

A Performance Assessment of Local Authorities in Managing Public Housing in Ghana

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Abstract

The level of maintenance and the condition of public housing has been a significant concern for tenants and housing researchers alike. The state of public housing is often a reflection of its local authority managers and the policy that surrounds it. This paper assesses the performance of local authorities in the management of public housing in Ghana. Data was collected through interviews with local authority housing officers and tenants as well as a small sample survey of tenants. The performance of the authorities mentioned above was measured by three factors; adequacy (house types and quantity), decency (maintenance and satisfaction with maintenance), and affordability (rent levels). The paper concludes that the current state of Ghanaian public housing, when measured against its mandate to provide adequate, decent and affordable housing to beneficiary government workers is substandard due to underperforming local authorities (LAs). The paper suggests that rent policy should be reviewed to empower LAs to self-determine and collect rent. Rents in the public housing sector should be reviewed to realistic levels so that they may generate funds for maintenance. Housing policy should institute internal and external mechanisms to monitor the performance of LAs in the management of public housing.

Keywords: Performance Assessment; Local Authorities; Management; Public Housing; Ghana

1. Introduction

Global policy on housing has shifted from direct state-led housing production to the enablement approach whereby the state assumes the role of facilitator. These changes were initiated in a bid to provide adequate and decent housing

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to an increasing global population. Furthermore, these changes were influenced by the United Nations' (1948) declaration which states that the right to decent housing is a human right (United Nations, 1948). In line with these global trends, Ghana has had a history of significant investment in housing production by the state. For instance, the colonial government in Ghana built houses for civil servants (Yankson & Gough, 2014); and veteran soldiers of the Second World War (Arku, 2006; Arku, 2009). In addition, the first and subsequent governments since Ghana's independence in 1957 have built houses through state agencies such as the State Housing Corporation (SHC) and the Tema Development Corporation (TDC). However, after a change to the enablement approach, most of the houses were sold to individuals and institutions. The remainder were transferred to local authorities (LAs) to manage. Nevertheless, public housing remains significant as it facilitates labour mobility, especially for the civil servants it targets. It also serves as a form of social support in an economy where wages are said to be low (Arku, 2009).

Local Authority Managing Public Houses in Ghana

Local authority (LA) housing, that is; public housing managed by the district or municipal assemblies, can be found across the country in varied forms and scale (Ginsburg, 2005). The number of housing units in an estate range from 25 to 100 or more. The housing stock in a district can vary between 100 and 500 or more units. They are mostly located on prime land in an urban area. The housing types include single or two-bedroom detached or semi-detached houses, terraced houses, two-or-more-bedroom multi-storey apartments, and detached bungalows (Tipple et al., 2004). However, it should be noted that not all the types of houses can be found in all municipalities. Following the expansion of the responsibilities of LAs as part of the decentralisation of governance, and pursuant to the Local Government Act 1993, Act 462 (replaced by Local Governance Act 2016, Act 936), the Local Government Instrument 2009, Legislative Instrument (LI) 1961 establishes the Department of Works with a responsibility to:

- Encourage and facilitate maintenance of public buildings and facilities in the district;
- assist in the maintenance of public buildings made up of offices, residential accommodations, and ancillary structures; and
- facilitate the registration and maintenance of data on public buildings.

In practice, an officer is responsible for managing publicly owned houses, and an allocation committee assists him. Despite the clear responsibility of LAs, many authors (Tipple, 1999; Tufuor, 2004; Asabere, 2007) have been concerned about the quality of public housing because of their poor maintenance. These buildings are not well maintained, and consequently, their state causes agitation for some tenants (Benson, 2014). Poor public housing conditions have implications on the economy and society, including loss of investment return, shortening of the economic lifespan of the houses, and negative impact on the productivity of occupants (Tipple, 1999; Asabere, 2007). The problem of poor maintenance and the consequences on the quality

of housing in Ghana have often been blamed on poor management (Obeng-Odoom, 2011b). However, many of the studies (Konadu-Agyemang, 2001; Tufuor, 2004; Obeng-Odoom, 2011b, Obeng-Odoom & Amedzro, 2011) that have considered housing in Ghana have not assessed the performance of LAs in the management of public housing. Furthermore, studies that have assessed the performance of housing management have primarily done so from a tenant-satisfaction assessment perspective (Baiden et al., 2010; Ilesanmi, 2010; Olawore et al., 2011) or in relation to housing features or project location (Eyiah-Botwe, 2015). Not many authors have focused on assessing housing management performance from the viewpoint of both tenants and managers in relation to identified goals of management.

Therefore, this paper aims to assess the performance of LAs as managers of public housing in Ghana. By assessing the performance of local authority management against the goals of public housing, targeted interventions can be suggested for improvement. Also, the outcome of performance assessment may give legitimacy and affirm the mandate of LAs to manage and maintain public housing (De Bruijn, 2002a). This paper presents a performance assessment of housing management primarily based on qualitative data derived from the perspective of managers and tenants. To achieve its aim, the paper answers the following questions: What is the goal of public housing in Ghana? To what extent is the goal of public housing being achieved? Moreover, what can be done to improve the performance of LAs as housing managers?

The first section of this paper introduces local authority managed public housing in Ghana. The second section reviews the literature on performance assessment and concludes with the performance indicators used in this paper. The methods and approach to the study are presented in section three. The findings are presented in section four, while section five discusses the implications of the findings. The conclusion of the paper is presented in section six.

2. Literature Review

Research into public housing is ubiquitous in academic literature. Various researchers have evaluated conditions and tenant satisfaction in public housing (Kaitilla, 1993; Komu, 2010; Ibem & Aduwo, 2013; Ibem & Amole, 2013); or have focused on transformations in public housing (Tipple, 1999; Tipple et al., 2004). Others have examined policy in public housing (Arku, 2006; Arku, 2009; Huchzermeyer, 2014), or discussed housing management (Obeng-Odoom, 2011b). Some authors have evaluated performance in public housing (Walker & Murie, 2004). While adequate research has been conducted in various aspects of housing, very little research has been conducted on the performance of housing management in a developing country context such as Ghana. Available literature on performance assessment largely relates to a developed country context (Boyne, 1997; Arimah, 2000; Boyne, 2002; Koopman et al., 2008). For instance, Walker and Boyne (2006) have assessed the impact of public sector reform on the performance of LAs in the United Kingdom. They collected information on

outputs, efficiency, effectiveness, value for money and consumer satisfaction. The systems approach was used by (Straub et al., 2010) to measure performance in Dutch housing associations by identifying indicators related to inputs, throughputs, outputs and outcomes. These studies underscore the importance of performance assessment in housing and show varied purposes, subjects and indicators of performance assessment.

2.1 Performance Assessment in Public Housing

Performance assessment is a widely used method of assessing the performance of public organisations against set objectives (Walker, 1994). Performance information may be compared with “price” and “quality” information in the private sector (Johnsen, 2005). Performance assessment is a New Public Management (NPM) tool introduced for clarifying the output of non-monetary services such as housing in the public sector (Kemp, 1995; Walker & van der Zon, 2000; Askim, 2009). Public housing provision is driven by social goals (Boyne, 2002). Therefore, performance assessment in public housing enables us to assess whether public housing managers are achieving social goals.

(a) What to Measure in Assessing Public Housing Management

The widely used criteria that have dominated the literature on public sector performance measurement are famously known as the four “Es” –efficiency, effectiveness, economy and equity (Smith, 1995; Kendall & Knapp, 2000; Bouckaert & van Dooren, 2009). However, it has been argued that performance measurement should not be limited to these measurable aspects but should include quality of service (Jacobs & Manzi, 2000). Some argue that it should incorporate social, economic and environmental inputs and impacts (van Bortel & Gruis, 2011). Indeed, some authors (Kemp, 1995; Walker & Murie, 2004; Bouckaert & van Dooren, 2009) have argued that easy to collect indicators may not necessarily present an accurate reflection of housing management. Even though data about the quality of service indicators may be difficult to collect, they are critical in communicating the correct level of performance. Therefore, the question “what to measure” seems to be answered by a combination of measurable indicators where available (outputs), with other quality of life information (outcomes) to assess public housing performance.

(b) Indicators of Performance Assessment in Public Housing

Indicators are facts which help assess the achievement of targets and objectives (Smith & Walker, 1994). They give information that describes non-financial inputs, throughputs, outputs and outcomes (Askim, 2009). Therefore, indicators must be “smart measures” and should match the mission, goals and objectives of the organisation (De Bruijn, 2002b; Anheier, 2005; Terence, 2008). In public housing, the objectives may be derived from policy documents or legislation (Bouckaert & van Dooren, 2009). For example, the goal of public housing in Ghana may be discerned from policy documents regarding the accommodation of civil servants (UN-HABITAT, 2011). Therefore, indicators to assess housing performance must reflect the

interest of policymakers, and importantly, the concerns of its beneficiaries (Symon & Walker, 1995; Walker, 2001; Walker & Murie, 2004; Terence, 2008). The alternative is to seek the views of beneficiaries about housing management services directly. Finally, in choosing indicators of performance, one must be guided by the availability and ease of obtaining information. In light of the above, it is necessary to consider what measures and indicators are appropriate to measure public housing performance in Ghana.

2.2 Indicators of Performance Assessment in Public Housing in Ghana

The starting point for performance assessment of local authority managed public housing in Ghana is to identify the goal of public housing. Ghana has no specific policy on the matter as the National Housing Policy (2015) does not outline specific goals for public housing. However, it may be inferred from National Policy. The National Housing Policy of Ghana (2015) outlines four primary goals:

- To provide adequate, decent and affordable housing that is accessible to satisfy the needs of all people living in Ghana
- To ensure that housing is designed and built to sustainable building principles leading to the creation of green communities
- To ensure that there is the participation of all stakeholders in decision-making on housing development and allocation in their localities; and
- To ensure adequate and sustainable funding for the supply of diverse mix of housing in all localities. (Government of Ghana, 2015)

For the purpose of this paper, the first goal of the National Housing Policy is adapted for public housing. Thus, the goal of public housing in Ghana may be said to be: *to provide adequate, decent and affordable housing that satisfies the need of beneficiary groups* [government employees].

Adequacy describes housing availability in sufficient number and type that allows beneficiaries to choose, thereby enhancing mobility (Olawore et al., 2011).

Decent describes dwellings meeting acceptable physical standards (Stone, 2006; Olawore et al., 2011). That is freedom from repair and maintenance (Stone & Hartman, 1983; van Mossel, 2008).

Affordability defined for this study is the ability of a household to spend no more than 30% of its income on housing (Gabriel et al., 2005; Baker et al., 2015; Cai & Lu, 2015). This definition of affordability is based on the “ratio approach”, which is more appropriate for the context of this study (Cai & Lu, 2015). The literature (Smith, 1995; Walker & van der Zon, 2000; Straub et al., 2010) is replete with indicators relating to these measures. Table 1 presents selected indicators of the measures used in this paper.

Table 1: Measures and Indicators of Public Housing Assessment

Measure	Indicators
Adequacy	<ul style="list-style-type: none"> • Number of houses constructed per annum • Number of allocations (lettings) per annum • Type of houses • Satisfaction with the type of house
Decency	<ul style="list-style-type: none"> • Physical condition of dwellings (main components) • Number of dwellings maintained per annum • Response to requests for repairs • Satisfaction with housing condition • Satisfaction with maintenance
Affordability	<ul style="list-style-type: none"> • Amount of monthly income spent on rent

3. Methods

A mixed methods approach within the context of the definition by Creswell and Plano Clark (2011) was applied in the study to triangulate and complement the responses (Bryman, 2006). It involved collecting both numeric and textual data represented in both quantitative and qualitative forms. Nonetheless, the study was predominantly qualitative, employing structured interviews to collect data from district housing officers and tenants, and complemented by a quantitative aspect consisting of a small sample survey of tenants in three districts in two regions. The survey assessed tenants' perception of the condition of the houses and measured their satisfaction with housing conditions.

Local Authorities (Districts) and Tenants

Three LAs, Tamale, Bolgatanga and Kassena-Nankana (see Table 2) were purposefully selected to represent the three categories of districts in Ghana. LAs are categorised into metropolitan and municipal districts, depending on the size and population of the area (Parliament of Ghana, 2016). The Tamale metropolitan district is one of four metropolises in the country. It hosts the Northern regional capital and is cosmopolitan in character. The metropolis hosts the headquarters of many private and non-governmental organisations. The only tertiary hospital that serves the three northern regions of Ghana is found in Tamale. Furthermore, Tamale has a relatively large public housing sector. Like Tamale, Bolgatanga municipality houses the capital of the Upper East region. It is similarly cosmopolitan given that the regional offices of many state agencies and private organisations are located there. Even though exact figures for the housing stock were not available, the housing officer estimated the stock size to be in the medium range. Therefore, Bolgatanga was chosen to represent that category of housing. The Kassena-Nankana municipality is relatively less cosmopolitan and has a small population of public houses. It was selected because of the public housing stock size. Other factors that influenced the choice of the three districts were the convenience in terms of time, availability and access to housing officers. Because of the qualitative nature of the study, and the objective of achieving depth rather than breadth in the assessment, the sample of LAs were purposefully selected.

The study interviewed three housing officers in each district and the coordinating director for Kassena-Nankana municipal.

Housing Officers

Housing officers loosely refer to the officers responsible for managing the housing stock in the districts; they are not necessarily trained estate officers. For instance, two of the officers are administrative assistants who have assumed additional responsibility for managing the houses. Their primary role is to coordinate allocations and repairs. The interviews with housing officers related to the goal of public housing, number and composition of the stock, quality of housing, and repair and maintenance.

Tenants

The number of tenants interviewed from each house type is presented in Table 2. Based on the focus of the study, which relates to depth rather than scale, the study sampled 20 tenants from each district to interview. However, only 4 tenants participated in the Kassena-Nankana district. Most tenants declined to participate either because they could not make time or because they are not happy with their conditions. The interviews with tenants related to their perception of the goal of public housing, housing affordability, repair and maintenance. The interviews with both housing officers and tenants were semi-structured and face-to-face.

The same sample of tenants formed the sample for the survey. The small sample of 44 tenants was chosen due to the resistance of most tenants to participate. Notwithstanding the limitation of the sample size, the study considered it adequate to present an overview of tenants' perception of the condition of housing and their satisfaction. Moreover, the main purpose of the survey was to complement the responses from the interviews. For these reasons, the survey did not seek to achieve statistical representativeness in its sample selection but rather variety in its respondents' background including department and house type. It should be noted that some districts do not have some house types.

Table 2: Basic Information About Local Authorities and Sample

Region/ District	Type of houses						Total	Sample
	Single Unit detached		Semi-detached		Flat			
	Total	Sample	Total	Sample	Total	Sample		
Northern region								
Tamale	246	4	251	12	17	4	514	20
Upper East region								
Bolgatanga	-	2	-	13	-	5	-	20
Kassena-Nankana	9	-	60	4	-	-	69	4
Total	255	6	311	29	17	9	583	44

Source: Tamale metropolitan, Bolgatanga, and Kassena-Nankana municipal districts, 2015.

A convenience sampling method was used to select tenants. This was based on their willingness to be interviewed. It must be emphasised most tenants declined to participate in the study largely because they were upset with the conditions of the houses. The respondent tenants who participated in the study and their respective departments are presented in Table 3.

The gender split was 27 males and 17 females. The range was 2-8 persons per household, and the average household size of the 37 tenants who responded was 5 people. This is higher than the national average of 4.4 but lower than the averages of the two regions – 5.5 and 7.7 for Upper East and Northern regions respectively (GSS, 2013). The modal household size was 4, and the duration of stay ranged from 3 months to 20 years; the average duration of stay was 1.8 years. The relatively short duration of stay may be because of the transfer of government employees across districts and regions. Nearly half (21) of the tenants had not lived in the houses for more than 5 years.

Table 3: Departments of Tenant Respondents

S. NO	Department/agency	Frequency
1	Ghana Education Service	11
2	Regional Coordinating Council	5
3	Ghana Health Service	4
18	State Transport Company	4
5	Lands Commission	2
7	National Youth Council	2
10	Ghana Police Service	2
11	Ghana Fire Service	2
12	Town and Country Planning	2
15	Local Government Service	2
4	National Health Insurance Scheme	1
6	Department of Agriculture	1
8	Commission for Human Rights and Administrative Justice	1
9	National Service Scheme	1
13	Environmental Sanitation Department	1
14	Audit Service	1
16	Centre for National Culture	1
17	Ghana Revenue Authority	1
Total		44

Condition and Satisfaction Assessments

The survey was conducted to measure tenants' perceptions of the condition of houses, and their satisfaction with housing conditions. To measure the perception of the condition of houses, tenants were required to indicate their assessment (good, fair, poor) of the conditions of 10 physical elements of a house. These include internal walls, external walls, windows and frames, doors, floor, roof (cover), paintwork, plumbing, and electrical installations (van Mossel and Jansen, 2010; Ibem et al., 2013). As stated earlier, this is an assessment by non-professionals which is meant to complement interview responses. To assess the satisfaction with housing conditions, they were required to indicate their satisfaction (satisfied, indifferent, and dissatisfied) with the same ten elements of the house, the type of house, and level or

repairs. The outcome of the survey was then presented to supplement the qualitative responses concerning housing conditions and maintenance.

Abductive methods were used to analyse the data. Themes were developed based on the goals of public housing to guide the data collection. The audio-recorded interviews were transcribed and coded according to themes with the aid of the *Atlas.ti* software. The data was then analysed for issues according to the themes. Where applicable, the issues in a theme were compared with the survey data and inferences were drawn. The survey data was presented in simple descriptive statistics such as frequencies and percentages to correlate with the qualitative responses of tenants.

4. Findings

4.1 Perception of the Goal of Public Housing

As a starting point, the study wanted to know the respondents' view of the goal of public housing in comparison with the goal adopted for the study. Three main goals emerged from tenant respondents and housing officers. First, public housing is meant to provide adequate, affordable housing for government workers. "Adequacy", according to the respondents refers to both "adequacy" and "decency" as defined in this study. The second relates to productivity; by housing workers close to their workplaces, access to work is easy and convenient and may enhance productivity. The third goal of public housing according to respondents is to provide comfort and security to public sector workers. Some answers of respondents to the question include:

"...most of those living there are public sector workers. My opinion is that it is to help public servants especially those who face challenges because they are not natives"

(Tenant interview, October 2015).

"...to be able to accommodate government workers for convenience, because it can affect productivity"

(Tenant interview, October 2015).

"...sometimes some of them [tenants] cannot meet the advance payment requested by private landlords, or they will like to have their privacy, so they fall on the RCC [local authority] ...to do them a favour on the part of giving them decent accommodation, whereby they will have sound mind to be efficient with their officially assigned duties."

(Housing officer, Tamale, October 2015).

This understanding of the goal of public housing is in line with that adopted for this study.

4.2 Performance of Local Authorities

(a) Adequacy

Four indicators of adequacy were examined: number of houses constructed per annum, number of allocations per annum, type of houses and satisfaction with the type of houses. According to the housing officers, there have not been large-scale new constructions or conversions of buildings into residential units. They estimate that in a year only one or two residential properties may be constructed or none (Housing officers, Tamale Bolgatanga and Kassena-Nankana, October 2015). Therefore, the total stock has remained the same or barely increased. With regards to housing allocations, all the housing officers stated that the number of allocations in a year is low. A housing officer said:

“...I can say that about 10 houses become available for allocation to new tenants...in a year, we can receive about 15 or 20 [applications]. In a week, I have received about 8 applications” (Housing officer, Tamale, October 2015).

The main types of houses and relative numbers in the study districts are presented in Table 2. Variation in house type should allow for housing applicants to choose their preferred living arrangement. However, according to all three housing officers, tenants do not have the opportunity to choose their preferred house type. A housing officer said,

“Tenants do not have a choice. Allocations are according to rank. So, junior staff applies for junior staff quarters [mostly semi-detached dwellings], and senior staff apply for bungalows [mostly detached single unit houses]”
(Housing officer, Bolgatanga, October 2015).

Even though applicants may specify their preferred house type, practically, it does not affect the allocation process. The dominant criterion is the rank of the applicant, which entitles one to a single room, two bedroom or multiple room house. The responses of tenants supported this situation about the choice of house type.

“The rooms are not enough for the tenants”; “the houses are not ok for us in number for government workers”; “... but it may not be achieving much because of the limited number of dwellings”
(Tenant interviews, October 2015).

On the question of tenants' satisfaction with house type, the responses show that they are generally satisfied. 55% of respondents indicated that they were satisfied with the type of houses available.

(b) Decency

To assess decency in public housing, the study examined the physical conditions of the houses, the number of dwellings maintained per annum, responses of housing officers to requests for repairs and maintenance, satisfaction with maintenance, and satisfaction with the condition of dwellings.

Condition of Houses

Tenants indicated their assessment of 10 physical components of their dwellings. It may be argued that the responses may not be objective. However, it is hoped that by aggregating the responses, the effect of individual bias will be reduced. Even though it is an assessment by non-professionals, the responses suffice to paint a general picture of the condition of the houses. The condition assessment by tenants is presented in Table 4 below.

Table 4: Condition Assessment of Components of Dwellings by Tenants (N=44)

Component	Good		Fair		Poor		Non-response		Total
	No	%	No	%	No	%	No	%	
Internal walls	15	34	15	34	14	32	-	-	44
External walls	11	25	11	25	20	45	2	5	44
Windows and frames	6	1	16	36	20	45	2	5	44
Doors	5	11	16	36	21	48	2	5	44
Floor	15	34	12	27	16	36	1	2	44
Ceiling	8	18	9	20	26	59	1	2	44
Roof (cover)	8	18	16	36	16	36	4	9	44
Paintwork	4	9	19	43	20	45	1	2	44
Plumbing	22	50	5	11	13	30	4	9	44
Electrical Installations	20	45	10	23	10	23	4	9	44
Overall assessment	6	14	15	34	12	27	11	25	44

Source: Field study, October 2015.

The assessment results show that where the majority assess the condition of a component to be poor, many more tenants are likely to share the same view as compared to where a majority assess the condition of a component to be good. Some remarks that support the assessment by respondents include:

“...most of the various facets of the entire structure are completely failing”; “the building needs more attention on its structural elements”; “some parts of the wood is rotten”; “most sockets do not function well”

(Tenant interviews, October 2015).

Maintenance by Local Authorities

To gain an understanding of the maintenance practices in the three districts, housing officers were asked about responsive repairs, that is, repair requests made by tenants, and the number of dwellings maintained per annum. All the housing officers said the districts do not carry out responsive repairs.

“No, we don’t do any maintenance because they [government] should have been sending us funds or materials for the maintenance to be taken care of”

(Housing officer, Tamale, October 2015).

"We do not do any maintenance. We do it on our [referring to himself a tenant] own, I had to paint my place myself. The money [rent] is paid into the consolidated fund...we do not receive funds for maintenance. It used to be PWD that would receive the money and who was in charge of maintaining the dwellings, but that has ceased" (Housing officer, Bolgatanga, October 2015).

According to the officers, in the past materials were procured by central government and maintenance was carried out by the Public Works Department (PWD). However, housing officers could not provide data on houses maintained per year. This practice of government-led maintenance has since stopped due to a lack of funding to LAs. Thus, tenants have to fund repairs by themselves, including significant works, and the cost may be set off against rent payable over time. Housing officers are quoted as saying:

"...when we are allocating; we ask them to do the maintenance and submit receipts to be offset with the rent" (Housing officer, Bolgantanga, October 2015).

"... you have to write to us, and if we don't have money to do it [the repairs] we will let our engineer make the estimates, and if you are in the position, you do it, and we use it to offset your rent" (Housing officer, Kassen-Nankana, October 2015).

Consequently, tenants were asked where they make requests for repairs, what the responses were to their requests, and the kind of repairs tenants funded themselves. Most tenants said they make requests for repairs to the maintenance unit (Works Department) of the district. However, their requests are often not addressed. They said;

"I don't request for repairs because they won't do it"; "I do not make a request to anyone because they never mind us"; "I have not made any request. I had to renovate it [the house] myself" I have reported to the authorities, but to no avail, so then, I pay eventually for all the damages ever since I lived in this residence" (Tenant interviews, October 2015).

According to some tenant respondents, the cost of tenant self-financed repairs may be set off against rents, confirming the statements of various housing officers.

"You write a letter and make estimates to them; if you decide to do it yourself, and they will give you the go-ahead to do it, and it is set off against your rent" (Tenant interview, October 2015).

The kind of repairs reportedly carried out by tenants themselves include painting and mending cracks on internal and external walls and repairing windows and frames. Furthermore, tenants undertook the changing and repair of locks, doors, ceiling, roofs as well as minor works on plumbing, electrical fitting and installations (Table 5, column 6). Table 5, columns 4 and 5, presents the frequency of reported repairs of the house components and ranking.

Table 5: Comparing Condition Assessment and Reported Repairs by Tenants

Component	Condition assessment		Reported repairs		Reported repairs funded by tenants
	Fair	Poor	Freq.	Rank	
Paintwork		X	20	1 st	Painting inside and outside walls
Windows and frames		X	18	2 nd	Changing frames, insect and burglar proofing, and louver blades
Plumbing	X		12	3 rd	Changing old water closets, showers, pipes
Internal walls	X		12	3 rd	Mending cracks, rendering and painting
Ceiling		X	10	4 th	Replaced ceiling
External walls		X	8	5 th	Mending cracks and painting
Electrical Installations	X		8	5 th	Changing wiring and electrical sockets
Doors		X	8	5 th	Changing door locks
Roof (cover)		X	5	6 th	Mending leaks in roof
Floor		X	4	7 th	Mending cracks in walls, laying tiles

Source: Field data, October 2015.

The study compared the condition assessment by tenants and reported repairs conducted by tenants on individual house components (Table 5). It can be observed that, generally, where respondents assessed the condition of components to be fair, the same components recorded fewer instances of reported repairs, whereas components assessed to be in poor condition also recorded most repairs by tenants.

Satisfaction with housing conditions and maintenance

Tenants were asked to indicate their satisfaction with the condition of; the overall condition of their dwellings, the dwelling type, and the number of rooms (Table 6). The maintenance issues that tenants indicated their satisfaction on included; the medium of contact with LAs, the response of LAs to maintenance requests, and quality of repairs (Table 6).

Table 6: Satisfaction with House Components, Characteristics, and Maintenance

Component	Level of satisfaction						No response		Total
	Satisfied		Indifferent		Dissatisfied				
	Freq.	(%)	Freq.	(%)	Freq.	(%)	Freq.	(%)	
Paintwork	9	20	17	39	17	39	1	2	44
Windows and frames	9	20	15	34	17	39	3	7	44
Plumbing	17	39	8	18	14	32	5	11	44
Internal walls	23	52	7	16	14	32	-	-	44
Ceiling	9	20	9	20	24	55	2	5	44
External walls	15	34	7	16	22	50	-	-	44
Electrical Installations	22	50	12	27	10	23	-	-	44
Doors	10	23	15	34	19	43	-	-	44
Roof (cover)	9	20	9	20	22	50	4	9	44
Floor	13	30	13	30	15	34	3	7	44
Overall condition	11	25	10	22	21	48	2	5	44

Dwelling characteristics									
Type	24	55	7	16	9	20	4	9	44
Number of rooms	20	45	10	23	13	30	1	2	44
Maintenance									
Medium of contact with landlord	3	7	13	30	13	30	15	34	44
Response to maintenance request	1	2	9	20	18	41	16	64	44
Quality of repairs	-	-	8	18	20	45	16	36	44

Source: Tenant survey, October 2015.

Aside from internal walls and electrical installations, there was a greater degree of consensus among respondents regarding components that caused dissatisfaction (see “*Roof (cover)*” in Table 6). There was a lesser degree of consensus regarding components that the majority of respondents deemed to be satisfactory (see “*Plumbing*” in Table 6). This observation is in line with the satisfaction of the overall condition of dwellings.

The satisfaction scores for maintenance services show that the majority were dissatisfied with the quality of repairs and response to repairs requests. As stated earlier by some tenants, LAs do not carry out maintenance. Therefore, tenants’ responses to the quality of repairs may have been construed to refer to tenant self-financed repairs. Furthermore, nearly half of tenants did not indicate their satisfaction in this category. Considered on the whole, it may be argued that the scores reinforce the absence of maintenance as found earlier.

Comparing the condition and satisfaction assessments, it is observed that where a majority of tenants assess a component to be poor, a similar number were dissatisfied with the condition of the component. Again, this suggests that there is less consensus among respondents regarding satisfactory components. Furthermore, while a number of respondents assessed the overall condition of dwellings to be fair, an even greater majority were not satisfied with the overall conditions. It may be concluded that both, at the component level, and considered holistically, the condition and satisfaction assessments reinforce each other. That is, generally, the conditions of dwellings are poor, and consequently, tenants are not satisfied.

(c) Affordability

The leading indicator of affordability is the cost of housing or housing expenditure in relation to income (Cai & Lu, 2015). The study could not independently obtain data on incomes and rents paid by tenants as this is not available to LAs. Furthermore, as some respondents declined to disclose their incomes, estimates were determined by reference to their departments, house type (an indication of rank) and the average income in the department. Tenants pay 10% (determined by the central government) of basic salary as rent. Therefore, the stated salary and percentage of rent were used to compute average rent payable for instances where respondents did not provide data. The noted limitation with this approach is that, while the study relied on the income of one member of a household, there could be more than one income

earner in a household or income streams of a respondent. The average monthly income of tenants in the sample was GH¢1,321.59¹. This compares closely with the national average monthly income of GH¢1,387.00 (Ghana Statistical Service, 2014). Therefore, the computed housing affordability index for the three districts is 9.9%. It may be said that public housing is affordable because average monthly housing expenditure (rent) is less than the 30% of average income.

In addition to the computed index, tenants were asked if they consider the rents low, and whether they would be willing to pay higher rents for maintenance. All the respondents said that rents are low. However, 86% of the respondents were willing to pay higher rents for better maintenance while 14% did not support higher rents. Their objection to rent increases was premised on the condition of the houses.

"No, because nothing like repairs and maintenance has been done; there is no better service delivery; there has not been maintenance since the occupation, yet monthly rent is paid"

(Tenants interview, October 2015).

The study also asked the opinions of housing officers about the affordability of rent to compare with the computed finding. As managers, housing officers will have a fair idea of how rents in public housing compare with private sector rents. Basing their conclusions on a comparison of rent levels in public and private housing, and additional facilities (such as private toilets, baths, kitchen, and storeroom) available in public housing, the housing officers were unanimous that rents are affordable. In some private rented housing, tenants share facilities such as kitchens², bathrooms, and toilets, whereas this is not the case in public housing.

"Well with the private, why this [public housing] is cheaper is that one, you have privacy, and second, where you are, there is everything [referring to kitchens, tap water, storage areas, etc.]. You have, for instance, two bedrooms. For instance, in the private houses, people rent single rooms for GH¢50, so two rooms is GH¢100. In the public house, you may have two rooms, hall kitchen and bath and toilet to yourself. However, in a privately rented house, you have to share some of the facilities such as toilet and bath and kitchen. So, single room rented at GH¢50 and three rooms being rented at GH¢100, you see that the public houses are cheaper. That's where the affordability comes."

(Housing officer, October 2015).

The findings show that generally, rents in public housing are affordable. However, the houses are not being maintained because LAs do not receive rents which are collected by central government. As a result, tenants largely finance repairs, especially those that are necessary. The impact of the lack of

¹ Average exchange rate, May 2016: €1.00 = GH¢4.302

² Some compound houses do not have kitchens. So tenants use parts of their lobbies as cooking areas UN-HABITAT 2011. *Ghana Housing Profile*, Nairobi, United Nations Human Settlements Programme.

maintenance is that respondents are not satisfied with the condition of the houses. Juxtaposing these findings against the goal of public housing – *to provide affordable accommodation to government employees to make them comfortable, so that it may lead to increase in productivity* - it may be said that LAs are not performing well in public housing management.

5. Discussion

For the goals of public housing to remain relevant, it is imperative to assess the performance of housing management regularly. For example, Dutch housing associations have a system of both internal and external assessment to ensure that they remain focused on their core goals (van Overmeeren et al., 2010; Aziabah, 2018). There is adequate evidence (Awotona, 1990; Asabere, 2007; Komu, 2010) to show that inadequate attention to public housing has led to undesirable conditions that have often triggered the sale of public housing. Regular performance assessment and monitoring is necessary to ensure adequate housing (Ouwehand & van Daalen, 2002; Newton & Tunstall, 2012; Aziabah, 2018). Going forward, tenants should be involved in performance assessment and in management to emphasise the collective responsibility of stakeholders to achieve adequate maintenance (Lee et al., 1998; Yusof et al., 2014).

Tenants generally seem satisfied with the house types they were assigned however there remains an apparent situation of inadequate quantity from which applicants may choose. Furthermore, public housing has stagnated - either grown marginally or remained relatively the same. This is not surprising as changes in Ghana's housing policy have favoured an enablement strategy and thus the government has not built large-scale public housing (see Tipple, 1999; Arku, 2009). However, in light of the failure of the private sector to meet housing needs, there have been recent arguments for the state to be involved in providing rental housing (Field & Ofori, 1989; Obeng-Odoom, 2011a; Acquah, 2015). The inability of the state to increase the quantity of housing can also be blamed on low rents, which some (for example Konadu-Agyemang, 2001) have argued is not adequate to carry out effective maintenance. Perhaps developing countries like Ghana need to re-examine public sector rents within the context of the broader housing sector and the realities of maintenance, especially if the government is to heed the call to participate in rental housing provision.

In addition to the fact that rents are low, LAs are unable to carry out maintenance because they do not collect rents. In Ghana, a central government agency, the Controller and Account General's Department (CAGD), collects rent as per policy agreement. This arrangement may have been introduced because the central government used to finance state agencies (for example the State Housing Corporation) to maintain houses. The current situation could be likened to what Kadiri Kabir (2004) refers to as lack of decentralisation of power. This rent collection arrangement needs to change to allow LAs to determine and collect rents. The central government could exercise oversight in housing management by formulating guidelines for districts, rather than directly assuming some management

responsibility. For example, housing associations in the Netherlands determine rents within a government rent policy which is reviewed annually (AEDES, 2016; Aziabah, 2018).

The study also found that rents in Ghanaian public housing are affordable. However, some tenants argued against rent increases because they bear the cost of some repairs that would typically be the landlord's responsibility. Therefore, one may argue that the real rents could be higher. That being said, it is still unlikely that rents will be closer to 30% of tenant households' income. This situation highlights the need for LAs to maintain the houses to an acceptable standard to justify rent increases. What remains to be seen is whether to increase rents to maintain the houses, or maintain the houses to justify any rent increases. If the latter option were to be taken, the question would be how to fund major repairs required. It is also vital for LAs to define their maintenance responsibilities and those of the tenants in rental agreements.

By far the primary indicator of the performance of LAs is the condition of the dwellings. After all, the construction of a house is legitimated when adequate maintenance of its condition continues (van Wyk, 2006). Unfortunately, the findings of this study confirms those of other authors who have written about public housing in Ghana (UN-HABITAT, 2011; Yankson & Gough, 2014), and other African countries (Tippel et al., 2004, Komu, 2010, Otieno, 2014). For instance, Asabere (2007), states that the rents of public housing in Ghana was inadequate to cover the maintenance, and therefore it was one of the reasons that triggered the sale of the public houses to existing tenants. Also, Tippel et al. (2004), have found that most Sub-Saharan African government-built houses are in poor physical conditions or do not meet the expectations of occupants. The suggestion earlier to change the current policy of rent determination and collection in Ghana may go a long way to make funds available for maintenance. However, as Field and Ofori (1989) have pointed out in the case of Singapore, the commitment of central government and LAs is necessary in this regard.

This paper has combined qualitative and quantitative data to assess the performance of public housing management in Ghana. This technique offers the first step in benchmarking standards. Housing researchers may apply or adapt this approach to assess performance in similar contexts; in doing so, models of performance assessment in housing management may be developed for developing country context.

6. Conclusion

This paper assesses the performance of LAs in the management of public housing in Ghana. This is done to contextualise the problem of poor maintenance and conditions in its public housing sector. The paper collected mainly qualitative and quantitative data through interviews with housing professionals and tenants in the Tamale metropolitan, and Bolgatanga and Kassena-Nankana municipalities. The paper assessed the adequacy, decency and affordability of public housing. It found that there is adequate variety in

house types but limited quantity mainly because there has not been an expansion of the stock. Regarding decency, the paper found that the conditions of housing are poor due mainly to inadequate maintenance by LAs. As a result, tenants are not satisfied with their houses. Furthermore, public housing is affordable as rents averagely account for only about 9% of household incomes. The paper, therefore, concludes that housing management is not achieving the aim of providing adequate, and decent housing to government workers.

Based on the conclusions of this paper, LAs may consider a number of actions to improve performance. First, rent determination and collection should be wholly carried out by LAs to make rents available for maintenance. District assemblies must consider reviewing rents upwards to raise funds for maintenance, and in the long-term expand the housing stock. Finally, there is a need for policy to clearly define the goals of public housing, define performance indicators to measure progress towards achieving these goals, and institute both internal and external monitoring and evaluation mechanisms to track progress towards achieving the goals of public housing.

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