of the unit, number of rooms, site and location characteristics of the property, availability of social amenities (for example, water and electricity) and to a lesser extent, the type of building materials used (Arku, et al, 2012). Table 13 shows that in the study area rent paid on single room apartments vary between GH₵ 30 to GH₵150 whereas price of chamber and hall apartments vary between GH₵ 100-250. Two bedroom apartments also range between GH₵ 200-500 and three bedroom apartments range between GH₵ 500-700. This variation in rent charges may be attributed to different reasons including the type of house and dwelling unit the individual occupies. Also, there is the issue of location of the house. Generally, some areas attract high rents where others do not because of the nature of the environment and the socio-economic characteristics of people that live in the affected areas. Amenyah and Fletcher (2013) in their study used correlation to find the relationship between number of rooms and rent paid and found that a strong and positive relationship exists between number of

bedrooms and monthly rent. This study also found a statistically significant relationship exists between number of rooms and rent paid by tenants (Table 14), obtaining a figure or (r = 0.732, p = 0.000). This shows a strong positive relationship between number of rooms and the amount of rent paid.

Table 14: Relationship between number of rooms and rent

Output	Figure
Coefficient	0.732
Sig (2-tailed)	0.000
N	246

Source: Field Data, 2016

Challenges Faced by Tenants

The study reveals challenges faced by tenants and that the major challenges faced by the respondents in the study area include rent affordability, inadequate facilities and services, poor housing quality and poor maintenance.
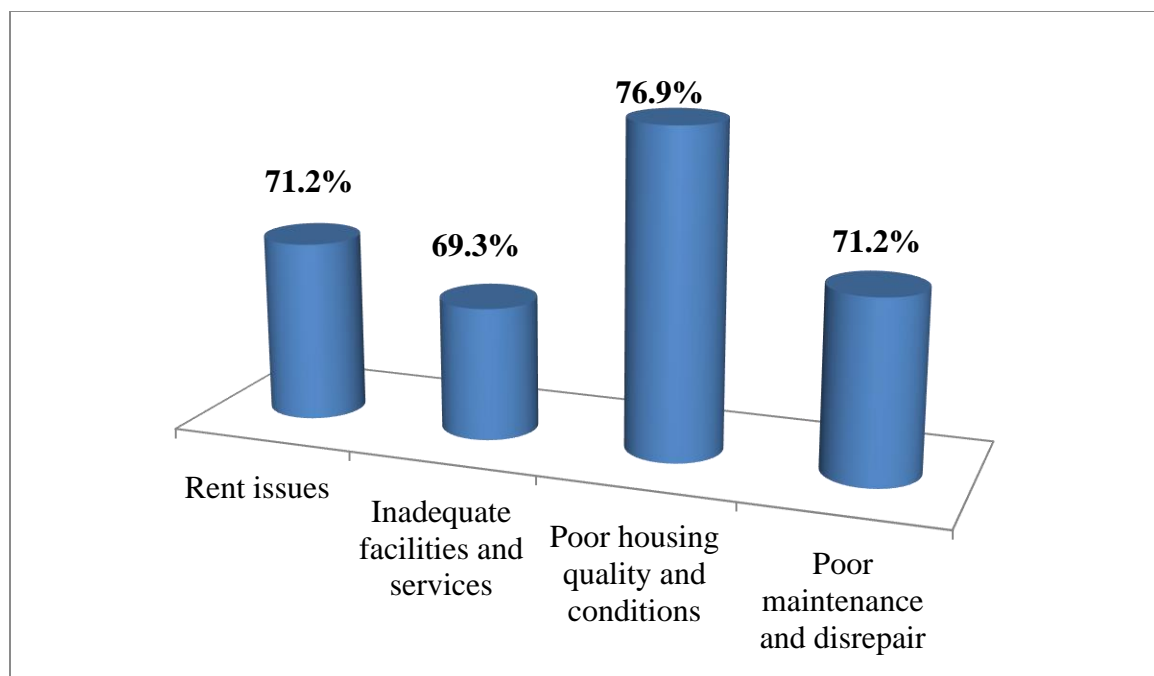
Figure 6: Types of challenges faced by tenants

Source: Field Data, 2016

The results of the data analysis of the study (Figure 6) depict that the major challenges face by tenants in the study area is poor housing quality. In all, 76.9 percent of the respondents complained of having the challenge of poor housing quality. Where houses tenants live in are in serious conditions which may pose threat to the people living in it. Also, they added that Problems of crowded and poor-quality housing often overlap with the other challenges. UN-Habitat (2003) attest that while all these problems are apparent in different poor cities, only one, the low quality of rented accommodation is found everywhere.

Still in Figure 6, 71.2 percent of respondents complained of having problems with rent affordability. Also, they intimated that rents paid for occupying a particular unit forms more than 30 percent of the household disposable income. Similarly, some tenants said that in the study area rents are increased without notice

which often results in an increased financial stress and pressure. However, due to the difficulty in finding accommodation they are forced to pay the prevailing high rent to prevent them from being evicted. In the same sense, Belsky and Drew (2007) in their study reported that rental affordability is by far the most common housing problem found among renters. Relatively, where personal or household incomes are limited, some tenants seek financial assistance from friends and family members to meet their demand as similarly stated by Arku et al, (2012) in their study.

Also, 71.2 percent of respondents complained about the issue of poor maintenance in the housing unit they rent. Whereas, 69.3 percent of respondents complained of having challenges gaining access to some services and facilities in the community.

Table 15: Advance payment

Unit type	Percentage
One year	31.5
Two years	59.8
Three years	8.7
Total	100

Source: Field Data, 2016

In addition to the problems of rental affordability and availability is the nature of the rental payment system, which tend to put tremendous financial pressure on many residents (Luginaah et al, 2010). Advance rent on the other hand

was cited as a major problem in the rental housing sector of Ghana. The system of monthly rent payment and regulated advance rent payment, which is expected to be practised, has lost its place in the Ghanaian context. For instance, Ghana's Rent Act 220 stipulates that property owners can charge no more than six-month' advance rent with subsequent rent payments due every six months (Government of Ghana, 1963).

However, residents are requested to pay more than a year or six months' rent before they are allowed to occupy the house they opt for. Usually, failure to pay this huge amount of rent advance signifies limited access to a particular housing unit that a renter requires. From the study, 96.6 percent of respondents state they pay advance rent whiles 3.4 percent indicated that they do not pay. In practice, advance rent amounts paid are calculated based on the monthly rent of the room or house which sometimes adds up to be a years' or more income of the household. This violation is attributed to the excess demand over supply in the rental housing sector in Ghana. The rent advance payment system identified by respondents in the study has cost burden implication on tenants.

Based on Table 15, the commonly paid kind of advance rent is the two-year advance rent payment. For instance, about sixty percent (59.8%) of respondents indicate that they pay two years rent advance to landlords for the unit they rent. Additionally, 8.7 percent of respondents indicated that they pay up to three years rent advance. Also 31.5 percent of respondents noted they pay one-year advance rent for their houses.

Table 16: Frequency of rent increase

Period	Percentage
Every month	12.2
Quarterly	6.5
Yearly	49.6
Every two years	31.7
Total	100

Source: Field Data, 2016

Table 16 shows that 49.6 percent of the respondents stated that landlords increased rent yearly while 31.7 percent were of the view that rent is increased every two years. There were also 12.2 percent indicating a monthly increase in their rents by landlords and 6.5 percent indicates increase quarterly. Thus rent is increased as per the landlord/lady's will, as and when they deem fit.
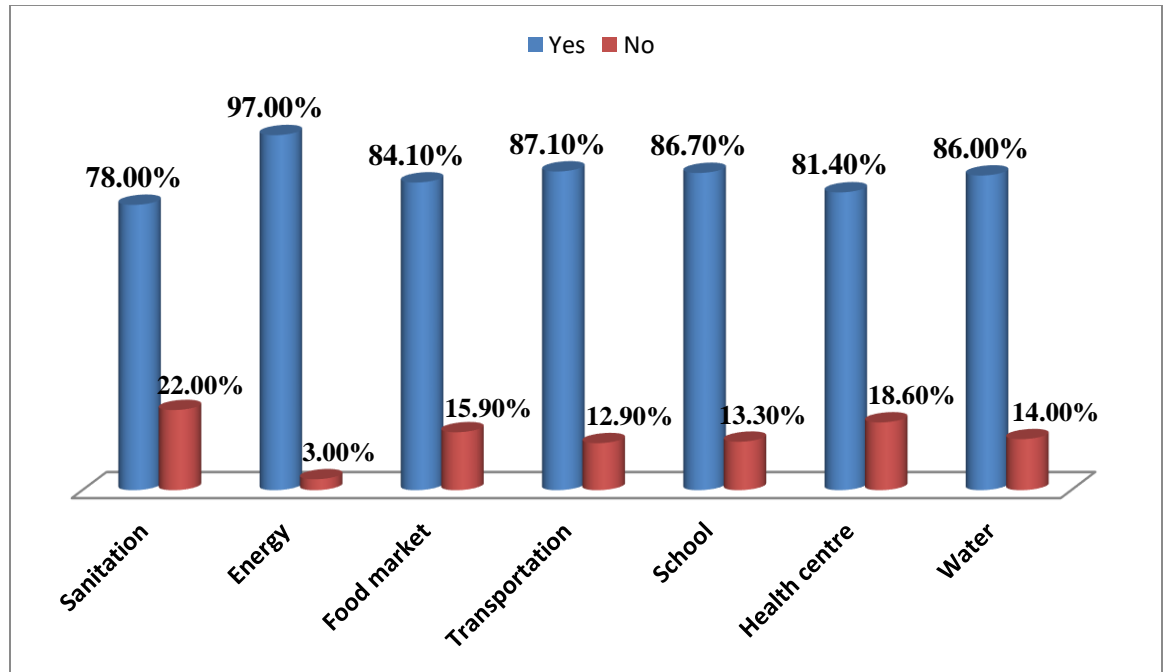
Figure 7: Access to service

Source: Field Data, 2016

Generally, the availability of basic services at the household level for the tenants is lower in comparison to owners (Mahadevia & Gogoi, 2011). Figure 7 shows that 14.00 percent of the respondents stated that they do not have easy access to water. A challenge to this is that residents have to travel long distances from their homes to acquire water and this is time and energy consuming. Additionally, 22.0 percent of the respondents noted that the availability of sanitation services in their homes is limited though this could have negative health implications on their lives. One major problem associated with this issue is that where there are no refuse collection services and dumping sites in the area, residents end up throwing waste from their homes into undesirable places that affect the physical environment as shown in Figure 7.

Another challenge is access to health centres. In Figure 7, 18.6 percent of respondents specified they do not have access to health centres. Residents complain that it is difficult for them to transport sick people to the hospital, especially at night because of the distance and nature of the roads from their houses to the health centres, which sometimes result in deaths and complications. Also, 3.0 percent of the respondents noted they do not have energy services in their respective homes. This makes living difficult for them since they need electricity to help them cater for their basic health and nutritional needs and for the execution of other household activities.

With respect to access to food market, transportation and school facilities, respondents' views represented 15.9%, 12.9% and 13.3% respectively of all views collected and this is indicated in Figure 7.

Figure 8: Sanitation in some part of the study area

Source: Field Data, 2016

	Kitchen	Bathroom	Tap	Toilet
Shared within	17.80%	69.30%	47.70%	58.70%
Personal use	36.70%	29.20%	14.40%	19.00%
Public use	0%	1.50%	23.90%	17.80%
None	45.50%	0%	14.00%	4.50%
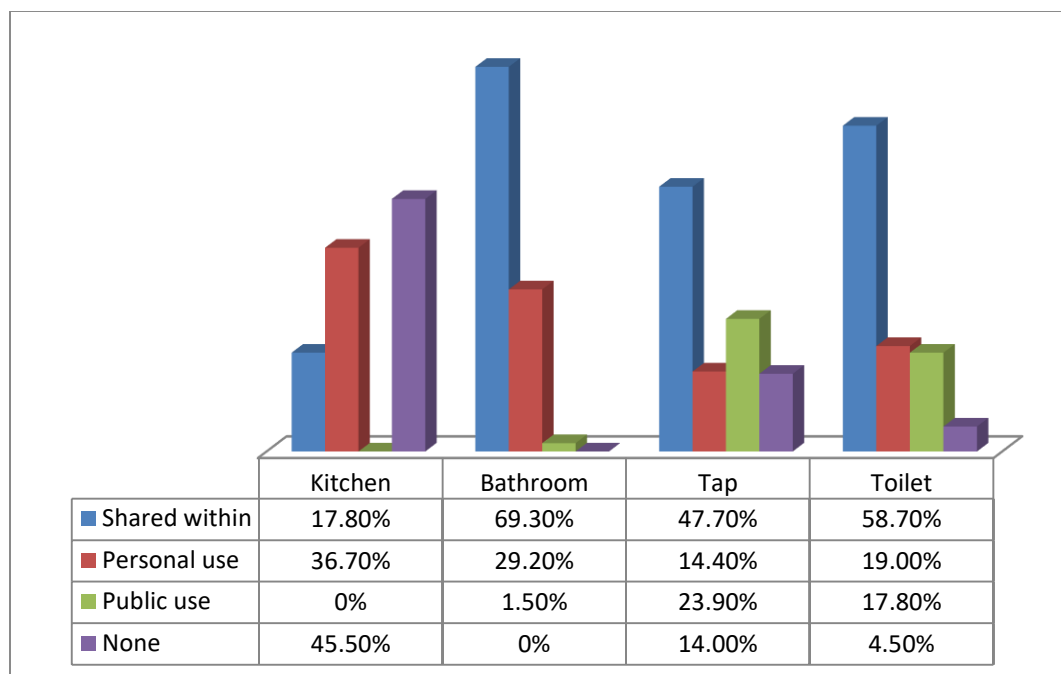
Figure 9: Access to facilities

Source: Field Data, 2016

The nature of rental housing can be measured by the facilities its tenants have access to. The further away the facilities, the less accessible the facility is to the tenants. Also, when the accessibility to a housing facility is low, the value of that housing facility tends to be low. Given the limited number of amenities such as toilet and bathes, such high dwelling densities tend to put a tremendous pressure on the existing facilities (Luginaah et al, 2010).

Kitchen is a housing facility that most households did not have access to in their houses. Figure 9 showed that 45.0 percent of respondents do not have kitchens at all in their houses while 17.80 percent share kitchen within the house. Where the respondents do not have kitchens in their homes, especially in compound houses, they are compelled to cook outside their rooms in the open or turn their porch into kitchens which has a major implication on the house in terms of heat and fire

exposure. Tenants in this situation further lamented how uncomfortable cooking in the open was since they do not have their privacy when cooking. Also, others who share common kitchens complain about the issue of cleanliness and privacy.

With respect to bathrooms 69.3 percent of respondents indicated that they share bathroom facilities while 29.2 percent noted they have their own bathrooms with 1.50 percent indicating they go outside the house to pay and use public bathroom facilities. Furthermore, the study revealed that residents who use public bathrooms are expected to pay for it usage and in some instances the have to pay for the bucket of water they use. This is because most of the public baths are owned by private business entities and individuals. This implies that there is an extra cost involved in using public bathrooms, which usually put extra economic pressure on the finances of affected households.

Similarly, Figure 9 showed that 58.7 percent of the respondents share toilet facilities while 18.9 percent of them stated that they have their personal toilets with 17.8 percent noting that they use the public toilets, most of which are not well kept and serves as a possible ground for the spread diseases and infections. Similarly, a study conducted by Mahadevia and Gogoi (2011) reveals that it is empirically proven that community toilets are difficult to maintain than shared toilets in rented houses. Hence common toilet is found to have higher likelihood of serving as grounds for the spread of disease than shared toilets in rental houses. Another issue is the inconvenience faced by community members who have to join long queues to use the public toilet facilities. This largely restricts the use of toilets by residents at odd hours because these public toilets close down at night and reopen in the

morning. Additionally, the limited availability of toilets in most rental houses encourages the use of polythene bags as private toilet facilities, which the practitioners of this unhealthy act disposed off in an unhygienic manner.

Access to treated and potable water is an important feature of adequate housing. In Figure 9, 47.0 percent of the respondents affirmed that tap facilities in homes are also mostly shared within the house, while 14.40 percent have personal and private access to tap facilities. On the other hand, 23.90 percent indicated that they go out of the house to use tap facilities. While 14.00 percent of them noted that they do not have access to tap water at all. They noted that they mainly either use untreated water such as well water, which tend to have a negative impact effect on the health of affected individuals. In most compound houses some facilities are shared within the house among the rooms available. Households who have their water source from the public stand pipes have to spend more hours to get water and pay within the range of 10p-30p per bucket depending on the item used for fetching.

Figure 10: Bathroom and toilet facilities

Source: Field Data, 2016

Table 17: Household per unit

Household size	Number of rooms (%)			Total
	Single room	one bedroom	2 bedrooms and above	
Less than 2	17.2	6.5	0	24
2-5	21.1	37.2	6.1	64
6 and above	2.3	7.3	2.3	12
Total	41	51	8	100

Source: Field Data, 2016

Housing shortages have produced high dwelling densities in the poorest neighbourhoods with some units having as many as 49 persons per dwelling unit and 4.2 persons per room (Luginaah et al, 2010). The relationship between a household size and the number of rooms available for sleeping provides an indication of the extent of crowding in the unit (GSS, 2012). Crowding in houses is seen as a determinant for housing quality. In Ghana, it is suggested that two people per room indicate crowding and overcrowding occurs when there are 2.5 or more people per room (Asiama, 1990; Fiadzo, 2004). Africa Rental Housing Conference report (2014) acknowledged that due to scarcity of affordable housing in Africa, people accept to live in overcrowded housing units.

The present study adopted Asiama (1990) criterion of two persons per room as an indicator of crowded housing to assess overcrowding situation in the study area. Table 17 reveals that household sizes of 2-5 which forms the major household size have its members occupying mainly single rooms (21.1%) and chamber and

hall (37.2%) units including households with members 6-9 occupy (2.3%) single rooms and (7.3%) chamber and hall units. Again, Table 17 showed that about 23.4 percent of single rooms and about 44.5 percent one bedroom units are either crowded or overcrowded indicating about 70.3 percent of household living in crowded or overcrowded dwelling units where there are 2 persons or more living in one room. A research conducted by Fiadzo (2004) indicated that roughly 44.5% of all households live in overcrowded houses in Ghana, a situation that has serious implications for health and urban planning in the short and the long run. Thus, current housing conditions in Ghana are far from ideal.
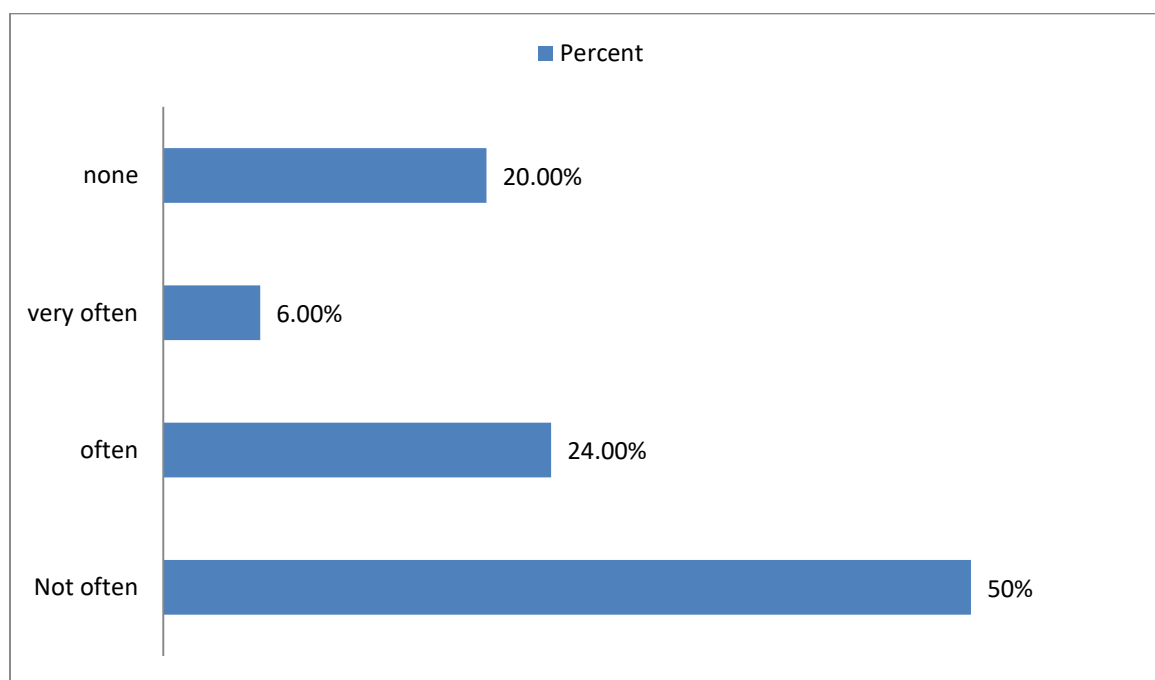
Figure 11: Frequency of maintenance

Source: Field Data, 2016

Every house needs to be maintained frequently to keep it in good form and quality. Generally, maintenance works comes in different forms. They include painting of the house, re-roofing, repair of electrical faults and re-wiring and

plumbing. Where rent control makes rental housing unprofitable, a regular complaint has been that landlords do not maintain the property (UN-Habitat, 2011) Figure 11 shows that housing maintenance works in the study area are not done often. For instance, fewer respondents' 6.1 percent indicated that their houses are maintained very often. Additionally, 50 percent of them indicated that maintenance in rental houses is not done often while 20.1 percent indicated that house owners do not do maintenance on their houses at all. For example, during the interview section of the study, an official from the Ministry of Water Resource Works and Housing said;

Most of our housing stocks are not maintained, that is one

thing with this country. We don't attach any maintenance to our

program. It is all to do with poverty and lack of financing for

home improvement.

Table 18: Payment of maintenance

Who does maintenance	Payment for maintenance %		Total
	Tenant	Landlord	
Tenant	39.8	10.4	50
Landlord	5.7	21.3	27
Both	18.5	4.3	23
Total	64	36	100

Source: Field Data, 2016

In general, it is expected that landlords/landladies use a portion of the rent they charge to maintain their houses, which forms part of their responsibilities as providers of rental housing units. In Table 18, tenants who do maintenance work and pays for it are 39.8 percent compared to landlords (21.3%) who do the maintenance work with part of the rent they collect. Again, in Table 18, 10.4 percent of the respondents indicated that they do the maintenance in their houses themselves but the cost of the maintenance services are paid for by their landlords. On the other hand, 5.7 percent of the respondents said landlords do the maintenance work but the tenants end up paying for the services. In some cases, both the landlord and tenant do house maintenance works but either the tenants (18.5%) or the landlords (4.3%) pay for the maintenance works. Also 64.0 percent of tenants pay for maintenance work done in their houses as against 36.0 percent of landlords who are responsible for the payment of maintenance works in their houses. The problem of maintaining the house and payment of maintenance work can be attributed to the fact that usually landlords in Ghana do not add the maintenance cost of their houses to the rent they charge. For instance, during the survey interview as said by the deputy director of housing from the Ministry of Water Resource Works and Housing;

> *For developing countries it's not as developed countries where the rentals or rents are high and are able to be used for maintenance. Here landlords think what they are collecting is not up to the standard much less to use some portion of it for maintenance.*

Table 19: Perceived effects of rental housing challenges on tenants

Effects	Percentages
Health	24.7
Financial Constraint	50.6
Privacy	24.7
Total	100

Source: Field Data, 2016

The combination of rising rental costs, fewer housing opportunities, high inflationary pressure and the nature of the rental market system (i.e., advance rent system) negatively affect the psychosocial health and well-being of renters (Luginaah et al, 2010). The study for this reason sought to find out the impact of rental challenges on renters and their families. Table 19 revealed that out of the total respondents 34.1 percent responded that rental challenges do not pose any serious threat to their lives. On the other hand, 50.6 percent of the remaining respondents noted that their finances were being stretched (financial constraints). For instance, some respondents complain of their income not being enough to sustain their families.

Also, 24.7 percent noted that despite one main objective of housing being to provide an individual with privacy and comfort, they do not enjoy comfort or privacy in their own homes. This is mainly because important facilities such as kitchen, toilets and bathrooms are absent or shared among other house tenants. Additionally, 24.7 percent cited the health implications as the main effect they encounter. These health effects are either psychological or physical, be it stress

from rent payment or disease infections that affect the human body, which mainly results from environmental hazards or poor housing conditions such overcrowding. Similarly, Fiadzo, (2004) in his study reported that overcrowded housing conditions in the past have led to outbreaks of epidemics in the urban areas of Ghana.

Table 20: Causes of rental challenges faced by tenants

Cause	Percentage
Cost of building	23.7
Less attention to the sector	32.9
Ineffectiveness of institutions	23.7
Deficit in housing supply	19.7
Total	100

Source: Field data, 2016

The challenges faced in rental houses by tenants can be attributed to a number of causes. Including the supply of houses, resulting in housing deficit. The supply of rental housing has been severely constrained by factors such as high interest rates on construction loans and high costs of land (Arku et al, 2012). Table 20, shows the causes of the challenges that renters face. They are cost of building, ineffectiveness of institutions in carrying out their roles, fewer buildings for rent and less attention paid to the rental housing delivery sector in the nation. Table 20 indicates that 23.7 percent of respondents attribute these challenges to the cost of building, which include the cost of land and building materials. In many ways, rising costs of key building materials, high rates of inflation, depreciating value of

the local currency (cedi) and speculative housing activities have acted in concert to produce the soaring prices (Luginaah et al, 2010).

For instance, prices of building inputs have increased by over 200,000 percent since the late 1970s. Also, 23.7 percent attribute these challenges to ineffectiveness of institutions involved in the delivery of rental housing. On the other hand, 32.9 percent of the respondents identified the cause of these challenges (poor housing conditions, high rent charges) to the less attention being paid to the sector by the government (both national and local) in controlling the affairs of the sector. This finding sets to batterers the UN-Habitat (2003) realisation that national and local governments have paid less attention to the rental housing sector. Additionally, 19.7 percent were of the view that there is insufficient supply of rental housing units by government for the public to rent and none in the study area to make renting affordable for the low-income groups in the study area.

All respondents interviewed attested to the fact that building enough rental houses would go a long way in preventing most of the challenges present in the rental housing sector. During the study interview an official from RCD noted that:

> What has not been done is that the past government has not been able to build affordable houses. If the government is not trying to help the nation and tackle problems from the root, it will keep growing to become a serious problem for the nation. So we are suggesting that government comes in no matter how hard it is to keep up with the housing needs of the nation. Though there is a housing deficit, it is our duty to resolve this problem. Government should start building

affordable units and it should be our plan and must be available for

successive governments to work with. When we start doing that, the

crowding situations in the rental units will be solved.

Influence of Rent on Decision to Rent

Rent is becoming a major determinant of place of residence (Amenyah & Fletcher, 2013). The study sought to find if tenants' decision to rent was based on the rent charge for a rental housing unit.

Table 21: Decision based on rent

Decision	Percentage
Yes	60.6
No	39.4
Total	100

Source: Field Data, 2016

For this reason, the study asked respondents if the rent of the accommodation determines their decision to rent a particular accommodation or not. Table 21 confirmed that 60.6 percent of respondents answered "Yes" to the question of whether rent influences their decision to rent. On the other hand, 39.4 percent of them responded "No" to this question. Amenyah and Fletcher (2013) in their study revealed that over the years, one variable that has affected demand for accommodation is the price of accommodation (or rent).

Though decision is based on rent there are other factors tenants consider that helps them make a decision to rent. To make the choice for a rental

accommodation, different factors were identified as factors that are considered most by individuals that helps them in making that decision.

Table 22: Key factors considered when looking for houses to rent

Factors	Percentage
Income	40.9
Location	27.7
Housing facilities	10.2
Service	6.0
Market price	3.8
Type of house	11.4
Total	100

Source: Field Data, 2016

The study listed the factor that affect rental accommodation and asked the study respondents to select among them the most important factor that affect the choice of rental accommodation in the study area. Table 22 shows that the factor income (40.9%) forms the most sited factor that is considered to affect positively the choice of a particular rental accommodation. This largely implies that 40.9 percent of the respondents considered their monthly income before choosing a particular rental unit. Moreover, 27.7 percent of the respondents indicated that they consider the location of the rental unit before any decision to rent is made. Similarly, Amenyah and Fletcher (2013) in their study analysed the factors that affect rental accommodation choice and revealed that the most considered factor in choosing a rental accommodation was the closeness of the unit to the work place of

the workers and the location of the unit. On the contrary, they went on to indicate that among the three selected study areas (East Legon, Osu and Chorkor) consideration of individual income was lower (7.0%).

Role of Stakeholders

In the rental housing delivery sector there are various stakeholders involved who are directly linked to the sector. The study aimed at identifying stakeholders who are involved in rental housing in the study area. It was discovered from the field interview that stakeholders who are directly linked to this study included tenants, landlords, agents and government. These stakeholders are responsible for making the rental housing sector effective by the unique roles they play.

In general, respondents were of the view that one important and fundamental role of tenants is to maintain the houses in which they live in order to prolong the lifespan of the house. Also, renters were expected to report issues that do not go on well in their rental houses to the housing authorities for readdress.
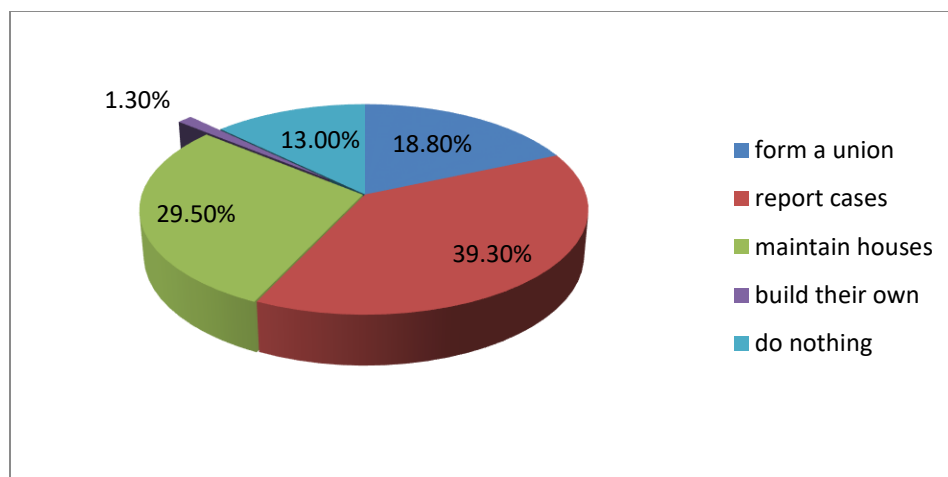
Figure 12: Tenants identified roles in providing secured accommodation

Source: Field Data, 2016

However, 13.00 percent of the study respondents (Figure 12) were of the view that they do not have any role to perform because they are not aware of their rights as tenants and do not know their privilege of even report any adverse issues that goes on in their rental houses to authorities. Their inability to report on their rental housing conditions to the housing authorities may be explained by the fear of being evicted from the rental unit. Furthermore, Figure 12 showed that 39.3 percent of the respondents were of the view that tenants should report their challenges or rental housing issues of concern to the right authorities to help them build good rental standards for the rental housing delivery sector. Some respondents were of the view that usually tenants who in this case form part of the stakeholders are not involved in decision making processes in the sector.

The roles of landlords were also identified and it included the provision of houses to be rented by tenants as they provide the basic facilities in the houses and address issues arising in the rental housing unit to make these units comfortable for both parties to enjoy. It was realised that landlords also maintained the houses so as to protect the quality of the building however, all the landlords who took part in the study stated that the capital or finances needed to do this was not available and this formed a major challenge to them.

Rent agents who were also identified as stakeholders also performed some roles in the sector. They mainly serve as the mediators between landlords and tenants who tend to rely on them to find accommodation for them. As an agent who was interviewed noted that;

> *In most cases, tenants who rely on us to find accommodation for them report to us the challenges they face in the house with the landlords and we mediate on their behalves with the landlords so as for peace to prevail.*

Agents go around looking for vacant rooms and advertise it for persons in search of accommodation to patronise. They lead these persons to the landlords and when the tenants agree to the conditions and decide to rent the room or house, they take a percentage of the calculated rent to be paid as their commission as indicated by the agents that;

> *We agents go round to look for vacant rooms to advertise for people to patronise. After inspecting the room when the individual is interested and wants to rent we take an amount equivalent to 10 percent of the total rent paid by the tenants to the landlords. However, there are few instances where the landlord may call an agent to advertise a vacant room for him/her and in return the agent takes an amount from them.*

This however means that tenants who employ the services of these agents incur additional cost for the services they offer them but it helps tenants who do not have time to go around searching for rooms on their own.

The study identified some roles that these stakeholders have performed in the sector. For instance, during the interview section of the study an official from the MWRWH said that;

> *As a country we just adopted a housing policy, Ghana is as old as 59 years but we had our housing policy only last year 2015. This housing policy that was adopted in 2015 has been in existence but in pieces and strategies but not in a whole policy that you can take and use. This housing policy will help the rental housing sector.*

This housing policy was developed to make the housing sector much structured. The policy consists of objectives of the various sectors of housing, which include the upgrading of slums and making housing accessible to the low-income groups. It also took into consideration the rental housing sector. Among these objectives is the creation of an environment conducive for investment in housing for rental purposes. This objective was further disintegrated into various initiatives. These initiatives include promoting the development of rent-to-own housing scheme to facilitate the early access to housing, reviewing the Rent Act to streamline rent regulations, encouraging rehabilitating of disused and/or abandoned properties, encouraging rental housing in the new residential developments by developers and encouraging Home Owners Association to adopt Rental Housing Expansion schemes and to adopt advocacy on vertical incremental housing development. These will help improve the rental housing sector such as streamlining rent regulations will help improve on the rent act of the nation. Furthermore, encouraging Home Owners Association to adopt Rental Housing Expansion will in the long run increase the number of renting units available for

rent and will help bridge the gap between the supply and demand of housing which will also reduce the amount paid on a particular rental unit.

Government has also put in place some practices that will help the problematic issues present in the rental housing sector, which include the review and amendment of the existing rent act. However, this review and amendment is still ongoing and it is not a working law yet. As a result, the public is still bound to the old Rent Act of 1963. The government official who is the deputy director for housing at the MWRWH stated that;

> *The rent act 220 of 1963 is being reviewed but I think it is with*
>
> *the attorney general. It will take some time for government to*
>
> *do all that for them to approve for it to become an act.*

Furthermore, government is putting in place measures that will encourage investors to invest in the building of rental houses in the country. For instance, the deputy director for housing stated that;

> *The government is to identify land banks from the*
>
> *traditional rulers and then keep those lands with the aim of*
>
> *giving it out to developers in order to help reduce the general*
>
> *cost of housing construction and to help investors have*
>
> *relatively easier access to land for rental housing purpose as*
>
> *well as to help prevent land litigation, which is a major issue*
>
> *because of multiple sale of land.*

Also, talking about the role of stakeholders in this sector, the study found that some roles were not being performed to the fullest whiles others were being

ignored, though the stakeholders were working to the best of their capacity. There were cases where respondents complained of the poor performance of the RCD and the MWRWH in educating tenants of their right and roles so as to ensure that the rights of tenants are not trembled upon or their privileges deprived them.

In responds to the preceding assertion an official from the Rent Control Department remarked that;

> *We always go to the media houses and graphics. ……….., so the education is ongoing. The fact that an individual does not see or hear us on one media station does not mean we are not educating the public on rental issues.*

Over the past six decades, successive governments in Ghana have made commitments to house Ghanaians, especially urban workers (Arku, 2006). They have demonstrated their commitments, in part, by establishing state housing enterprises, such as the State Housing Corporation (SHC) and the Tema Development Corporation [TDC] (Arku et al, 2012). For example, the study acknowledged that rental housing providers in the study area are mainly private individuals, this attesting to the fact that the vast bulk of rental housing across the world has been provided by the private sector and increasingly by small investors (UN-Habitat, 2003). Residents who are not employees of the state are excluded from the formal rental market.

Government institutions responsible for the provision of houses have not done a good job in providing rental housing in many communities in the AMA such as Abeka where none of the institutional houses provided by the government is

located. The official from MWRWH in Accra raised a point about private sector dominance in rental housing provision by saying;

> Government has not done much with respect to institutional housing. A large proportion of institutional housing is provided by TDC and State Housing. But the private sector has provided more about 90 percent and government about 10 percent nationwide. And most of these institutional houses are occupied by government workers. It is only recently they planned and are building these affordable houses which they intend to give to civil servants but it is not ready yet to be given to them. As at now, it is only about 10 percent that government has provided nationwide and the rest is produced by the private sector that is individuals and private developers like 'TRASACO' and 'REGIMANUEL'. Unlike when you compare housing cooperative in the Netherlands and United Kingdom who have so many housing cooperatives, Ghana as a country has these two (State housing cooperation and the Tema Development Cooperation [TDC]) but individuals in Ghana provide quite a bulk of the rental housing units than what the government has provided.

Generally, private individual landlords consider house renting as an income venture and a means by which they extort high rents from tenants. In Ghana landlords turn to charge any amount deemed fit for their houses. Usually, they calculate the rent for their houses based on the capital used in building their houses and the taxes they pay on their property. It creates a lot of disparities in rent charges.

Thus, tenants spend much more on rents, which often lead to rent affordability disparities faced by many renters.
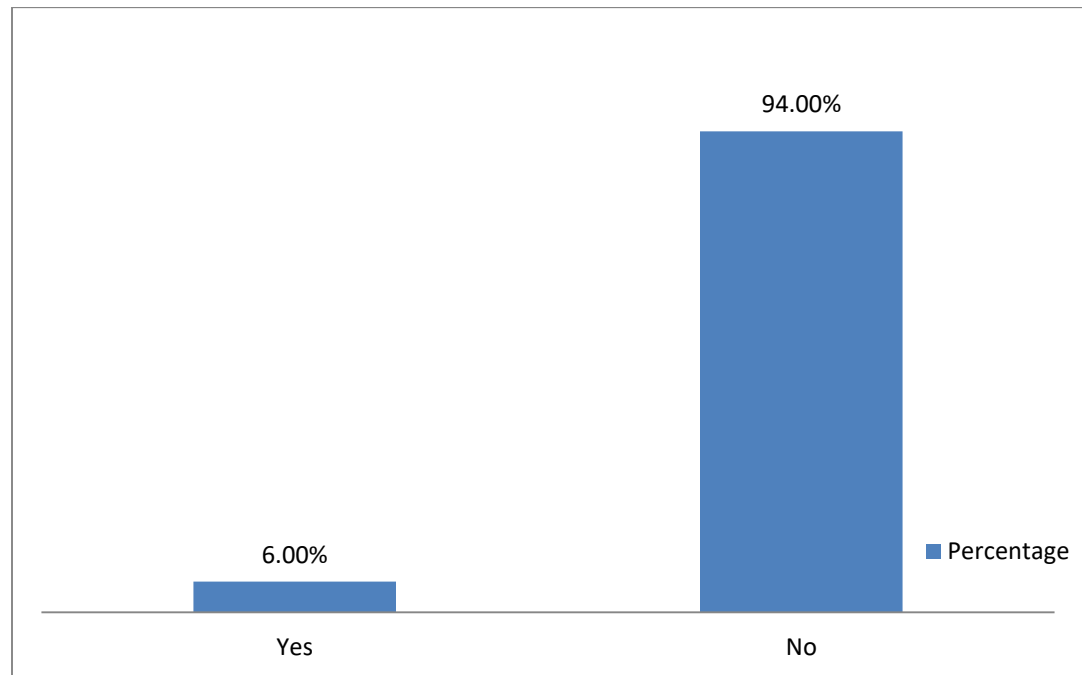
Figure 13: Assistance received from rent and housing regulators

Source: Field Data, 2016

Belsky and Drew (2007) stated in their findings on rental housing challenges that the government responses have plainly not been sufficient to resolve these problems. In assessing the role of stakeholders in the rental housing sector, the study asked the respondents if they have had help from institutions or government authorities. Figure 13 indicated that 94.0 percent of the respondents responded negatively that they have not received help from any institution (ministry) or rent control department. On the other hand, 6.0 percent of them responded yes to the question. This implies that housing authorities are not aiding tenants enough to obtain secure rental accommodation. This suggests that the role of the housing authority is not executed properly or their help do not reach the

tenants. In practice, there are no measures to help the already existing rental houses in terms of the challenges and in security tenant's face.

However, these stakeholders in performing their roles in the sector acknowledged that there are challenges they face that hinder them from effectively carrying out their duties including the provision of rental accommodation to residents. The official from the RCD said in the study interview that;

We lack behind in so many facilities. For instance, the office conditions are not conducive for working, especially during blackouts. Money given to us for utilities is very little that it is not enough for power consumption. There are a number of people coming in so we cannot stop working because we are in this hot condition. This is very challenging. In the whole of the region there is only one vehicle for use. We do not have enough resources. Looking at resources we are talking of all kinds of resources including human. If we are able to recruit a lot of personnel it will help a lot. We need some task forces out alone there to know who is paying and who is not and check these things. I cannot go out there to check. We need to assign people for that and all this boil down to money. If there is money, we can do much.

It was realised that the rent control personnel only act on few of the reports they get from tenants concerning challenges they face in the houses they rent. From the study interview the RCD official highlighted on this saying;

> *As it is, the little that they report is what we are able to handle. We are praying that the government will set laws and the law enforcement agencies will make sure it works.*

Also, MWRWH identified some constraints in the housing sector adopted by the nation. These include a vivid explanation of how initiatives will be carried out and no collaboration between the governmental institutions and ministries expected to work together to make the rental housing sector secured for tenants. For instance, some tenants noted that tenants are not included in the decision-making process of the rental sector. Official from the MWRWH in the course of the interview asserted that;

> *We all identified the constraints that are still being the constraints in the new housing policy. It is land issues, access to financing, building materials and an institutional framework. Also, we realise there is no collaboration between the housing agencies such as ministry of local government, ministry of finance, Ghana Investment and Promotion Council and all other housing related institutions. Practically, there isn't this collaboration for one ministry to know what the other is doing in terms of construction and house provision.*

Chapter Summary

The study revealed that compound houses and one-bedroom units were the main types of houses residents occupied. The type of house, number of rooms, population, location and income had much effect on the rental prices. Furthermore, it was realised that housing quality, rent affordability, access to services and facilities as well as poor maintenance were the major challenges facing tenants with many households living in crowed and overcrowded houses. Stakeholders were identified in the study. The role of stakeholders in the rental housing sector though is being carried out is still lacking behind due to some challenges stakeholders faced.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents a summary of the major findings of the study, the conclusions and recommendations. It also presents the contributions of the study to knowledge and some areas for further research.

Context of study

The main objective of the study is to assess the state of rental housing in Abeka, a suburb of Accra, Ghana:

Specifically, the study aims at;

   i.   Identifying the types of rental houses in the study area (Abeka),

  ii.   Analysing the factors that influence rental prices in the study area,

 iii.   Examining the challenges faced by tenants in the study area.

  iv.   Assessing the role of stakeholders in providing rental accommodation in Abeka,

   v.   Assess the effect of the price of accommodation on rental decision-making.

Employing a quantitative and qualitative research design, a total of 276 participants comprising 264 household heads, 12 landlords, 2 private house agents and 2 officials each from MWRWH and RCD. Houses which contained household heads were selected used systematic sampling techniques, while landlords and

agents were selected accidental sampling technique. Officials were selected purposively.

The research instruments used for the study were interview guides and questionnaires. The data collected included the types of rental housing in Abeka factors influencing rental price, challenges faced by the tenants and the role of stakeholders in providing secured accommodation. Data collected was analysed and presented using frequencies, percentages and direct quotations which put participants' comments into proper context.

Summary of Findings

Summary of the findings have been classified under themes based on the objectives of the study;

Majority of respondent in the study area (84.2%) fall within the age range of 24 to 53 years with respondents who are single representing 50.3 percent with 49.7 percent who indicated that they were married at the time the study data was collected. Also 64.0 percent of these respondents had household sizes ranging between 2 to 5 members. Findings on the study again showed that although from the study 16.2 percent of the respondents earn a monthly income above GH₵1500, 47.7 percent of the respondents earned a monthly income below GH₵ 500.

Identification of Type of Rental Housing in the Study Area

Also, the type of housing available for rent were single storey, detached houses, semi-detached and compound houses. However, the dominant type of

housing found in the study area was compound houses (83.1%). The study also identifies the number of sleeping rooms occupied by the various households and the main type of sleeping rooms available in the study area was one-bedroom units (chamber and hall) (50.8%). However, 44.3 percent of respondents were identified as occupying one-bedroom units in compound houses.

Factors Influencing Rental Price

Rents charged for rental units in the study area ranged between GH₵ 30 and GH₵ 700. These prices were mainly as a result of two main factors; economic and non-economic. Specifically, economic factors that were found to influence rental prices included household income and market prices. On the other hand, noneconomic factors such as population, location, type of house and availability of services and facilities. From the results of the study these factors; population of the study (35.0%) and location of the study area (35.0%) were ranked the most important factors that influence prices of rental unit in the study area. However, comparing all these factors, market price (5.3%) was seen to be the least influential factor on rental prices. Again, the findings revealed a significant positive relationship between income and the rent paid by the household on a rental unit and a significant positive relationship between the number of rooms and rental prices.

Challenges Faced by Tenants

Challenges faced by tenants in the study area mainly include poor housing condition (76.9%), rent affordability (71.2%), poor maintenance (71.2%), and

availability of services and facilities (69.3%) which included rent payment systems and crowding and overcrowding situations in these houses. The results of the study data analysis suggest that challenges faced by tenants in the study area are caused by many factors among which the respondents identified less attention paid to the rental housing sector by governments as the major cause (32.9%). Additionally, it was found that tenants are mainly vulnerable in the rental housing sector because landlords possess much power for being property owners. Other factors that were found to have effect on tenants are financial, health and privacy issues. Specifically, a relatively larger proportion of respondents (50.5%) were affected financially.

Role of Stakeholders

Stakeholders were identified in the study to include tenants, landlords, housing agents and government institutions. The study found that stakeholders were performing their roles such as tenants maintaining the houses, government taking control of the legal and some provisional aspects of the sector, landlords providing suitable houses and agents helping potential tenants in finding rental accommodation. Though they were performing their roles as stakeholders, there were some roles which were not performed effectively because of some constrains, mainly in the form of poor education, inadequate human resource, logistics and finance, and lack of collaboration among the various rental housing and housing related institutions. Implementation of the rent act was deficient as well as the building of government houses for public rent was also inadequate. Moreover, the study establishes that there were no Non-Governmental Organisations (NGOs)

involved in the rental housing delivery sector in the study area and routine checks on the various rental housing units were not done regularly. Again, it was found that landlords in the study area tend to have much control over tenants in the fixing of rental price that makes most vulnerable in the sector.

Influence of Rent on Decision to Rent

The study disclosed that 60.6 percent of respondent's decision to rent was based on the rent charged on a particular rental housing unit. That is, before paying or going in for a rental housing unit the individual considers first the price placed on the unit. However, there were other factors that tenants consider before making their decision to rent based on the findings from the study where 40.9 percent of respondents considering their monthly income before making a decision to rent a particular unit with others considering the location, type of house, availability of facilities and services as well as the market prices.

Conclusions

Based on the findings of the study, the following conclusions are made;

Firstly, the type of houses identified are compound houses with either single room or one-bedroom units, detached, semi-detached and storey buildings, confirming the housing types stated in the conceptual framework. This can be attributed to the fact that households do not earn enough income and so rent the type of housing that the can afford.

Secondly, the study identified factors that influence rental accommodation and it was found that both economic and non-economic factors influence rental prices. This is shown in the component of the demand characteristics as income, location characteristics, population, rent prices and access to facilities and services had influences on the rental prices. It was however noticed that market prices had the least effect on rental prices because in the private sector, rents are determined by landlords rather than the government.

Furthermore, based on the findings of the study it can be concluded that the challenge of rent affordability faced by tenants consist of high prices, high expenditure on housing as well as payment system, mainly advance rent payment system and high rental prices cause households to rent houses with poor condition, inadequate facilities and services as well as fewer rooms as compared to the size of the household, causing crowding and overcrowding in rental houses. This challenge is as a result of various factors that influence high rental prices such as high cost of building materials and high cost of land and rent serving as a source of livelihood for landlords which forms the supply characteristics from the working framework.

Again, the findings of the study indicate that income of households is considered before renting a particular rental housing unit and that the rental price of a housing unit has an effect on an individual's decision to rent. These two statements together agree to mean that rental prices have an effect on an individual's decision to rent since it is out of what they earn as income they pay their rent with.

Finally, the study found that there were many roles that stakeholders were performing well while other roles were not being effectively carried out. One of the major roles that seem not to have been carried out well in the study area and in Ghana as a whole was the implementation of the rent act of the nation. Institutions responsible for the implementation of the laws were seen not to have effectively carried out their duties, giving landlords the upper hand resulting in them violating these laws to their advantage while tenants are left unprotected from unreasonable high rents.

Recommendations

One measure that can help improve the rental housing delivery sector is government involvement in the rental housing delivery sector. As a short-term measure, the Government needs to construct more houses that will be allocated to the general public for rent so as to reduce the pressure on the private sector. Government should consider creating a unit within the Ministry of Water Resource Works and Housing to solicit for funds from donor agencies such as the European Union and DANIDA to create and support local Non-Governmental Organizations (NGOs) specialised the provision of affordable housing (e.g., Habitat for Humanity). These local NGOs can help create savings and loans schemes where landlords/landladies obtain loans to build and improve the quality of their housing so as to increase the number of rental housing buildings and reduce the pressure on the already existing ones. Also, commercial banks and other financial institutions can be encouraged to give out loans to landlords for building quality rental houses.

Other measures that could facilitate the improvement of rental housing are careful planning, implementation and control of the supply-side measures. For example, most building materials are imported from other countries in Europe, Asia, and South Africa. Local production of building materials can lower the cost of raw materials, while creating jobs in the building industries for some households that could enable the affected households afford quality dwellings. Also, the planning and implementation of the rental housing delivery sector requires the contribution of various governmental institutions such as the local government, ministry of water research works and housing and the department of urban planning. These sectors can come together to plan the rental housing sector so as to reduce challenges and tenant's vulnerability in the sector.

The provision of facilities in all premises allocated for renting should be ensured by the Rent Control Department. The Rent Control Department and the Accra Metropolitan Assembly should set up an active monitoring team who will be responsible for inspecting and ensuring that housing units meant for renting have the basic facilities and amenities needed with good quality. The department should do well to encourage landlords in registering their units so as to keep track of tenants and landlords in the sector. Taxes paid on properties should also be subsidised since these high taxes could deter landlords from registering and contribute effectively to the setting of rent charges and rent advance payments. Also, the RCD in collaboration with National Council for Civic Education should educate the general public to make them aware of their roles to prevent cheating in the sector. The department could ensure that the right of tenants in the rental

housing sector are protected to encourage them speak their views and help in the implementation of the rent act of the nation. In order for this to be done, the RCD should be well resourced in terms of finance, human and other important resources to help them carry out their work effectively.

Also, tenants have a role to play in improving the rental housing units they leave in. One means by which they can ensure this is by not compromising but report issues and problems in their respective homes to appropriate authorities. This could make authorities aware of the issues present in the rental housing delivery sector as well as help them find solutions. Again, the formation of tenant association may give tenants a voice in the rental housing sector to speak on the challenges they face.

Lastly, landlords should be encouraged to act according to the rules and their rights as housing providers should be protected in the rental housing sector since this can ensure efficiency in the sector. Housing providers should provide good quality buildings that have the basic necessary facilities such as kitchen, toilet, bathrooms and pipes in order to give tenants comfort, privacy and reduce health and financial stress on the households.

Suggestions for Further Research

The study focussed on the state of the rental housing delivery sector and came out with findings that stated that tenants in the study area are faced with challenges in the various rental houses in terms of rent affordability and adequacy of houses. This study came out with some challenges and revealed that these

challenges had effect on the lives of the renters. However, giving the limited time, finances and scope of work, the study could not touch on all the aspects of the effects of rental housing challenges on renters in the study area. Hence, further studies can be undertaken to assess the effect of rental housing challenges on the spatial and economic (socio-economic) wellbeing of renters in the study area.

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APPENDIX A

QUESTIONNAIRE FOR TENANTS

UNIVERSITY OF CAPE COAST

DEPARTMENT OF GEOGRAPHY AND REGIONAL PLANNING

TOPIC: ASSESSING RENTAL HOUSING DELIVERY IN GHANA. THE CASE OF ABEKA, A SUBURB OF ACCRA METROPOLITAN ASSEMBLY.

The purpose of this research is to assess rental housing delivery in Abeka, a suburb of Accra, Ghana. The information you provide is mainly for academic purpose. We therefore assure you of total confidentiality and anonymity.

INSTRUCTION: Please answer the following questions as given below. Tick [√] where needed and write where needed. THANK YOU.

Demographic

1. Gender   Male [   ]   Female [   ]

2. Age   …………….

3. Religion   Christian [   ]   Muslim [   ]   Traditionalist [   ]   Other (specify) ……..

4. Occupation ………………………………………

5. Marital status   Married [   ] Single [   ]   Divorced [   ]   Cohabitation [   ]

House and household characteristics

6. Household size   Less than 2 [   ]   2-5 [   ]   6 – 9 [   ]   10 and above [   ]

7. What is your monthly income? …………………………….

8. What type of house do you live in? Single Storey [   ] Multi-Storey[ ]

    Detached[ ]   Semi-Detached [ ]   Compound House [   ]   Other

    (Specify)…………..

9. What type of dwelling unit do you occupy? Single room [ ] Chamber and

    hall[ ]   two bed rooms[ ]   three bed room and above[ ]

10. How long have you lived in this house? Less than a year [ ]   1 year [

    ]   2 years [ ]   3 years and above [ ]

    Rent charges

11. What factors influence cost of accommodation? Rank with numbers with 6

    being the highest factor.

    Location [ ]   Availability of services [ ]

    Type of housing [ ]   Market prices [ ]

    Housing facilities [ ]   Population [ ]

12. Does the cost of accommodation influence your decision to rent? Yes [ ]

    No [ ]

13. What factors contribute to your decision in rent payment? Rank with

    numbers with 6 being the highest factor.

    Income [ ]   location [ ]

    Housing facilities [ ]   Availability of services [ ]

    Market prices [ ]   Type of housing [ ]

14. Do you have any other form of financial support in paying rent? Yes [ ]

    No [ ]

15. If yes what are they? …………………………………………………

Challenges in rental housing

16. Do you face any challenges in the house you live in? Yes [   ] No [   ]

17. What challenges do you face in the rental sector?

Rent Affordability [   ]   Inadequate Facilities/ Services [   ]

Poor Housing Quality [   ]   Poor Maintenance [   ]   Other……………..

18. How much rent do you pay monthly? …………………………………

19. Is the rent affordable to you? Yes [   ]   No [   ]

20. How many years rent advance are you asked to pay? A year [   ] two years

[   ] three years [   ]

21. Is rent increased frequently? Yes [   ] No [   ]

22. If yes, how often? …………………………………………………………

23. Do you have access to Water services? Yes [   ]   No [   ]

24. Do you have access to Sanitation services? Yes [   ] No [   ]

25. Do you have access to Energy services? Yes [   ]   No [   ]

26. Do you have access to Food markets? Yes [   ]   No [   ]

27. Do you have access to Public transportation? Yes [   ]   No [   ]

28. Do you have access to Schools? Yes [   ]   No [   ]

29. Do you have access to Health clinic/hospitals? Yes [   ]   No [   ]

30. Which of these facilities do you have access to in your house? Tick where

applicable.

Kitchen [   ] Bathroom [   ] Tap [   ] Toilet [   ] Storeroom [   ]

31. Where are the following facilities located in the house?

Kitchen: Shared within [   ] Personal Use [   ]   Public [   ]   None [   ]

Bathroom: Shared within [   ]   Personal Use [   ]   Public [   ] None [   ]

Toilet: Shared within [   ]   Personal Use [   ]   Public [   ] None [   ]

Tap/pipe: Shared within [   ]   Personal Use [   ]   Public [   ] None [   ]

Electricity: Shared within [   ]   Personal Use [   ]   Public [   ] None [   ]

32. What is the condition of the house? Good [   ]   Satisfactory [   ]   Fair [   ]

Poor [   ]   Unsatisfactory [   ]

33. How often is maintenance work done in your house? Not often [   ]

often [   ]   very often [   ]   none [   ]

34. What maintenance work is done in your house? …………………………

35. Who does these maintenance work? Tenant [   ]   landlord [   ] both [   ]

36. Do you pay for the maintenance work done in the house?   Yes [   ] No [   ]

37. What forms of agreement exist between you and your landlord? Verbal [   ]

Written [   ]

38. How do you cope with these challenges?

……………………………………………………………………………

39. What effects do these challenges have on you?

………………………………………………………………………………

What do you think are the cause of these challenges?

……………………………………………………………………………

Stakeholder's role

40. Has there been help from authorities on these challenges? Yes [   ] No [   ]

41. If yes, what help have they offered? ………………………………………

42. What can tenants do to help solve the rental housing sector?

……………………………………………………………………………

43. Are you aware of any plans for the future from authorities concerning rental housing? Yes [   ]   No [   ]

44. What do you think these authorities are not doing well in terms of solving these challenges?

APPENDIX B

LANDLORD QUESTIONNAIRE

UNIVERSITY OF CAPE COAST

DEPARTMENT OF GEOGRAPHY AND REGIONAL PLANNING

TOPIC: ASSESSING RENTAL HOUSING DELIVERY IN GHANA. THE CASE OF ABEKA, A SUBURB OF ACCRA METROPOLITAN ASSEMBLY.

The purpose of this research is to assess rental housing delivery in Abeka, a suburb of Accra, Ghana. The information you provide is mainly for academic purpose. We therefore assure you of total confidentiality and anonymity.

INSTRUCTION: Please answer the following questions as given below. Tick [√] where needed and write where needed. THANK YOU.

Demographic characteristics

1. Gender   Male [   ]   Female[   ]

2. Age   …………….

3. Religion   Christian [   ]   Muslim [   ]   Traditionalist [   ]   Other (specify) ……..

4. Occupation ………………………………………

5. Marital status   Married [   ]   Single [   ]   Divorced [   ]

     Cohabitation [   ]

House and household characteristics

6. Household size Less than 2 [   ] 2-5 [   ]   6 – 9 [   ] 10 and above [   ]

7. What is your monthly income? …………………………….

8. What type of house do you own? Single Storey [   ]   Multi-Storey[   ]

   Detached[   ]   Semi-Detached [   ]   Compound House [   ]   Other

   (Specify)………………………

9. What type of dwelling unit do you have in your house? Tick where

   applicable.

10. Single room [   ]   chamber and hall [   ]   two bed rooms [   ]   three

    bed room and above [   ]

11. What is the total number of rooms in this house? …………………………

12. Are you a registered landlord? Yes [   ]   No [   ]

13. If no, why not? …………………………………………………………

14. How long has it been since the house was built? …………………………

15. What materials were used in building the house?

    Roof: Aluminum [   ]   Asbestos [   ]   Tile [   ]   Thatch [   ]   Wood [   ]

    Walls: Blocks [   ]   Brick [   ]   Mud [   ]   Wood [   ]   Other

    (Specify)……………

16. How many other housing units do you have? 1 [   ]   2 [   ]   3 [   ]   4 [   ]

    above 5 [   ]

Rent charges

17. What factors influence cost of accommodation in the rental housing sector?

    Rank with numbers with 5 being the highest factor.

    Location [   ]   Availability of services [   ]

    Type of housing [   ]   Market prices [   ]

    Housing facilities [   ]

18. Does the cost of accommodation influence tenant's decision to rent? Yes [

] No [   ]

Challenges in rental housing

19. What challenges do you face as a landlord in the rental housing sector?

……………………………………………………………………

20. What challenges do tenants complain of in the rental sector? Rank with numbers with 4 being the highest factor.

Rent Affordability [   ]   Access to facilities [   ]

Poor housing conditions [   ]   Poor maintenance [   ]

What challenges do tenants face in terms of the following?

21. How much rent do tenants pay monthly? …………………………

22. Are tenants able to pay rents within the specified periods of payment? Yes

[   ]   No [   ]

23. How many years rent advance do you take? Six months [   ] One year [   ]

Two years [   ] Three years [   ]

24. Which of the following services do tenants have access to? Tick as many as possible

 Water services [   ]   Sanitation services [   ]   Energy services [   ] Food

markets [   ]   Public transportation [   ]   Schools [   ]   Health

clinic/hospitals [   ]

25. Which of these facilities do tenants have access to in your house? Tick where applicable.   Kitchen [   ] Bathroom [   ] Tap [   ] Toilet [   ]

Storeroom [   ]

26. Where are the following facilities are located in the house?

   Kitchen: Shared within [   ] Personal Use [   ]   Public [   ]   None [   ]

   Bathroom: Shared within [   ]   Personal Use [   ]   Public [   ] None [   ]

   Toilet: Shared within [   ]   Personal Use [   ]   Public [   ]   None [   ]

   Tap/pipe: Shared within [   ]   Personal Use [   ]   Public [   ]   None [   ]

   Electricity: Shared within [   ]   Personal Use [   ]   Public [   ]   None [   ]

27. What is the physical condition of the house? Good [   ]   Satisfactory [   ]

   Fair [   ]   Poor [   ]   Unsatisfactory [   ]

28. How often is maintenance work done in your house? Not often [   ]

            often [   ]   very often [   ]   none [   ]

29. What   type   of   maintenance   work   is   done   in   your   house?

   …………………………………..

30. Who does these maintenance work? Tenant [   ]   landlord [   ]   both [ ]

31. Who pays for the maintenance work done in the house? Tenant [   ] landlord

   [   ]   both[ ]

Stakeholder's role

   32. What efforts have you made to help reduce these challenges as a landlord?

      ……………………………………………………………………………

   33. What do you think are the cause of these challenges?

      ……………………………………………………………………………

   34. Has there been help from authorities on these challenges? Yes [   ] No [   ]

   35. If yes, what help have they offered? …………………………………….

36. What do you think these authorities are not doing well in terms of solving these challenges?

37. What kind of assistance do landlords need to improve on the quality and quantity of rental accommodation? …………………………………………..

APPENDIX C

INTERVIEW WITH RENT CONTROL DEPARTMENT

UNIVERSITY OF CAPE COAST

DEPARTMENT OF GEOGRAPHY AND REGIONAL PLANNING

TOPIC: ASSESSING RENTAL HOUSING DELIVERY IN GHANA. THE CASE OF ABEKA, A SUBURB OF ACCRA METROPOLITAN ASSEMBLY.

Rental housing in Ghana is an essential housing system that provides shelter for the citizens of the nation especially for the low income groups due to the housing deficit in the nation. Tenants who find themselves in these houses tend to face a lot of challenges which may have some effects on their wellbeing. Although there are the existence of institutions and rent laws to help solve or prevent these challenges, they still exist and are unavoidable. Reasons why these challenges still exist and measures that has been put in place the help solve these problems are not clearly outlined. This has lead to the rental housing sector become expensive and less attractive. This study seeks to investigate into these issues identified in the housing sector and come out with recommendations.

The purpose of this research is to assess rental housing delivery in Abeka, a suburb of Accra, Ghana. The information you provide is mainly for academic purpose.

1. Name of institution

2. Date of establishment

3. Role of the institution

4. What is your contribution to the rental housing sector?

5. Do you have offices in the various districts or suburbs in Accra?

6. If so can you mention a few of them?

7. Do you have information on landlords and tenants?

8. Does the institution play a role in the setting prices in this sector?

9. What are the factors that contribute to prices of accommodation in the rental housing sector?

10. What issues have you identified in the rental housing sector?

11. Do you get reports from both tenants and landlords concerning challenges they face?

12. How many rental housing challenges do you receive in a year on the average?

13. On what issues do tenants and landlords report on?

14. What measures have been put in place to help reduce these challenges in the rental sector?

15. Are these measures effective in the sector?

16. What challenges does the institution face in carrying out its responsibilities?

17. Do you receive help from the government for your duties?

18. What is your role in providing effective accommodation to citizens?

19. Are the rent laws being implemented in the nation?

APPENDIX D

INTERVIEW GUIDE FOR THE MINISTRY OF WATER RESOURCE

WORKS AND HOUSING

UNIVERSITY OF CAPE COAST

DEPARTMENT OF GEOGRAPHY AND REGIONAL PLANNING

TOPIC: ASSESSING RENTAL HOUSING DELIVERY IN GHANA. THE CASE OF ABEKA, A SUBURB OF ACCRA METROPOLITAN AREA.

Rental housing in Ghana is an essential housing system that provides shelter for the citizens of the nation, especially for the low income groups due to the housing deficit in the nation. Tenants who find themselves in these houses tend to face a lot of challenges, which may have some effects on their wellbeing. Although there are the existence of institutions and rent laws to help solve or prevent these challenges, these challenges still exist though they are avoidable. Reasons why these challenges still exist and measures that has been put in place the help solve these problems are not clearly outlined. This has lead to the rental housing sector become expensive and less attractive. This study seeks to investigate into these issues identified in the housing sector and come out with recommendations.

The purpose of this research is to assess rental housing delivery in Abeka, a suburb of Accra, Ghana. The information you provide is mainly for academic purpose.

1. Purpose of establishment

2. What role do you play in the rental housing sector?

3. Does the rent control department report to you on issues in the rental housing sector?

4. What issues have you identified in the rental housing sector?

5. Are you aware of the challenges in the rental housing sector?

6. What measures have been put in place by the government to solve these challenges?

7. Why are these issues still present despite the measures being put in place by the institution?

8. What challenges does this institution face in putting measures in place to help this sector?

9. What do you think can be done to improve this sector?

10. What is your role in providing secured accommodation to citizens?

APPENDIX E

INTERVIEW GUIDE FOR AGENTS

UNIVERSITY OF CAPE COAST

DEPARTMENT OF GEOGRAPHY AND REGIONAL PLANNING

TOPIC: ASSESSING RENTAL HOUSING DELIVERY IN GHANA. THE CASE OF ABEKA, A SUBURB OF ACCRA METROPOLITAN AREA.

Rental housing in Ghana is an essential housing system that provides shelter for the citizens of the nation especially for the low income groups due to the housing deficit in the nation. Tenants who find themselves in these houses tend to face a lot of challenges which may have some effects on their wellbeing. Although there are the existence of institutions and rent laws to help solve or prevent these challenges, they still exist and are unavoidable. Reasons why these challenges still exist and measures that has been put in place the help solve these problems are not clearly outlined. This has lead to the rental housing sector become expensive and less attractive. This study seeks to investigate into these issues identified in the housing sector and come out with recommendations.

The purpose of this research is to assess rental housing delivery in Abeka, a suburb of Accra, Ghana. The information you provide is mainly for academic purpose.

1. How long have you been an agent?

2. What is it exactly that you do?

3. How do you get access to vacant rooms?

4. Is there a link between you and the landlords?

5. How often do renters come to you?

6. How do you get paid?

7. What are some of the challenges you face in carrying out your duties?

APPENDIX F

Government of Ghana

MINISTRY OF WATER RESOURCES, WORKS AND HOUSING

NATIONAL HOUSING POLICY

2015

APPENDIX G

Table 35: Stock of houses and households by region, 2010

Region	Total Population	Number of Houses	Number of Households	Percentage distribution of houses	Rural share of housing stock	Percentage increase in housing stock over 2000	Households per house	Population per house	Average household size
All Regions	24,658,823	3,392,745	5,467,136	100.0	57.7	55.5	1.6	7.3	4.4
Western	2,376,021	380,104	553,635	11.2	67.5	46.3	1.5	6.3	4.2
Central	2,201,863	346,699	526,764	10.2	61.8	55.3	1.5	6.4	4.0
Greater Accra	4,010,054	474,621	1,036,426	14.0	13.0	64.9	2.2	8.4	3.8
Volta	2,118,252	399,953	495,603	11.8	72.2	51.2	1.2	5.3	4.2
Eastern	2,633,154	431,697	632,048	12.7	64.1	52.3	1.5	6.1	4.1
Ashanti	4,780,380	574,066	1,126,216	16.9	53.0	74.6	2.0	8.3	4.1
Brong Ahafo	2,310,983	331,967	490,519	9.8	63.4	53.5	1.5	7.0	4.6
Northern	2,479,461	257,311	318,119	7.6	71.3	44.7	1.2	9.6	7.7
Upper East	1,046,545	114,034	177,631	3.4	79.2	29.0	1.6	9.2	5.8
Upper West	702,110	82,293	110,175	2.4	85.4	58.6	1.3	8.5	6.2