

**Better public housing management in Ghana
An approach to improve maintenance and housing quality**

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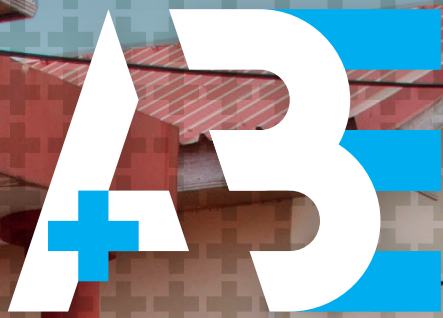
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Better public housing management in Ghana

An approach to improve maintenance and housing quality

Samson Aziabah

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Better public housing management in Ghana

An approach to improve maintenance and housing quality

Dissertation

for the purpose of obtaining the degree of doctor
at Delft University of Technology
by the authority of the Rector Magnificus, prof.dr.ir. T.H.J.J. van der Hagen,
Chair of the Board for Doctorates
to be defended publicly on
Thursday, 24 May 2018 at 10:00 o'clock

by

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Preface

This PhD research was motivated by two conditions. First, the author has lived in public housing with his family for over two decades and has had first-hand experience of the frustration and despair of tenants at deteriorating conditions in rented public housing. They seem to be rendered helpless by the inaction of the landlords and local authorities/municipalities and the perpetual lip-service attention given by politicians to improving the conditions. Second, being a lecturer in the department of Real Estate and Land Management (RELM) of the University for Development Studies (UDS), Tamale, Wa campus, Ghana, the author found himself reflecting on the question of how to apply his knowledge and privileged position to a problem he is so familiar with and very concerned about. These two circumstances motivated the author to undertake this PhD research, which focuses on how to cause a change and bring about maintenance in public housing. It is hoped that this can stimulate maintenance in the wider society and impact on quality of life. The author also has been motivated by the philosophy of research at Delft University of Technology (TUDelft), which focuses on problem solving and designing or developing solutions to problems.

This research has sought not only to highlight the problem of lack of maintenance in public housing but also to provoke reflection on the maintenance practices in society in general in Ghana. But more important and specifically, it presents a management approach that may bring about maintenance in public housing. It is hoped that the management approach presented in this book will be applied by local authorities with strong support from national government and tenants.

The idea of carrying out research in this aspect of housing could not have come to life without the support and contributions of several institutions, organisations, and individuals. First, the author would like to thank the Government of Ghana for sponsoring this PhD research through the Ghana Education Trust Fund (GETFund). Second, gratitude is due to the UDS for granting the author leave to undertake this research, to the faculty of Planning and Land Management (FPLM), and especially to the author's colleague staff in the department of RELM who had to take on additional teaching load to free the author to carry out this research.

Furthermore, the author wishes to express profound gratitude to TUDelft, the faculty of Architecture and the Built Environment (ABE), and the department of Management in the Built Environment (MBE) for hosting and offering a congenial and academically stimulating environment to undertake this research. To the supervisory team – Prof. Dr Ir Vincent Gruis and Dr Kees van der Flier of the department of MBE, and Prof. Dr Ir

Marja Elsinga of the department of OTB – the author is eternally grateful for the time, commitment, and constructive guidance provided throughout this PhD research and in producing this book. The author would also like to acknowledge and appreciate the support of his PhD colleagues and colleague staff of the department of MBE and faculty of ABE for the academic, logistical, social, and moral support and encouragement offered throughout his stay.

The author wishes further to express gratitude to Wonen Wateringen housing association in the Netherlands and the staff, in particular Rob Sloof, the maintenance manager for the support during his internship study, and to Roman Way Estate Community Interest Company (RWEIC) and Bloomsbury Estate Management Board (BEMB) tenant management organisations in England for sparing time to answer questions and provide feedback. Thanks are due to Roy Read (TMO Board Chairman), Peter Harrison (TMO Board Secretary), and Maxine Bradbourn (Chief Executive Officer) of BEMB, and Nick Reynolds (Board Secretary), Daphne Francis (Acting TMO Manager), and Phillip O’Sullivan (Estate Supervisor) of RWEIC. The author is thankful to staff of the housing section at the Birmingham City Council, England, and in particular Colin Hanno (Resident Involvement and TMO Manager) for coordinating a visit to Birmingham. The author expresses appreciation and gratitude to the housing officers and staff of the works departments of Wa, Kassena-Nankana, and Bolgatanga municipalities, Tamale metropolis, and all tenants who participated in this research.

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List of Abbreviations

ABBREVIATION	FULL MEANING
BCC	Birmingham City Council
BHC	Bank for Housing and Construction
CAGD	Controller and Accountant General's Department
CFV	Central Fund for Social Housing
DA	District Assembly
DACF	District Assembly Common Fund
DoE	Department of Environment
EAP	Estate Action Programme
ECG	Electricity Company of Ghana
FGBS	First Ghana Building Society
GES	Ghana Education Service
GHS	Ghana Health Service
GPS	Ghana Police Service
GREDA	Ghana Real Estate Developers Association
GSS	Ghana Statistical Service
HAs	Social Housing Associations
HFC	Home Finance Company
KPIs	Key Performance Indicators
LAs	Local authorities
LCHC	Low Cost Housing Committee
LSVT	Large-Scale Voluntary Transfer
MA	Metropolitan/Municipal Assembly
MCD	Municipal Coordinating Director
MCE	Municipal chief executive
MLGRD	Ministry of Local Government and Rural Development
MMA	Modular Management Agreement
MWH	Ministry of Works and Housing
NADMO	National Disaster Management Organisation
NFTMOs	National Federation of Tenant Management Organisations
NHC	National Housing Corporation
NPP	New Patriotic Party Government
PEP	Priority Estates Project
RWECIC	Roman Way Estate Community Interest Company

>>>

ABBREVIATION	FULL MEANING
SGEI	Services of General Economic Interest
non-SGEI	Non-Services of General Economic Interest
SHC	State Housing Corporation
SSNIT	Social Security and National Insurance Trust
TDC	Tema Development Corporation
TMO	Tenant Management Organisation
TPAS	Tenant Participation and Advisory Services
UN-HABITAT	United Nations Human Settlement Fund
VRA	Volta River Authority
WSW	Guarantee Fund for social housing

Summary

Adequate housing and shelter have been recognised by the United Nations (UN) as a human right. All signatory countries to the Universal Declaration on Human Rights are enjoined to take steps to provide decent and adequate housing to their people. To this end, the UN has led and advocated various policy initiatives aimed at addressing housing challenges globally. In the 1950s, it advocated direct housing production by member states. Since the 1970s, it has advocated the enablement approach, encouraging governments to create the enabling environment for the private sector to provide housing. Ghana's housing policy has changed largely in line with global trends. In the 1950s, the State Housing Corporation (SHC) and the Tema Development Corporation (TDC) were established to lead governmental direct housing provision. However, in the late 1970s and 1980s, when national housing policy shifted towards the enablement approach, most (more than 90%) of public housing was sold to sitting tenants and institutions, and the TDC and SHC were reconstituted into private companies owned by the government. The remainder of the public houses were transferred to local authorities (LAs) to manage. The United Nations has emphasised not only housing production but also maintenance as a sustainable way of meeting the goal of decent and adequate housing. From this point of view, it is possible to reflect on that aspect of public housing managed by local authorities in Ghana. Several researches and commentaries about Ghana's public housing have highlighted the poor and deteriorating quality, largely due to lack of maintenance. They make reference to leaking roofs, rotten ceilings, cracked walls, faded paint, and dysfunctional electrical and plumbing systems, among other problems in public housing. However, not much research has focused on how to address the problem of lack of maintenance. It is within this context that this PhD research has sought to extend the discussion and contribute practical steps to address the problem of lack of maintenance in public housing.

Therefore, the aim of this PhD research was to propose an approach to public housing management (HM) by LAs that may bring about maintenance and lead to better housing quality in Ghana. To do that, four research questions were addressed. (1) How is housing management by LAs organised, and how have challenges therein affected the quality of public housing? (2) What factors can be distinguished to describe the organisation of and assess performance in HM? (3) What lessons can be learned from the organisation and practice of HM in other contexts? and (4) How can the lessons learned from other contexts be applied to housing by local authorities in order to bring about maintenance that may lead to improvement in public housing quality in Ghana? A pragmatic approach was adopted for this research, within which case studies, lesson drawing, and transferability strategies were applied.

The methods of data collection and analyses were largely qualitative, with minimal application of quantitative techniques.

The research combined the organisational elements of policy/strategy, legal framework, organisational structure, financial resources, human resources, culture, and housing quality; the categorisation of HM activities into technical, social, and financial; and external context factors, which may include regulatory and policy environment and cultural factors that affect HM, into a framework to analyse the organisation and management of housing. Also, the research found that, in general, performance in HM may be assessed by using indicators such as: quality of maintenance, responses from staff in relation to tenant services, and access to information by tenants, which measure effectiveness; cost of maintenance per dwelling and net rent as measures of efficiency and economy; application procedures, rent levels, and support for tenants as measures of equity; and the level of participation and the frequency and ease of communication with tenants as measures of legitimacy and support for HM. However, the research relied on information about effectiveness – maintenance and repairs, tenant services, and legitimacy and support – tenant participation, to comment on the performance of HM.

The research first sought to understand the challenges of public HM and maintenance by local authorities. It found that, among others, public HM confronts the following key challenges: There is no clearly defined institutional structure for HM. There is no coordination of roles performed by the housing officer of the central administration of the local authority, the works department, and tenants. Also, there is no coordination between local authorities that are responsible for management and the central government agency that collects rents, the Controller and Accountant Generals Department (CAGD). Furthermore, local authorities lack funds necessary for maintenance because rents are largely collected by central government and not transferred to them. Additionally, inadequate numbers of professionals are available to manage and maintain public houses.

Informed by the problems of public HM in Ghana, two models of HM were selected and studied to draw lessons for solving the problems in Ghana. The purpose of the studies was to abstract principles from the organisation and practice of HM by identifying issues that need to be addressed for effective housing management and maintenance. Housing management by housing associations (HAs) in the Netherlands and council housing management by tenant management organisations (TMOs) in England were studied. HAs are independent not-for-profit professional housing associations that provide housing mainly for low- and middle-income households in the Netherlands. Wonen Wateringen (WW) housing association was studied in this model. The main principles abstracted from this model were that regulatory and policy guidance are

in place, mechanisms to monitor and supervise HM are in place, there is financial security for HM, rents are able to cover housing management and maintenance, there are a defined structure and operational procedures and responsibilities, professionals manage housing, and mechanisms for tenants to participate are in place.

TMOs are tenant organisations formed to take on the responsibility of providing some HM services of local councils or HAs in England. Common services that TMOs take on include repairs and maintenance (mainly day-to-day complaints repairs and void maintenance), cleaning, caretaking, tenancy management, estate services, and other non-housing services, such as skills training and finance support services. Roman Way Estate Community Interest Company (RWEIC) and Bloomsbury Estate Management Board (BEMB) in Birmingham, England, were studied in this model. The main principles abstracted from this model include: laws, regulations, and codes in place to guide HM; secure finance for housing management; rents that are able to cover housing services; a defined structure and responsibilities of stakeholders; defined mechanisms for supervision and monitoring; professionals carrying out HM; defined protocols to address repairs and maintenance; defined maintenance responsibilities of tenants and managers; and mechanisms to involve tenants.

These principles were then applied as guides to formulate solutions that address the challenges identified in Ghana and presented as a preliminary HM approach. The preliminary approach was further developed through an iterative validation and review process with tenants and local-authority housing professionals in Ghana to produce a final HM approach. By proposing this approach to be implemented by LAs so as to bring about maintenance and lead to improvement in public housing quality, the goal of the research is attained. The HM approach highlights and recommends a defined structure to manage public houses. The actors in the structure include the district assembly, the coordinating director, the housing unit, the works department, and tenants, whose roles, responsibilities, and relationships are clearly defined. Further, the structure outlines a defined protocol for addressing repairs and maintenance, which includes a mechanism to receive and promptly respond to repair requests from tenants. Another key recommendation of the approach is for local authorities to take full responsibility for rents determination and collection, in order to ensure reliable and secure finance for HM. Rents should be determined by reference to house properties and condition, and rents should be collected through direct bank debit into a rent account of the district. Mechanisms such as planning, budgeting, and submission of annual accounts of receipts and expenditure are suggested to ensure that rents are spent on maintenance and adequately accounted for. Furthermore, the approach recommends active tenant participation in management through mechanisms such as regular meetings or tenant representatives. In addition, LA communication with tenants should be enhanced by creating opportunities for tenants to make contact and present concerns. For instance,

it should be possible for tenants to walk in, write, or call the office responsible for managing the houses and get a response. It also recommends that local authorities use professionals to manage the houses. Where possible – for example, considering the stock size and financial situation – LAs should either recruit or train already employed staff to take full responsibility for the management, in order to give adequate attention to the task of housing management and maintenance. Finally, the research found that lack of commitment on the part of public officers and LAs has led to mistrust and lack of cooperation from tenants. Therefore, it recommends and emphasises the importance of commitment on the part of local authorities, tenants, and national government to the implementation of the HM approach. LAs need to fulfil their part of the approach – for example, by spending rents on maintenance – and tenants also need to carry out their obligations, which include performing tenant maintenance. National government should be committed and grant permission to determine and collect rents to LAs.

The conclusions reached in this research were made under certain limiting conditions. First, it is acknowledged that there could be flaws in the conclusions and principles abstracted from English and Dutch cases because the research may not have obtained a complete view of the models. This potential arises because it was not possible to interview all stakeholders within the limited time of this PhD research. There may have been flaws in the application of the lessons from these cases to a context as different as Ghana. In the respective instances, the research rigorously conducted interviews and checked with interviewees to ensure that the right lessons were learned, and it adopted an iterative process of validation and review to apply the principles to Ghana. Therefore, it is hoped that the impact of these limitations will be mitigated. Also, the research uses the term “validation” merely to refer to comments on the approach made by housing professionals and tenants in the development of the final approach and not as a surrogate for a practical test.

Notwithstanding the limitations of this PhD research, it has contributed to the efforts of other scholars to highlight the societal problem of lack of maintenance in public housing, and it takes the discussion further by presenting an approach to address the problem. This approach has the potential to impact the wider society, if private and other institutional landlords adapt and apply it in their HM. Also, by implementing this approach, LAs may be able to make a positive impact on other public agencies that are faced with lack of maintenance. In addition, it is hoped that the findings of this research may stimulate individuals, public institutions, and society at large to reflect on the attitude toward, commitment to, and responsibility for public property. From a scientific point of view, it may be said that this PhD research has sought to expand the utility of the analytical framework developed and applied in a Western context (see Gruis, Tsenkova, & Nieboer, 2009) by applying it to the context of a developing country.

It also builds on knowledge of lesson drawing and the transferability of programmes (see Rose, 2001) from one context to another. The thesis recommends applying the HM approach in a participatory research with local authorities in Ghana. Also, further research may be conducted into the phenomena of the commitment and attitudes of people, especially public officers, with a view to bringing about change. Furthermore, researchers may use the approach to lesson drawing and transferability applied in this research in similar researches to advance the development of process steps for effective lesson drawing and transferability from one context to another.

Samenvatting

Adequate huisvesting en onderdak is door de Verenigde Naties (VN) erkend als één van de rechten van de mens. Alle leden van de Verenigde Naties hebben zich gebonden aan de Universele Verklaring van de Rechten van de Mens en zich daarmee verplicht om stappen te nemen voor het bieden van fatsoenlijke en adequate huisvesting aan hun inwoners. De VN heeft daarom diverse beleidsinitiatieven geleid en bepleit die gericht waren op het wereldwijd adresseren van huisvestingsopgaven. In de jaren '50 bepleitte de VN directe productie van huisvestingsmogelijkheden door haar leden. Sinds de jaren '70 bepleit de VN een benadering die overheden aanmoedigt om voorwaarden te scheppen waaronder de private sector in de benodigde huisvesting kan voorzien. Het huisvestingsbeleid van Ghana is grotendeels in lijn met deze globale trends veranderd. In de jaren '50 werden de State Housing Corporation (SHC) en de Tema Development Corporation (TDC) opgericht om de directe productie van huisvesting door de nationale overheid in banen te leiden. Dit veranderde in de late jaren '70 en vroege jaren '80 toen het nationale huisvestingsbeleid zich op het scheppen van voorwaarden voor de private sector richtte. Het merendeel (meer dan 90 procent) van de sociale huurwoningen werd verkocht aan de toenmalige huurders en instituties. De TDC en SHC werden omgevormd tot private organisaties in eigendom van de nationale overheid. De overgebleven sociale huurwoningen werden overgedragen aan lokale autoriteiten om te beheren. De Verenigde Naties heeft echter niet alleen de productie van huisvesting benadrukt, maar ook het beheer ervan als een duurzame manier om het doel van adequate huisvesting en onderdak te bereiken. Vanuit dit perspectief kan gereflecteerd worden op het beheer van sociale huurwoningen door lokale overheden in Ghana. Uit een aantal onderzoeken naar Ghana's sociale huurwoningen is gebleken dat de slechte en afnemende kwaliteit van de woningen grotendeels te wijten is aan een gebrek aan onderhoud. De onderzoeken noemen als gebreken in sociale huurwoningen onder andere lekkende daken, vergane plafonds, gescheurde muren en verbleekt verfwerk, disfunctionele elektrische en sanitaire voorzieningen. Ondanks deze bevindingen heeft weinig onderzoek zich gericht op de vraag hoe dit probleem van een tekort aan onderhoud te adresseren. Dit PhD-onderzoek wil dat probleem uitdiepen en praktische voorstellen doen om bij te dragen aan het oplossen van het probleem van gebrek aan onderhoud in sociale huurwoningen.

Het doel van dit onderzoek is een benadering van woningbeheer door lokale overheden voor te stellen dat kan leiden tot de duurzame realisatie van onderhoudswerkzaamheden en zo tot een betere kwaliteit van woningen in Ghana. Om tot dit voorstel te komen zijn vier onderzoeksvragen beantwoord. (1) Hoe is het woningbeheer door lokale autoriteiten georganiseerd en hoe hebben de uitdagingen

daarin de kwaliteit van sociale woningen beïnvloed? (2) Welke factoren kunnen onderscheiden worden om de organisatie te beschrijven en/of de prestaties in woningbeheer te beoordelen? (3) Welke lessen kunnen geleerd worden van de organisatie en praktijk van woningbeheer in andere contexten? En (4) hoe kunnen de geleerde lessen uit andere contexten worden toegepast op woningbeheer door lokale overheden om onderhoud teweeg te brengen dat leidt tot verbetering in de kwaliteit van sociale huurwoningen in Ghana? In dit onderzoek is gekozen voor een pragmatische benadering waarin case studies, het trekken van lessen en overdrachtsstrategieën zijn toegepast. De methoden van dataverzameling en -analyse zijn grotendeels kwalitatief met minimale toepassing van kwantitatieve methoden.

In het onderzoek zijn voor de analyse van de organisatie en het management van woningbeheer de volgende elementen samengebracht: de organisatie-elementen beleid/strategie, wettelijk kader, organisatiestructuur, financiële middelen, human resources, cultuur en woningbouwkwaliteit; de indeling van woningbeheeractiviteiten in technisch, sociaal en financieel opzicht; en de externe contextuele factoren zoals regelgevende en culturele factoren. De prestaties op het gebied van woningbeheer kunnen geanalyseerd worden aan de hand van vier hoofdcriteria: effectiviteit, economie, billijkheid en legitimiteit en ondersteuning. Belangrijke indicatoren voor het meten van effectiviteit zijn de kwaliteit van onderhoud, (re)acties van medewerkers in relatie tot diensten voor huurders en toegang van huurders tot informatie. Indicatoren voor economie zijn: de onderhoudskosten per woning en de netto huur. De indicatoren voor billijkheid zijn de inschrijvingsprocedures, de gerealiseerde huurniveaus en de beschikbaarheid van ondersteuning voor huurders. De indicatoren voor legitimiteit en ondersteuning zijn: het participatieniveau en de frequentie en het gemak waarmee de communicatie met huurders verloopt. Dit onderzoek heeft voor het in kaart brengen van de prestaties van woningbeheer de nadruk gelegd op twee hoofdcriteria, effectiviteit en legitimiteit en ondersteuning. Daarvoor is gekeken naar de factoren kwaliteit van onderhoud en reparaties, dienstverlening door medewerkers en naar huurdersparticipatie.

Het onderzoek was ten eerste gericht op het begrijpen van de uitdagingen van publiek woningbeheer en onderhoud door lokale autoriteiten in Ghana. Het publiek woningbeheer weet zich geconfronteerd met de vijf majeure uitdagingen. 1) Er is geen helder gedefinieerde institutionele structuur voor woningbeheer. 2) Er is geen coördinatie tussen de rollen die worden uitgevoerd door de huisbaas van de centrale administratie van de lokale autoriteit, de beheer- en onderhoudsafdeling en de huurders. 3) Ook is er geen coördinatie tussen lokale autoriteiten die verantwoordelijk zijn voor het beheer en de centrale overheidsinstantie – de Controller and Accountant Generals Department, CAGD – welke de huurbedragen incasseert. 4) Doordat de huuropbrengsten, die grotendeels door de CAGD worden geïncasseerd, niet aan de

lokale autoriteiten worden overgedragen, ontberen zij de noodzakelijke middelen voor onderhoud. 5) Tenslotte is er een tekort aan gekwalificeerde professionals beschikbaar om sociale woningen te beheren en onderhouden.

Gebaseerd op de uitdagingen voor het publiek woningbeheer in Ghana zijn er twee cases van woningbeheer geselecteerd en bestudeerd om lessen uit te trekken voor Ghana. Het doel van het bestuderen van de cases was om organisatorische en praktische principes te ontdekken via het identificeren van aspecten die bijdragen aan effectief woningbeheer en onderhoud. De bestudeerde cases zijn woningbeheer door woningcorporaties in Nederland en woningbeheer door huurdersorganisaties in Engeland. In Nederland zijn woningcorporaties onafhankelijke, professionele eigenaar-beheerders zonder winst oogmerk die huisvesting bieden voor lage- en middeninkomens. De woningcorporatie Wonen Wateringen is als voorbeeld in deze casus bestudeerd. De principes die afgeleid zijn uit deze casus, zijn dat de zowel regelgevende kaders en beleidskaders geïnstalleerd zijn; dat er een gedefinieerde structuur is en operationele procedures en verantwoordelijken duidelijk zijn; dat professionals verantwoordelijk zijn voor het woningbeheer; en dat er bestaande mechanismen voor huurdersparticipatie zijn.

De Engelse huurdersorganisaties (TMO's tenant management organisations) zijn opgezet en verantwoordelijk voor een deel van het woningbeheer in plaats van lokale autoriteiten of woningcorporaties. Diensten die met regelmaat door huurdersorganisaties op zich genomen worden, zijn: herstelwerkzaamheden en met name klachtenonderhoud, leegstandsbeheer, schoonmaak, de inzet van een huismeester, klantbeheer en andere diensten zoals trainingen en financiële ondersteunende diensten. Roman Way Estate Community Interest Company en Bloomsbury Estate Management Board in Birmingham zijn als voorbeelden van de casus van huurdersorganisaties bestudeerd. De principes die afgeleid zijn uit deze casus zijn dat wet- en regelgeving en normen, richtlijnen geven aan het woningbeheer; dat er voldoende financiële middelen voor woningbeheer zijn; dat de huurinkomsten kostendekkend zijn voor de aangeboden diensten; dat er een gedefinieerde structuur en duidelijke verantwoordelijkheid voor de stakeholders is; dat er een gedefinieerd mechanisme van toezicht en monitoring is; dat professionals verantwoordelijk zijn voor het woningbeheer en dat er gedefinieerde protocollen zijn voor de uitvoering van herstelwerkzaamheden en onderhoud. Ook de verantwoordelijkheden voor huurders en verhuurders voor onderhoud zijn gedefinieerd en er zijn bestaande mechanismen voor huurdersparticipatie.

De gevonden principes uit de bestudeerde voorbeelden zijn gepresenteerd als voorlopige benadering en handreiking bij het formuleren van oplossingen voor de uitdagingen in het woningbeheer in Ghana. Deze voorlopige benadering is verder

ontwikkeld door een iteratieve validatie en een reviewproces met huurders en professionals van lokale autoriteiten in Ghana om tot een definitieve benadering voor woningbeheer te komen. . De voorgestelde benadering van het woningbeheer benadrukt en adviseert een gedefinieerde structuur om sociale woningen te beheren. De actoren in deze voorgestelde structuur zijn de districtsbijeenkomst, de coördinerende directeur, de woningbouwafdeling, de onderhoudsafdeling en de huurders. Voor elke actor zijn de rollen, verantwoordelijkheden en relaties helder gedefinieerd. In de structuur is een protocol opgenomen voor het uitvoeren van reparaties en onderhoud. De systemen waarmee het aanvragen en snel afhandelen van reparatieverzoeken van huurders gedaan kan worden zijn hierbij inbegrepen. Een belangrijke aanbeveling is dat de lokale autoriteiten de volle verantwoordelijkheid dragen voor het vaststellen en innen van de huren. Hiermee is het mogelijk om betrouwbare en stabiele financiën voor woningbeheer te verzekeren. De huren zouden vastgesteld moeten worden op basis van de eigenschappen en de conditie van de woning en geïnd moeten worden door directe bankdeposito's op een huurrekening van het district. Het is ook aan te bevelen formats voor planning, kostenraming en de rapportage in de vorm van jaarverslagen (van inkomsten en uitgaven) te hanteren om transparant en eenduidig te verantwoorden dat huurinkomsten worden uitgegeven aan onderhoud van woningen. Actieve participatie van huurders in het woningbeheer door middel van reguliere vergaderingen of huurdervertegenwoordiging is aan te bevelen om de communicatie tussen lokale autoriteiten en huurders te bevorderen en de mogelijkheid te creëren voor huurders om makkelijk in contact te komen en hun eventuele zorgen te uiten. Het zou voor huurders mogelijk moeten zijn om bij de vestiging van de woningbeheerder binnen te kunnen lopen, ze te schrijven of te bellen, maar vooral ook om beantwoord te worden indien gevraagd. De medewerkers moeten adequate aandacht geven aan hun taken als woningbeheerder en daarvoor ook hun verantwoordelijkheid nemen. Om dat te bereiken zouden lokale autoriteiten nieuwe medewerkers moeten rekruteren of haar huidige staf opleiden, natuurlijk binnen de beperkingen van omvang van de vastgoedvoorraad en de financiële mogelijkheden. Tenslotte heeft een gebrek aan inzet van ambtenaren en lokale autoriteiten geleid tot wantrouwen en een gebrek aan samenwerking met huurders. Het onderzoek benadrukt daarom het belang van de inzet van zowel de lokale autoriteiten, huurders en de nationale overheid bij de implementatie van de benadering van woningbeheer. Ieder moet haar deel invullen: lokale autoriteiten moeten de huurinkomsten aan woningonderhoud te besteden; huurders moeten hun verplichtingen zoals huurderonderhoud nakomen; en de nationale overheid moet geïmmiteerd zijn en de lokale autoriteiten mandateren om huren vast te stellen en te innen.

De conclusies uit dit onderzoek kennen een aantal beperkingen. Ten eerste wordt erkend dat de conclusies en de principes ontleend aan de Nederlandse en Engelse cases wellicht te beperkt zijn: de modellen zijn mogelijk incompleet. Het was in de

gelimiteerde tijd van dit onderzoek niet mogelijk om alle stakeholders uit beide cases te interviewen. Daardoor zijn mogelijk onderdelen onderbelicht gebleven. Ten tweede is de vertaling van de lessen uit de cases naar de context zoals in Ghana wellicht onvolledig. De lessen zijn middels een iteratief proces van interviewen van en reviewen door professionals en bewoners gevalideerd. De hoop is dat dankzij dit grondige proces de beperkingen geminimaliseerd zijn en de lessen als principes toe te passen zijn in Ghana. Het gebruik van de term 'validatie' in dit onderzoek is niet bedoeld als praktische toets maar slechts als het herhaald vragen van commentaar op de voorgestelde en bijgetelde principes voor woningbeheer.

Ondanks haar beperkingen draagt dit onderzoek bij aan de pogingen van andere academici om het maatschappelijke probleem van een gebrek aan onderhoud in sociale woningen te belichten. Het brengt de discussie verder door een benadering te presenteren die een oplossing voor het probleem adresseert. Deze benadering heeft de potentie om de maatschappij te beïnvloeden wanneer private partijen en andere eigenaren zich aanpassen en de benadering toepassen in hun woningbeheer. Door de implementatie van de benadering door lokale overheden kan ook beïnvloeding van andere publieke instanties die met vergelijkbare problemen te maken hebben optreden. De hoop is dat de bevindingen uit dit onderzoek individuen, publieke organisaties en de maatschappij stimuleren om te reflecteren op hun houding, hun inzet en hun verantwoordelijkheid voor het publiek eigendom. De wetenschappelijke bijdrage van dit onderzoek is de vertaling van het analytische kader dat in de westerse context is ontwikkeld en toegepast (zie: Gruis, Tsenkova en Nieboer, 2009), naar de context van een ontwikkelingsland. Ook draagt het bij aan de kennis van overdraagbaarheid van programma's en het trekken van lessen (zie: Rose, 2001) van een bepaalde context naar een andere context. De voorgestelde benadering van woningbeheer moet nu samen met de lokale autoriteiten in Ghana in een participatieonderzoek geïmplementeerd en gemonitord worden. Aanvullend onderzoek naar de inzet en de houding van burgers en ambtenaren in de context van veranderingstrajecten is nodig ter ondersteuning van verdere implementatie van de benadering. De benadering van het trekken van lessen en overdraagbaar maken van de ene naar de andere context zoals in dit onderzoek gebruikt, kunnen door onderzoekers met vergelijkbare vraagstukken toegepast worden.

1 Introduction

§ 1.1 Background and motivation

The housing sector is important in every economy. Adequate housing promotes social stability, while a vibrant housing sector promotes economic growth through job creation and growth of the productive sector (Bank of Ghana, June, 2007; Harris & Arku, 2007; Tibaijuka, 2009). For these reasons, governments of both developed and developing countries may intervene directly or indirectly in the housing sector. In Ghana, state intervention in the housing sector dates back to the early period of independence. In fact, housing policy development in Ghana has shifted from state-dominated provision and management (public housing provision) to a liberalised system led by the private sector. In the colonial era, houses were constructed for colonial civil servants to keep them away from locals for fear of contracting deadly diseases, such as malaria (Boamah, 2010; Yankson & Gough, 2014). The colonial government again intervened to improve housing conditions after a rat plague in Kumasi in 1924, which led to the building of housing schemes such as the New Zongo estates, and after an earthquake in Accra in 1939, following which the James town and Labadi schemes were introduced (Tipple & Korboe, 1998). Also, after World War II, housing was constructed in the late 1940s and early 1950s to house veterans. This was also intended to reduce the acute shortage of housing and high rents that had led to nationalist rioting in Accra in 1945 (Arku, 2006). When Ghana attained the status of a republic in 1951, more conscious efforts were made to provide housing. The social welfare and housing department that was established supervised the completion of seven subsidised housing schemes in the urban centres of Accra, Kumasi, and Takoradi.

After independence in 1957, the government perceived adequate housing as a right (Tipple & Korboe, 1998). To this end, it adopted measures to influence demand and supply such as subsidies for renting and purchasing government-built housing and subsidised interest rates for borrowers from housing institutions. These measures were normally contained in development plans, such as the five-year (1959-64) development plan and the seven-year (1964-70) development plan. The Tema Development Corporation (TDC), established in 1952, and the State Housing Corporation (SHC), established in 1955, constructed and managed public housing that

was provided mainly for government employees. Other quasi-government agencies, including Electricity Company of Ghana (ECG), Social Security and National Insurance Trust (SSNIT), the Volta River Authority (VRA), the Low Cost Housing Committee (LCHC), the Bank for Housing and Construction (BHC), and the First Ghana Building Society (FGBS), supported housing construction or directly constructed housing that they rented at subsidised rates to employees.

In line with global economic reforms and changes in the direction of general housing policy in the 1970s and 1980s, the housing sector in Ghana was liberalised. Among other reasons, liberalisation was considered a more effective method of housing provision. More important, the programme was driven by the view that liberalisation has wider macroeconomic benefits. Furthermore, it was argued that government alone could not provide housing for the population, as earlier thought, due to lack of funds. Also, it became increasingly difficult for the government to maintain and develop public housing in the face of low rents and poor rent recoveries (Arku, 2006). Consequently, the government started to shift away from direct housing provision and to focus policy on promoting the private sector. To this end, several initiatives were introduced, including deregulation of the land, housing, and building materials markets; the establishment of the Home Finance Company (HFC) to provide housing finance; the promotion of rental housing; and tax relief on land transactions (Arku, 2009; Tipple & Korboe, 1998). These measures led to a significant increase in the number of real estate developers (Tibaijuka, 2009) and the eventual formation of the Ghana Real Estate Developers Association (GREDA), the umbrella body of private real estate developers in Ghana. As a consequence of liberalisation, most public houses were sold to sitting tenants and public institutions. The UN-HABITAT (2011) estimates that about 90% of the public housing stock was sold. Further, the two main public housing institutions, TDC and SHC, were restructured into limited liability companies owned by the government (Teye, Teye, & Asiedu, 2013).

§ 1.2 Public rental housing in Ghana

In Ghana, the term “public housing” refers to housing provided by the state, mainly on rental basis, at below-market rates. Even though the policy rhetoric has been that public housing is for the poor, actual programmes have tended to serve the low-income working class; that is, government employees working in the civil and public service (Arku, 2006). The “low income” denotation may have been used because the houses are provided as a package by the employer (government) to mitigate the

living conditions of civil servants who are said to earn low wages. The State Housing Corporation and Tema Development Corporation provided public housing under social welfare principles. The TDC concentrated on providing housing for workers in the industrial town of Tema, while the SHC provided housing in the rest of the country (see figure 1.1). In addition, other housing programmes were implemented through other agencies. For example, the National Redemption Council military government constructed housing in many parts of the country under the Low Cost Housing Programme (LCHP) over the period 1972-78. A little more than 6,000 houses out of a targeted 23,000 were constructed. The Social Security and National Insurance Trust built a total of 7,000 dwellings between 1988 and 2000 (UN-HABITAT, 2011). In 2005, the erstwhile New Patriotic Party (NPP) government initiated an affordable housing programme to add a planned 100,000 units to the housing stock (Bank of Ghana, June, 2007).

Today, the SHC has completely withdrawn from public housing provision and management and sold out its houses, and the TDC is gradually withdrawing. The TDC is now into the sale of serviced residential plots and industrial lands and the management of commercial properties. Interviews with officials¹ of these two institutions reveal similar reasons for withdrawing from rental housing provision. Key among them are low rent levels that make it difficult to manage and maintain the units and government interference with operations, especially where tenants had to be evicted for non-payment of rents.

§ 1.2.1 Nature, significance, and current state of public housing

The public rental housing sector makes up about 3.9% of the total housing stock (GSS, 2008), down from 4.1% in 2000 (GSS, 2000), and 1.9% of the total rental stock (GSS, 2013). It consists of that part of the public housing stock that was not sold out but transferred to local authorities (LAs) to own and manage, along with housing provided by quasi-public institutions, such as the SSNIT and the VRA, that provide housing for their employees. Notwithstanding the reduction in the size of public housing, it still is significant for various reasons. It serves as an incentive to attract government employees to parts of the country where they would otherwise be reluctant to go for want of accommodation. For example, the author's family

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Interviews: TDC, estate officer (11/12/2014); SHC, zonal director, Northern zone (23/02/2015).

relocated between municipalities thrice in two decades because of the transfer of his father, a public servant. On each occasion, he had to shuttle between his previous and new municipalities until he obtained government housing to relocate the family. Furthermore, personal interaction with tenants and professionals indicate that public housing has the tendency to encourage commitment from beneficiary employees, and it may lead to increased productivity in the public sector. In addition, it can impact the larger housing market by freeing up houses in other parts of the housing ladder. This thesis focuses on the category of public housing that is owned and managed by LAs.



FIGURE 1.1 Map of Ghana showing TDC and SHC housing

Source: Adapted from www.mapsofworld.com

§ 1.2.2 Local authority housing

The term “local authority housing” refers to public housing that is provided and managed by local district or municipal authorities. It constitutes most of the remainder of the stock after the mass sell-off by the two main public housing institutions. Public housing estates are found in many LAs/municipalities (few in relatively newer municipalities) across the country and are usually located on prime lands. The number of housing units in an estate may range from 50 to 100 or more, and the total stock in a district can vary between 100 and 500 or more units. The house types include single- or two-bedroom detached or semi-detached houses, terraced houses, two-or-more-bedroom multi-storey apartments, and detached bungalows. For example, in the Kassena-Nankana municipality, public housing estates are located in Nogsenia, Saboro, and Balobia. In Wa, they are in Dobile, Dukpong, and Kabanye. 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 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 spite of the responsibility of LAs to manage public houses, there have been concerns about the maintenance and quality of the public housing stock.

§ 1.3 Problem statement

§ 1.3.1 Quality of public housing

The physical quality or conditions of housing may be discussed from the viewpoint of quality of construction as well as the level of repair and maintenance. The Ghana Statistical Service (GSS) reports that about six out of every 10 households in urban

Ghana live in dwellings made of cement and concrete (GSS, 2000); see also (Konadu-Agyemang, 2001). The report further states that cement is the most common and widely used construction material, accounting for about 80% of house construction (see also GSS, 2008; Yakubu, Akaateba, & Akanbang, 2014). Given that cement is the most durable house construction material (UN-HABITAT, 2011), notwithstanding the other components of dwellings, it suffices to say that quality in terms of construction is good. The maintenance quality, however, shows a completely different picture. The Ghana housing profile reports that most houses in urban Ghana are poorly maintained, even though they are well located (UN-HABITAT, 2011). Kwadwo Konadu-Agyemang (2001) also reports that “the poor structural quality of some houses in Accra is not due to the use of poor construction materials, but rather due to lack of maintenance” (p. 24).

The situation is not very different in public housing. Tipple (1999) reports that the public houses were “soundly built with high standards of durability” (p. 29), but lack of maintenance has created the impression of poor-quality construction. Cobbinah (2010) also reports poor condition of bathrooms, walls, floors, and roofs in public housing occupied by nurses and the Ghana Police Service (GPS) staff in Kumasi. Also, Tufuor (2004) states that some public housing has been identified as “troubled and expensive to operate and repair” (p. 2). Therefore, it is necessary to maintain and modernise existing dwellings in order to prolong their lifespan. Unfortunately, unlike new house construction, little attention has been given to property maintenance. According to Tufuor (2004), the poor physical state of most public housing is a result of poor property management, especially cumbersome maintenance processes. She identifies maintenance problems including leaking roofs, dilapidated walls, and peeling wall paint; outdated building registers; poor housing allocation systems; lack of tenancy agreements; and poor tenant-landlord relationships (see also Benson, 2014; figure 1.1). In particular, Tufuor (2004) finds that municipal public rental dwellings are faced with a huge maintenance backlog and high rate of deterioration. She concludes that there is urgent need for reforms in the organisation of management to improve maintenance.



FIGURE 1.2 Rotten fascia boards, leaking roofs, and faded paint of some public houses.

§ 1.3.2 Local authority housing management (HM)

Several scholars (e.g. Godwin Arku, 2006; Asabere, 2007; Asiedu & Arku, 2009; Obeng-Odoom, 2011; Tipple, 1999; UN-HABITAT, 2011) have cited weak management, among other factors, as accounting for poor maintenance and quality of public housing. For instance, Obeng-Odoom and Amedzro (2011) identify factors such as poor maintenance attitude, lack of estate management expertise, low rents, and unwillingness to pay rents as factors contributing to poor conditions in public housing. According to Tufuor (2004), poor maintenance in public housing is a result of poor management practices, such as lack of tenancy agreements, poor tenant-landlord relations, and poor allocation systems.

An exploratory study (reported in Section 2.7) found problems with the organisation of housing management by LAs. The roles of actors are not clearly defined or well coordinated. There is also a lack of finance for maintenance, largely because rents deducted directly from tenants' salaries by the Controller and Accountant General's Department (CAGD) are not, in turn, transferred to LAs to be used to maintain the houses.

Drawing from evidence in literature and the exploratory study, the problem of public housing managed by LAs in Ghana can be stated as non-maintenance and consequently poor housing quality as a result of lack of finance, inadequate skills, and poor organisation of management by LAs. Therefore, it would be necessary to reorganise HM to bring about housing maintenance and lead to improvement in housing quality.

While there is a bulk of literature addressing the quality problem in developing countries (e.g.s. Fiadzo, Houston, & Godwin, 2001; Huang & Du, 2015; Ibero & Aduwo, 2013; Yakubu et al., 2014), there is no adequate knowledge about the organisation of public HM that has produced satisfactory maintenance outcomes in contexts similar to Ghana to learn from. Using Singapore as a case study, Quah (1992) presents a general plan of action for maintaining and modernising housing stock in developing countries. The plan includes creating awareness to maintain, encouraging tenant involvement, developing managerial methods to procure works, and obtaining feedback from occupants. However, it does not discuss how to combine these requirements into an operational instrument to produce an effective management system that will lead to improvement in maintenance. Similarly, van Wyk and Crofton (2005) have proposed a model that in broad terms outlines principles such as goal, enablers, and outcomes in HM. Komu (2010) reports on the maintenance programme for the National Housing Corporation (NHC) of Tanzania but adds that the programme could not be implemented due to insufficient funds, leading to disrepair of most of the stock.

However, a wealth of knowledge of affordable HM that has produced good maintenance and quality stock exists in other contexts. For example, as part of management, most (71%) of housing associations in the Netherlands prepare maintenance plans that guide them in carrying out maintenance (Straub, 2004) and have produced relatively well-maintained housing. In England, tenant management organisations (TMOs) are reported to chalk up huge successes in maintaining council houses (Newton & Tunstall, 2012). Denmark also has high standards for well-maintained social housing stock compared to other European countries (Kristensen, 2009). In spite of the fact that these examples represent different contexts (global North) of HM, they offer useful lessons for finding solutions to management problems in Ghana. However, the process of drawing lessons from these cases must take account of differences in the contexts of both the lesson and the learning countries – that is, of how to transfer lessons, policies, or programmes learned from one context to another effectively. This PhD thesis aims to contribute to addressing the lack of maintenance in public houses managed by LAs in Ghana, as well as to gaining insight into which lessons can be drawn and transferred from relatively effective maintenance policies from other contexts.

§ 1.4 Purpose statement and research question

According to Patton (1990), “purpose” is the controlling force in research (see also W. John Creswell, 2009). It informs decisions about design, measurement, analysis, and

reporting. The purpose of this thesis research is located within the applied research classification described by Patton (1990). Applied researchers try to understand and deal with a problem. For instance, is it possible to introduce sustainable financing measures, such as collecting rents locally, to address the absence of funds for maintenance? Is it possible to transfer management responsibility to tenants? Or is it possible to adopt a participative approach that involves more active roles for tenants in management? At this point, it is not known what approach is most suitable for HM by LAs that may bring about maintenance of public housing in Ghana. Therefore, the purpose of this research is:

To propose an approach to housing management by LAs that may bring about maintenance and lead to better public housing quality in Ghana.

Here, HM refers to the structures and processes that allow for the mobilisation of needed resources to execute HM functions effectively and efficiently, including maintenance and repairs. Housing maintenance refers to the actions that are carried out to maintain, restore, or improve the utility of and quality of buildings. To reach the goal of the research, the following question was answered.

§ 1.4.1 Main research question

In order to achieve the goals of the research, the following question is addressed:

In what way can HM by LAs be organised so as to bring about maintenance and lead to better public housing quality in Ghana?

This main research question is reduced to four areas of inquiry: problems or challenges of the current organisation of local authority management, theoretical knowledge that provides guidance for proceeding to answer the question, lessons from other contexts that offer knowledge suggesting solutions to the problems, and solutions that address the problems of HM in order to lead to maintenance.

In line with the areas of inquiry, the research is divided into four parts. The background introduces the research and describes the problems and the context. The methodological approach and literature that are applied in this research are described in the theoretical part. The third part, concerning lesson drawing, describes studies of HM in other contexts to gain knowledge for addressing HM challenges. Part four describes the application of practical lessons learned and theory in transferability to

develop a set of solutions that is presented in an HM approach for Ghana. The following specific questions help the research to answer the main question systematically:

1 How is housing management and maintenance by LAs organised, and how have challenges identified therein affected public housing quality in Ghana?

This question introduces and describes public housing development and management in Ghana. It then describes and analyses the current organisation of management and maintenance by LAs and identifies challenges that have affected the performance of maintenance and, consequently, public housing quality. The challenges identified then form the basis for selecting and studying other models of housing management to gain knowledge for suggesting solutions.

2 What factors can be distinguished to describe and analyse the organisation of and assess performance in HM?

This question aims to develop a framework for analysing and assessing performance in HM. It concerns the scope, organisation, activities, and national context factors for HM. It relates organisational elements, including legal framework, policy, finance, structure, and human resources; organisational culture in the 7S-based framework developed by Gruis et al. (2009); the categorisation of HM activities into technical, social, and finance (Boelhouwer, 1999; Priemus, Dieleman, & Clapham, 1999); and national context factors in a framework that is used to describe and analyse HM. The analysis enables the research to identify both weaknesses and effective ways to organise HM and maintenance, as well as context factors that enable or inhibit HM. In addition, the question concerns how to measure performance in housing management. It involves key criteria for performance assessment in HM, including effectiveness, efficiency, equity, and legitimacy/support, along with their related indicators.

3 What lessons can be learned from the organisation and practice of HM in other contexts?

This question investigates the organisation and practice of HM with particular focus on maintenance in two different approaches. These are the professional approach to social HM taken by housing associations in the Netherlands and the tenant-led approach to management of council housing by TMOs in England. The purpose of these studies is to abstract principles by identifying issues from the cases that need to be addressed for

effective organisation of housing management and maintenance. These principles are then applied to guide the development of solutions to HM problems in Ghana.

4 How can the lessons learned from other contexts be applied to HM by LAs to bring about maintenance and improve public housing quality in Ghana?

This question focuses on developing solutions to HM challenges faced by LAs in Ghana. It applies the guiding principles from question 3 to develop a preliminary HM approach, which is then validated through interviews with public housing professionals and tenants in Ghana to produce a final HM approach. Thus, the suggested solutions are presented in an HM approach embedded in local authority governance. Key elements of the approach include reforming financial arrangements, defining a clear structure for housing management that effectively addresses maintenance, and involving tenants in the management process.

§ 1.5 Conceptual and methodological framework

This PhD research adopts a pragmatic approach to social science research. The pragmatic approach has gained prominence since the 1970s because of its usefulness in bridging the gap between the hard line of realism/positivism and constructivism. That is, it draws liberally from quantitative and qualitative assumptions. There is freedom to choose methods, techniques, and procedures suitable for the purpose of the research (Creswell, 2003). The focus in pragmatism is on what knowledge assists in understanding and solving the problem, and not on what methods were applied (Morgan, 2007). Furthermore, the pragmatist is interested in consequences within a defined context (Cherryholmes, 1994). This research is interested in a solution and the feasibility of that solution to improve maintenance in the Ghanaian context.

Context is important in pragmatism. Research takes place in social, political, economic, and other contexts (W. John Creswell, 2003). This research focuses on what solutions bring about desired results – to improve housing maintenance and quality in Ghana (Creswell, 2003; Morgan, 2007; Patton, 1990). Therefore, it relies on the views of actors in HM and maintenance. The consequence of the methodological approach is the application of appropriate strategies of inquiry, such as the case study and design research, and methods of data collection, including interviews, observations, and focus group sessions.

§ 1.5.1 Conceptual scheme

How well an organisation is performing depends on the objectives it sets for itself, which may be identified from mission statements or policy documents (Bouckaert & Van Dooren, 2009). Several factors influence housing quality/conditions. These may include environmental conditions, such as cleanliness of estates (Awotona, 1990); socio-cultural practices and attitudes towards the use of houses (Awotona, 1990; Yakubu et al., 2014); the quality of construction, materials, and finishing (Ukoha & Beamish, 1997; Yakubu et al., 2014); and management and maintenance (Tufuor, 2004; C. Whitehead, 2011). This thesis focuses on management as an element that affects maintenance and, therefore, impacts the quality/condition of public housing in Ghana. The thesis adopts the framework developed by Vincent Gruis et al. (2009) based on the 7S model (Waterman Jr., Peters, & Phillips, 1980) to describe elements of an organisation. The framework identifies seven elements in HM: legislation, policy, structure, finance, human resources, culture, and quality – the outcome of a combination of the others. This ensemble of elements leads to HM activities, including maintenance, and produces (more or less) desired housing quality outcomes.

HM activities include allocations, managing voids, repairs and maintenance, support for tenants, and effective rent collection (Murie & Rowlands, 2006). These activities have been divided into three categories: technical, social, and financial (Boelhouwer, 1999; Priemus et al., 1999; Tsenkova, 2009). *Technical* activities include the monitoring of use, regular checks to assess conditions, and repairs and maintenance. *Social* management activities involve reviewing applications, vetting them against set criteria, allocating dwellings, and dealing with evictions. *Financial* management activities would normally include setting and collecting rents, and, generally, mobilising financial resources to finance management and maintenance. This research is set within the conceptual framework that reorganising HM would bring about housing maintenance by LAs and lead to improvement in quality (see Figure 1.2). To illustrate this, finance is required to carry out repairs and maintenance, but funds have to be mobilised within an organisational framework of effective rent policy, rent collection, and arrears recovery. However, the organisation of HM is influenced by context (e.g., national level) factors such as the legal framework (legislation and regulations, national housing policy, Ghanaian socio-cultural practices), people's attitudes, and the economic situation (e.g., wage levels).

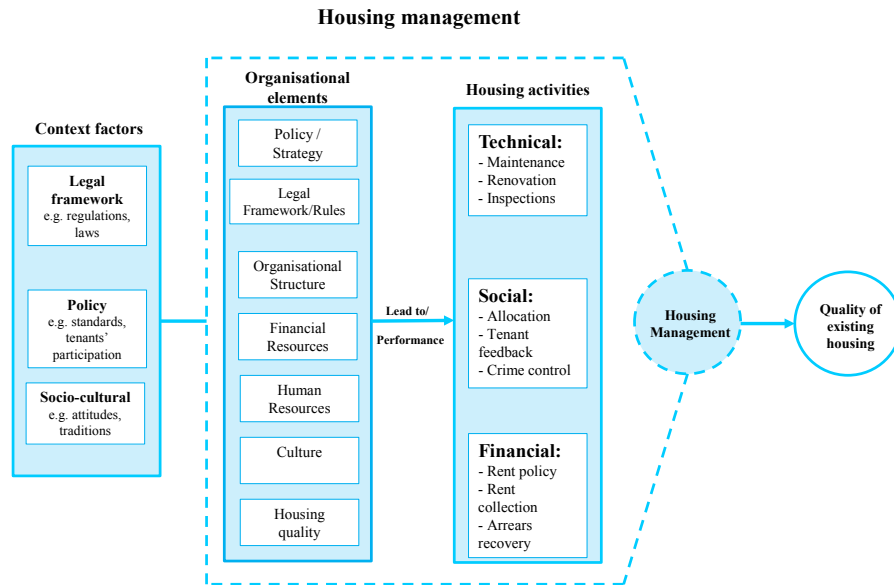


FIGURE 1.3 Conceptual framework of research

§ 1.5.2 Definition of key concepts

Four key concepts that are important to define in the context of this PhD thesis include public housing, housing quality/conditions, housing maintenance, and HM.

Public housing

Many scholars (e.g. Haffner, Hoekstra, Oxley, & Heijden, 2009; Tsenkova, 2009; Tsenkova & Turner, 2004) have used the term “public housing” to refer to social rented housing. However, Sousa and Quarter (2005) distinguish *public housing*, housing owned by the state, from *social housing*, subsidised (non-market) housing provided by organisations other than the state. M. Haffner et al. (2009) also note that social housing is provided by different organisations that are usually supported by government or the state through, for example, subsidising land, state grants, loan guarantees, and subsidised loans. Werna (1999) writes that public housing is housing owned by the government and rented directly to households. The target group is households that cannot afford housing on the market. In this research, which focusses

on Ghana, “public housing” refers to rental housing provided by the state/government, managed by municipal/LAs, and rented to government employees at below-market rates. Therefore, the term “public housing” also refers to the public rental housing, and it is used in both senses in this thesis.

Housing quality/conditions

“Housing quality” is an amalgamated expression comprising several characteristics (Sengupta & Tipple, 2007). There is no widely agreed measure of quality, making it difficult to define. Indicators of housing quality can vary according to context – national or organisational – and according to purpose. It may be said that the concept of housing quality is relative to local norms and conditions. Thus, every country or locality may have its own standards and indicators or elements for measuring housing quality. Sengupta and Tipple (2007) use indicators such as housing consumption, connection to services, location, and site characteristics to measure quality. In their study of housing quality in Lima, Peru, Meng and Hall (2006) define housing quality as the grade or level of acceptability of dwelling units and their associated and immediate residential environment, including the design and functionality of housing structures, building materials used, the amount of internal and external space pertaining to the dwelling, housing utilities, and basic service provision. According to Komu (2010), some writers use the terms “housing quality” and “housing conditions” interchangeably. In this thesis, “housing quality” and “housing conditions” are used interchangeably to describe the physical state of a building in terms of its component elements and the level of maintenance (see Stone & Hartman, 1983).

Housing maintenance

Several authors have defined “housing maintenance” variously. According to Seely, 1976 in Tufuor (2004), maintenance is “work undertaken in order to keep, restore or improve every part of a building, its services and surroundings to a currently accepted standard and to sustain the utility and value of the building”. The British Standards BS 3811:1993 define maintenance as “a combination of actions required to retain an item in, or restore it to an acceptable condition” (Komu, 2010). What is common across definitions is that maintenance involves taking actions with an objective of maintaining, restoring, or improving the existing situation of a property. In this thesis, “housing maintenance” is defined as works carried out on an existing building to improve its physical properties to an acceptable standard that sustains or enhances its utility and quality.

Housing management

Generally, “management” has been defined as the process of planning, organising, directing, and/or controlling activities to accomplish stated objectives of organisations and their members (Anheier, 2005). According to Bruil and Heurkens (2012), management is getting things done with people; it is about decision making and communication within an organisation; it is about matching responsibility with people’s capacity; it is about division and coordination of tasks; it is about learning new things; it deals with continuously changing events. HM builds on management in general but with some specificity in terms of the scope of activities. Because of its specificity, Walker (2000) notes that it is difficult to ascribe a universal definition to the term “management”. However, he defines it as the management of organisations and people to deliver services to customers. According to Priemus et al. (1999), HM is the set of all activities to produce and allocate housing services from the existing social housing stock. Clapham (1992) has defined it as the on-going upkeep of the property and the neighbourhood and the administration of the occupancy of dwellings. This research defines HM to include the mobilisation of resources (including human, finance, and material) and the set of all activities required to maintain and improve the quality of existing housing.

§ 1.5.3 Methodology

Pragmatism arises from actions, situations, and consequences (Creswell, 2009); it is concerned with whether one has made a sensible methods decision, given the purpose of the inquiry, the questions being investigated, and the resources available (Patton, 1990). Pragmatism underpins mixed methods, which is the approach adopted in this research.

The design research approach was adopted for this research. As postulated by Peffers et al (2007), the design process is iterative, proceeding from a problem and concluding with suggestions based on existing knowledge and theory to solve the problem. This thesis proceeds by first coming to an understanding of the public HM problem in Ghana, and then it draws on existing knowledge from theory and practice, through case studies, to proffer solutions to HM challenges in Ghana. In doing so, the research applies the strategy of transferability of policies and programmes from one context to another. A systematic approach is used to describe and analyse models of HM in different contexts and to abstract principles that are then applied to develop an HM approach for Ghana. To enhance its feasibility, an iterative validation approach

involving stakeholders in housing is applied in the development process to produce the final HM approach for LAs in Ghana.

Mainly qualitative and to a limited extent quantitative methods were applied in the research (see Table 1.1). Qualitative methods including literature and document review, interviews, and observation were applied to collect both primary and secondary data. Data were analysed through descriptive inferential and descriptive thematic approaches. The Atlas.ti tool was used to facilitate the analysis of qualitative data.

TABLE 1.1 Application of methods to answer sub-questions

SUB-QUESTION	OBJECTIVES	APPROACH	METHODS	OUTPUTS
How are housing management and maintenance by LAs organised, and how have challenges identified therein affected public housing quality in Ghana? (Chapter 2)	<ul style="list-style-type: none"> - To describe public housing in Ghana - To examine the maintenance and quality of public housing in Ghana - To identify HM challenges in Ghana 	Case study	Document review Interviews	<ul style="list-style-type: none"> - Describe housing in Ghana - Define HM problem in Ghana
What factors can be distinguished to describe and analyse the organisation of and assess performance in HM? (Chapter 4)	<ul style="list-style-type: none"> - To identify forms of public HM - To identify approaches to measure housing performance 	Literature review	Document review	<ul style="list-style-type: none"> - Framework for analysing public HM - Elements to assess performance
What lessons can be learned from the organisation and practice of HM in other contexts? (Chapters 5 & 6)	<ul style="list-style-type: none"> - To abstract principles for effective organisation of HM and maintenance 	Case study Lesson drawing	Document review Interviews Observation	<ul style="list-style-type: none"> - Principles for effective HM
How can the lessons learned from other contexts be applied to HM by LAs to bring about maintenance and improve public housing quality in Ghana? (Chapters 7 & 8)	<ul style="list-style-type: none"> - To design a preliminary approach for management of public housing in Ghana - To validate a preliminary model of public housing in Ghana - To propose a final model for public HM by LAs in Ghana 	Design research Transferability	Interviews Focus groups	<ul style="list-style-type: none"> - Preliminary approach to public HM - Validation report - Context and implementation issues - Final approach for public HM

§ 1.6 Relevance of the research

§ 1.6.1 Societal relevance

This research has shown that the quality of public housing is poor; therefore, by implementing the management approach proposed, LAs can gradually improve conditions in public housing. In so doing, the potential negative effect of current housing conditions on productivity, which has been adequately noted by tenants and housing experts, may be reduced. Well-maintained public housing has the potential to stimulate awareness and maintenance in private housing in the country.

This thesis dares to argue that individual citizens' sense of responsibility to maintain public property is low in Ghana. The HM approach proposed in this thesis emphasises the participation of tenants in public HM and maintenance. A consequence of this approach is that it will lead to tenants' awareness of shared ownership and responsibility for keeping and maintaining not only public housing but public property in general.

In addition to the above, in everyday parlance, the "lack of culture of maintenance" in the public sector is well noted. By maintaining public houses through the use of the approach proposed in this research, LA housing may serve as a good example for and influence on other public institutions to act in a similar way to improve conditions in public property.

§ 1.6.2 Scientific relevance

Various approaches exist for managing public housing; these have been well developed, especially in developed countries that have a long history of affordable housing provision and management – for instance, social HM in the Netherlands (Boelhouwer, 2013; Elsinga & Wassenberg, 2014; Nieboer & Gruis, 2015) and council HM by TMOs in England (Newton & Tunstall, 2012). The principles presented in this research may be applied by other developing countries to arrive at models of housing management that are specific to their context.

The way of carrying out effective and efficient repairs and maintenance remains an area of interest in HM (see for example Sousa & Quarter, 2005; van Mossel & Jansen, 2010). In that regard, TMOs in England have proven to perform well in repairs and maintenance, recording higher tenant satisfaction than most local councils (Murray, 2009). Dutch housing associations have adopted approaches such as long-term performance-based contracts with contractors and have also employed tools such as condition inspections and assessments and the use of computer technology to plan and carry out maintenance effectively and efficiently (Straub, 2002; van Mossel & Straub, 2007). Unfortunately, few approaches for effective maintenance have been developed for most developing countries. Instead, much of the research has highlighted poor management and lack of maintenance (Asabere, 2007; Ibem, 2012; Komu, 2010; Obeng-Odoom, 2011; Oladapo, 2006; Olotuah & Bobadoye, 2009). The approach suggested in this thesis may provide a basis for developing a model of HM tailored to the contexts of countries of the global South.

Furthermore, drawing from Rose (2001), this research has applied lesson drawing and a transferability approach to draw lessons by abstracting principles from HM in different contexts and applying them to address HM challenges in Ghana. In doing so, the research contributes a method for transferability research that can be applied by other researchers.

§ 1.7 Thesis outline

This thesis is divided into four parts (see Figure 1.3): background and problem description, methodological and theoretical part, lesson drawing, and transferability and conclusion. The background consists of an introduction (Chapter 1) and a description of the public housing problem in Ghana, including non-maintenance, management challenges, and poor quality (Chapter 2). The second part consists of a description of methods applied in the research (Chapter 3) and the theoretical framework of the thesis (Chapter 4). The third part, lesson drawing, comprises studies of two cases to gain knowledge and principles for addressing HM problems in Ghana. These are social HM by housing associations in the Netherlands (Chapter 5) and management of council housing by tenant management organisations in England (Chapter 6). Part four consists of the application of the principles in a transferability approach to propose solutions for HM challenges in Ghana in a preliminary HM approach that was validated in Ghana (Chapter 7). Part four goes on to present the

final HM approach developed out of the validation process (Chapter 8). It ends with a conclusion that also reflects on the research process (Chapter 9).

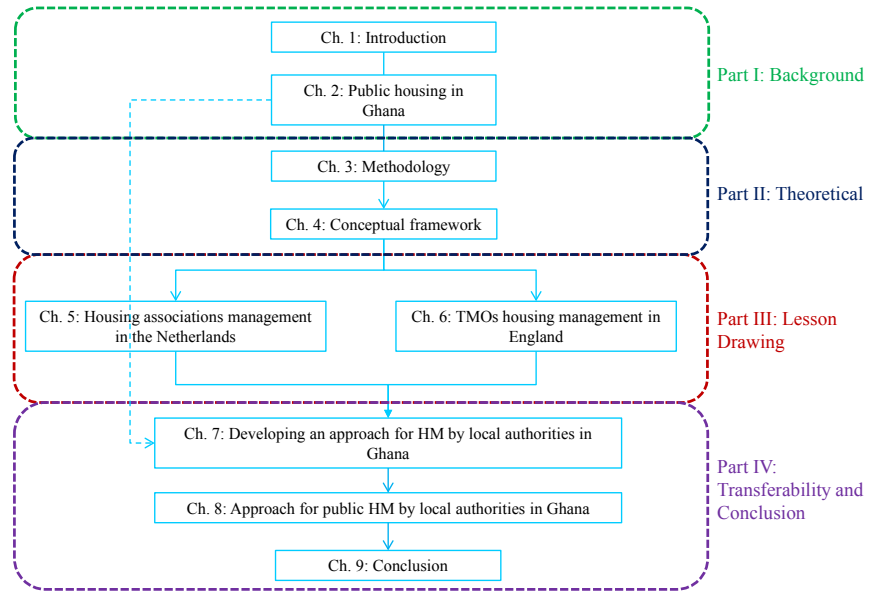


FIGURE 1.4 Parts and chapter outline of the thesis

2 Housing situation in Ghana and public housing challenges

§ 2.1 Introduction

This chapter describes the public housing situation in Ghana, including management, maintenance, and quality. It then describes and identifies challenges with the organisation of housing management and maintenance. It answers the questions: How are housing management and maintenance by LAs organised, and how have challenges identified therein affected public housing quality in Ghana? The chapter is divided into two parts: a descriptive part based on literature and exploratory interviews, and a descriptive analytical part based on empirical data from an exploratory study. The first part (Sections 2.2 through 2.6) describes the general situation for public housing in Ghana. The general housing situation, including the development and impact of housing policy in Ghana, is presented in Section 2.2. Section 2.3 discusses housing need; Section 2.4, housing affordability, and Section 2.5, housing tenure in Ghana. This part ends in Section 2.6 with a discussion of the nature and current situation of public housing in Ghana. The second part, Section 2.7, reports on an exploratory study to describe and analyse the organisation and practice of public housing management by local authorities in Ghana. The chapter concludes in Section 2.8 by outlining key challenges in LA housing management in Ghana.

§ 2.2 General housing situation in Ghana

Housing is an important basic need for every society because it impacts the physical, economic, environmental, and social aspects of society. The housing sector in Ghana has been divided into categories of formal and informal (Arku, 2009; Arku, Luginaah, & Mkandawire, 2012; Tipple & Korboe, 1998). The formal category consists of both public and private developers who have, over the years, focused mainly on middle- to

high-class housing. The informal category consists of self-builders and small-scale enterprises that cater mainly to low-income households (Arku, 2009).

The informal sector has dominated housing development and continues to do so. Pre-independence housing development was largely informal in character. Most house plans and developments were influenced by the communal lifestyle of the people. As a result, compound houses dominated the housing form in the pre-independence era. The majority of house developments, which were owner occupied, were not constructed to any master plan, and, as a result, they usually lack basic services, such as drainage, water, sanitation, and sometimes electricity. Rental housing is a recent feature, mostly found in urban Ghana, and this is because of high rates of migration in search of jobs and better living conditions in urban areas. With increasing migration and consequent housing and general urban problems, the need for policy became apparent.

Housing policy can impact the development of housing by ensuring the availability of basic facilities for congenial living. Furthermore, it can especially impact housing development in instances of a widening supply-and-demand gap. Housing policy has mainly been utilised in Ghana to impact demand and supply, especially in formal and middle- to high-income housing. Few policy interventions have targeted informal housing development, especially for low-income households (Tipple & Korboe, 1998). However, housing policies have impacted both formal and informal housing sectors.

§ 2.2.1 Housing policy and impact in Ghana

Pre-independence housing policy

Ghana did not have a national housing policy in the colonial era. Interventions in housing largely served to provide separate housing for British colonial civil servants to keep them away from locals for fear of contracting diseases, such as malaria and yellow fever (Tipple & Korboe, 1998). To this end, most European townships were built on elevated ground (ridges) and were of the bungalow type (Yankson & Gough, 2014). Little attention was paid to improving the housing and sanitation conditions of locals, who lived in traditional compound houses. As stated in Chapter 1, interventions in local housing occurred after the rat plague in Kumasi in 1924 and the earthquake in Accra in 1939 (Tipple & Korboe, 1998) and after World War II to provide housing to accommodate returning veteran soldiers and to reduce a general housing shortage

in the country (Arku, 2006). More conscious efforts were made to provide housing after Ghana attained the status of a republic in 1951, albeit with a focus on formal housing development dominated by the public sector. Seven subsidised schemes were completed in the urban centres of Accra, Kumasi, and Takoradi. Therefore, pre-independence housing policy involved government efforts mainly focused on providing formal housing for middle- to high-income households.

Post-independence (1957) housing policy

After independence in 1957, housing became the core of government social policy; adequate housing was seen as a right and a necessity. The government perceived housing as a social welfare good. A great deal of public effort was put into providing public housing and into loan schemes to promote housing, as well as measures to influence demand and supply (Tipple & Korboe, 1998). Various development plans introduced measures that included direct housing production, subsidies for renting and later purchase of government-built dwellings, and subsidised interest rates for borrowers from housing finance institutions. For instance, the five-year (1959-64) plan proposed to construct a total of 6,700 housing units over the plan period (Arku, 2009), while the seven-year (1964-70) plan proposed to construct a total of 60,000 dwelling units across the country. The Roof Loan Scheme, administered by the Department of Rural Housing, supported individuals who had constructed houses to the roofing level to complete them. Loans were granted for the completion of windows and doors in urban areas, while in rural areas the loans were for foundations, windows, and finishing. Another loan scheme, the Wall Protection loan scheme, provided subsidised loans to rural dwellers to protect the walls of their houses through plastering (rendering), painting, and erosion control. The Tema Development Corporation and State Housing Corporation were established to provide public housing directly. Other agencies established to support these initiatives include the Bank for Housing and Construction, the First Ghana Building Society (FGBS), State Insurance Corporation (SIC), the Social Security and National Insurance Trust (SSNIT), and the Low Cost Housing Committee. Subsidies were given to occupants of government-built housing who opted to buy their dwellings, and subsidised interest rates were offered to persons who borrowed from state housing finance institutions. It can be said that post-independence housing policy focused largely on direct housing construction. In the 1970s, the global debate was about the role of housing in promoting economic growth (Harris & Arku, 2007). The result was calls to liberalise the housing sector and adopt the enablement approach (Harries, 2003). Thus, in line with this global thinking, housing policy in Ghana underwent reforms.

Economic liberalisation and housing policy

Following global economic reforms in the 1970s and 1980s and debate about the impact of housing on economic development, housing policy in Ghana began to shift away from direct provision. Within the broader neo-liberal macroeconomic reforms, the housing sector was liberalised, and the government withdrew from direct housing production. Several reasons were given to justify this shift. First, it was argued that the government could not solely provide housing for the population, as earlier thought, due to lack of funds. Second, related to lack of funds, it became increasingly difficult for the government to maintain the houses. In addition to the withdrawal of government subventions to housing agencies, rent controls also limited their ability to raise adequate funds from rents (Asabere, 2007). Third, it was argued that liberalising the sector was a more effective way of providing housing. Fourth, liberalisation was thought to have wider macroeconomic benefits, such as boosting employment, innovation, and the growth of the finance sector. Initiatives taken to promote the private sector included deregulation of land, housing, and the building materials market; the establishment of the Home Finance Company to provide housing finance; the promotion of rental housing; and tax relief for land transactions (Arku, 2009; Tipple & Korboe, 1998). These measures led to a significant increase in the number of real estate developers (Tibaijuka, 2009) and the eventual formation of the Ghana Real Estate Developers Association.

Arku (2006) divides housing policy development in Ghana into three phases. The first phase was the colonial period up to early post-independence (1945-66), when housing was considered a social good and a right, which government must provide. The second phase was the period from 1967 to 1982, when housing policy was broadened to consider social, political, and economic considerations. Even though the government recognised the direct relationship between housing and economic development, the emphasis was on public production. The third phase (1983-2000) marks a complete shift towards market approaches. Housing policy was geared towards promoting economic development through activities in the sector. The period after 2000 is a continuation of the enablement approach and the strengthening of state institutions to support the private sector. This is captured in the housing policy document titled The National Housing Policy (GoG, 2015), which states:

[G]overnment sets out this new policy on the basis of its understanding of the “enablement framework” whereby the state will play a less direct role in the housing sector in the future and encourage private sector developers, cooperative groups and other actors to take leadership in the delivery with the state facilitating equitable production and allocation. (GoG, 2015, p. 2)

Impact of policy reforms on housing development

The general impact of policy on the housing sector has been mixed. The initial policy orientation of direct government production did not lead to the increases that were desired and expected. Tipple and Korboe (1998) comment thus, “The state sector has failed to meet targets and absorbed more resources and attention that its output should have merited” (p. 246). In addition, challenges with state financing of housing production, among other factors, made this policy option unsustainable. There were modest gains, in both the formal and the informal segments, as some households benefited from loan schemes for individual housing development and consumption, but their cumulative impact was minimal.

The impact of liberalisation on formal housing development has been anything but significant. The UN-HABITAT (2011) reports that GREDA contributed only 2,100 units to the total housing stock in the period 2000 to 2007. These housing units, usually in gated communities, are affordable only to high-income-earning and expatriate Ghanaians and resident and non-resident foreigners (Acquah, 2015). The impact of the reforms on the informal housing segment can be described as inadvertent but significant. The change in the financing structure of financial institutions, notably government withdrawal of financing support, caused these institutions to lend to clients at market rates. Therefore, it became difficult for low- and middle-class households to access loans from the market. Higher financing costs also translated into higher rents. Given the limited impact of the reforms, especially on low-income households, along with the fear that they may have worsened housing affordability and the fact that the informal housing sector contributes about 80% of housing supply (Arku et al., 2012; UN-HABITAT, 2011), some experts (e.g. Acquah, 2015; Arku, 2006) have suggested that the government should reconsider its complete withdrawal from the housing sector. The next section discusses key indicators of housing, including need, affordability, and tenure, to present a general picture of the current situation in Ghana.

§ 2.3 Housing need in Ghana

“Housing need” describes the gap between available housing and demand for housing. It gives an indication of the relationship between population growth and increase in housing stock. Census statistics in Ghana show that the annual growth of housing stock over the period 2000 to 2010 is the highest ever (4.4%), exceeding that of 1984-2000

(3.7% per annum) and exceeding the population growth rate of 2.5% over the same period. However, this has not translated into a reduced housing deficit. The housing deficit in 2000 was 1,526,275, and this increased to 1,700,000 in 2010 (see Table 2.1). (see also Arku et al., 2012). Even though the reduction in household size partly explains the increased deficit, it is also true that the rate of increase of housing stock is remarkably below that required to reduce the deficit significantly. For instance, based on a housing deficit of 300,000 units from the 2000 census, Mahama and Antwi (2006) estimate that about 1.2 million new housing units were needed by 2005. To achieve this, an annual housing delivery of 133,000 new units were required. However, actual annual delivery was merely 25,000 units per annum. Again, the draft national housing policy for 2009 estimated the annual housing requirement to be between 110,000 and 140,000, with annual production of only 40,000 units per annum (Ghana, 2009). If these estimates are based on a household size of 5.1, then the situation becomes even worse when a household size of 4.4 (2010 census) is used.

TABLE 2.1 Population and housing statistics

YEAR	POPULATION	NO. OF HOUSES	AVERAGE HOUSEHOLD SIZE	NO. OF DWELLING UNITS	HOUSING DEFICIT
2010	24,658,823	3,392,745	4.4	5,817,607	1,700,000
2000	18,912,079	3,708,251	5.1	3,877,418	1,526,275

Sources: (Bank of Ghana, June, 2007; Ghana, 2009; GSS, 2012, 2013).

In light of a growing housing deficit, even in a liberalised policy environment targeted at increasing house production, it is useful to reflect on the effectiveness of neo-liberal policies. The UN-HABITAT's Global Report on Human Settlements admits that the adoption of neo-liberal economic policies has proven to have limitations, as evidenced by the unprecedented increase in slums (UN-HABITAT, 2003). It has further stated that "the unprecedented increase in slums is a manifestation of a chronic lack of adequate and affordable housing and inadequate public policies" (UN-HABITAT, 2010; p1). Indeed, it is argued that a purely market-oriented approach would not deliver the required housing for the poor. A balance between market liberalisation and government interventions (Harries, 2003; Makasa, 2010) may be more appropriate. However, if the widening deficit is to be significantly reduced, government intervention must target housing low-income households while maintaining the sanctity of the market.

§ 2.4 Housing affordability

Housing affordability is an indication of the size of the population that can afford housing from the market, given the average income of households. It helps to inform decisions for government intervention in the housing sector. Housing affordability remains a difficult and debateable terminology to define (Bramley, 2012; Chiu, 2007; Haffner & Boumeester, 2010; Whitehead & Cross, 1991). The debate has been: Should affordability be defined in relation only to housing cost, or should it include other deprivation issues, such as accessibility and crowding? Whitehead and Cross (1991) suggest that in a system where most of the housing is delivered through the market, a definition that is income-oriented is more appropriate. Haffner and Boumeester (2010) define affordability in terms of the annual price or rent paid for housing consumption, and they use an expenditure-to-income ratio to measure expenditure on housing.

The Ghana housing profile defines affordability as the ability of households to spend up to 30% of gross annual income on rent, where the rent includes applicable taxes and insurance and utilities (GoG, 2015). The question in Ghana has been which income level to use and what dwelling type to consider. Konadu-Agyemang (2001) used an average labourer's wage, the minimum wage, or the wage rate of a junior civil servant and compared this with a small dwelling built by the SHC (UN-HABITAT, 2011). Housing affordability in Ghana is largely an issue of low incomes. Housing cost is relatively high, both in the rental housing sector and in the house ownership market. The UN-HABITAT (2011) states that only about 3% of households can afford the cheapest housing in the formal market. The high house prices are a result of the high costs of land and building materials and the high interest rates and down payments required to access credit (Godwin Arku, 2006; Teye et al., 2013). Furthermore, policies such as minimum plot ratios that make land more expensive and the self-contained housing style prescribed by the formal sector contribute to high house prices (UN-HABITAT, 2011). The housing sector profile indicates that most renter households cannot afford the cheapest formal-sector dwelling on offer. These statistics may justify some form of government intervention in the housing sector.

§ 2.5 Housing tenure in Ghana

The nature of the arrangement under which households occupy housing could be either the owner-occupier, where a household lives in its own house, or the tenant, where a household rents from a landlord. In the case of renting, the landlord could be an individual, non-profit housing association, a government body (public housing), or a co-operative organisation. According to the 2010 census, households occupy housing either as owner occupiers (47.2%) or as tenants, who could be either rent-paying (31.1%) or rent-free tenants (20.8%; see Table 2.2; (GSS, 2013). Owner occupiers develop their housing either personally from their own resources, by employing local artisans (which has proved to be very cheap), or by purchasing from the market (which is relatively expensive). Rent-free tenants or households occupying housing free of rent are a feature of the extended family system of Ghanaian society. For instance, a compound house may be inherited by more than one person, in which case several families might be living in the house, without paying rent. Furthermore, it is common for house owners who are not ready to move into occupation to let out rooms or entire houses to relations to live in free of rent.

TABLE 2.2 Tenure and ownership statistics for housing in Ghana

OWNERSHIP	YEAR		
	2000	2010	GLSS*5
Owner occupier	57.4	47.2	45
Renting	22.1	31.1	23
Rent-free**	19.5	20.8	32
Other (perching, squatting)	1.0	0.9	-
Ownership of dwelling			renting sector only
Owned by household member	57.4	52.7	-
Being purchased (mortgage)	1.1	0.8	-
Owned by relative, not a household member	12.5	15.6	51
Other private individual (not member of household)	19.3	26.3	42.3
Private employer	4.1	1.5	1.9
Other private agency (estate developers)	0.4	0.4	0.4
Public/government	2.0	2.2	3.9
Other	3.1	0.4	0.5

Sources: (GSS, 2008, 2012, 2013);

* Ghana Living Standards Survey (GLSS) 5

** Occupants do not pay rent. They are neither owners nor renters.

§ 2.5.1 Rental housing

The rental housing tenure is significant in Ghana. There was a marked increase in the 2010 figure (31%) over the 2000 figure of 22.1% (see Table 2.2). Rental housing is cheaper because a person is not paying to gain the security of owning a house. Furthermore, it allows for smaller units, mostly rooms, to be rented. A large majority of tenants, especially urban tenants, rent rooms in multi-occupied housing (compound houses). This is more suitable and convenient for poor and low-income earners. The private sector accounts for over 90% of rental housing provision. Most households (51%) live in rental accommodation owned by a relative who is not a member of the household (see Table 2.2). As stated earlier, it is common for absentee house owners to let their houses out to relatives to live in as a form of security. Another significant part (42.3%) of rental housing is owned by other private individuals who are not relations of the occupying households. This is purpose-built private rental housing. Government and private employers also provide public rental housing (on a non-profit basis) to employees.

Rental housing provision can be divided into formal and informal sectors. The formal sector is dominated by the public rental, which has diminished over the years, and more formal housing companies. The informal sector is characterised by individual landlords who mostly build incrementally from personal savings and borrowing (UN-HABITAT, 2011). For informal-sector landlords, rental housing serves as a form of social safety net, a source of income generation and/or supplement, and a source of consumption expenditure (Yankson & Gough, 2014). For purposes of the focus of this thesis, the next section discusses the public housing situation in Ghana.

§ 2.6 Public housing in Ghana

Public housing is housing provided by the state for rent at a below-market rate. It is a direct government intervention in the housing sector through housing production, usually through public agencies. The alternative is government support to organisations (not-for-profits) to provide social housing through strategies such as subsidies for land purchases, state grants, loan guarantees, and subsidised loans (Arku, 2009; Brown & Yates, 2012; Elsinga, Haffner, & van der Heijden, 2008; Sheng, 2002) or the establishment of public agencies to provide public housing (Doling, 1997). This practice is not uncommon (see eg. Boelhouwer, 2013; Doling, 1997; Elsinga &

Wassenberg, 2014; Gruis, Nieboer, & Tsenkova, 2007; Haffner et al., 2009), and the target group is usually people who, left on their own, cannot access housing from the market. Public housing in Ghana was provided through two government agencies: the Tema Development Corporation and the State Housing Corporation on a rental basis. Notwithstanding that policy documents indicated that the housing is being provided for low-income households, the main beneficiaries have been civil and public servants. Asabere (2007) explains that housing allocations started from the top of the government employees' hierarchy and never reached the bottom – the low-income households – due to limited supply. Furthermore, most of the public houses were not designed to suit the preferences of low-income households.

§ 2.6.1 Public housing programmes in Ghana

As indicated earlier, before the 1980s, the SHC and TDC were the main state agencies that provided public housing under social welfare principles. The TDC constructed housing in the industrial port city of Tema, while the SHC provided housing in large towns across the country. Several additional programmes were implemented through other agencies to provide public housing. The National Redemption Council military government constructed a little more than 6,000 houses out of a targeted 23,000 across the country through the Low Cost Housing Committees during the period 1972-78. The Social Security and National Insurance Trust built a total of 7,000 dwellings between 1988 and 2000 (UN-HABITAT, 2011) but withdrew from public housing due to low rents that made it difficult to recover investment costs. The two main public housing institutions, SHC and TDC, were restructured in terms of focus on housing production.

State Housing Corporation

The SHC was responsible for constructing and managing public housing across the country. It received 54% of budget allocation for the construction of public housing over the period 1959 to 1970 (Arku, 2006; Tipple & Korboe, 1998). In the 1970s, government subventions to the SHC were stopped due to economic challenges. As a result, and due to low rents, it became difficult to maintain the stock, and the SHC had to withdraw from public housing. Some of the houses were sold to occupants on a flexible payment arrangement (Teye et al., 2013). The UN-HABITAT (2011) estimates about 90% of the houses were sold. In 1995, the SHC was reconstituted into a private limited liability company owned by the government, and the name changed to State

Housing Company. Its main objective remains providing affordable housing for renting to low-income civil servants. Its current focus is on housing development and regeneration of old estates. It acquires land and plans and develops housing estates for lease or rental to individuals and institutions, both private and public. It relies on loans from financial institutions and its own equity to finance housing projects.

Tema Development Corporation

The TDC was established by an Act of parliament in 1952 and tasked to plan and develop 63 square miles of public land (the Tema Acquisition Area), as well as to manage the industrial township of Tema, which provided accommodations for port and industrial workers. It withdrew from public housing production for similar reasons as the SHC but still manages a few rental housing units. The corporation has gone through structural and legislative changes. Currently, its operations are governed by the legislative instrument LI 1468; its main responsibility is to plan, lay out, and develop the Tema Acquisition Area. It may also construct public buildings, prepare and execute housing schemes, develop industrial and commercial sites, and provide other public utilities. Since 1991, it has been involved in the development of site and service schemes where it provides serviced lands with secure tenure for residential, commercial, and industrial development. It also manages commercial properties.

§ 2.6.2 Significance of public housing in Ghana

Even though the percentage of public housing is small, it is nevertheless significant for several reasons. First, rent levels in public housing are generally lower and affordable as compared to market rents. This offers a bit of relief in household budgets for housing because, according to the UN-HABITAT (2011), housing constitutes “a large component of household expenditure”. Second, beneficiary households are saved from the stress of having to pay rent advances of up to two years, which would be necessary if they were renting from the market. Many authors (eg. Tipple, Korboe, Garrod, & Willis, 1999; UN-HABITAT, 2011; Yankson & Gough, 2014) have argued that this practice of paying so many years’ rent in advance in Ghana is the main problem of rental housing, and not high rent levels. For instance, the housing sector profile survey showed that between 2.5% and 11.5% of household income is spent on rent monthly (UN-HABITAT, 2011). One of the motivations for many years’ rent advances is landlords’ desire to invest lump-sum rents in expanding and developing more rental units. As mentioned earlier, landlords see housing construction as an investment, and rent

income is one source of finance for house construction. Furthermore, it guarantees security of occupation of the unit and also reduces default rates (Arku et al., 2012). This may be understandable, considering that most rent agreements are informal (verbal) and that most tenants do not have secure jobs and regular income streams. This percentage of household income spent on housing is not necessarily high by general standards. The Ghana Living Standards Survey Report of the Fifth Round (GLSS 5) estimates the average annual household income is GH¢1,217 (€307.56²; (GSS, 2008); indexed to 2010, the figure is GH¢2,361 (€596.67; (UN-HABITAT, 2011).

For government, public housing is beneficial because employees are more likely to accept transfers to other parts of the country where their services are most needed. The difficulty of finding suitable housing associated with relocation is taken care of in public-provided accommodation. Furthermore, government perceives public housing provision as a way of supporting public-sector workers, whose wage levels are generally considered to be low. That may explain why the SHC and TDC are still engaged in efforts to produce affordable housing.

Finally, it has been argued that public housing also helps to improve productivity in the public service. As an officer of the Ministry of Water Resources, Works, and Housing puts it:

So that if you decide to sell all these properties, productivity in the civil service will go down... SSNIT relocated the occupants to Weija, on the Kasoa road. Look at the traffic congestion on that road. The worker will have to leave home at about 4 a.m. early in the morning to avoid the traffic congestion. So the person gets to the office already tired and sleepy. Again at about 4 p.m. the person is in hurry to close and leave for home in order to avoid the heavy traffic. (Interview with estate officer, Housing Ministry, 26 February 2015)

§ 2.6.3 Current state of public housing

As already stated, both the SHC and TDC are no longer in public housing development and management. Most of the remainder of public housing stock after the sell-off has been transferred to local authorities to own and manage. It should be noted that

central government is still responsible for constructing public or government housing. This is because most local authorities are simply incapable of constructing public houses from their own resources. The quality of the houses now being managed by local authorities is discussed next. This section and Section 2.7 are based on an empirical exploratory study of local authority housing.

§ 2.6.4 Quality of local authority public housing

Housing condition has been defined in this study to relate to the physical elements of the building, including fixtures and fittings. Ukoha and Beamish (1997) assessed elements including: quality of walls, construction, floor, paint, doors, and fixtures and fittings, such as electrical and plumbing works, to estimate the condition of housing. This research estimated the condition of the houses by examining elements including the walls and wall paint, roofing, floors, doors, plumbing, and electrical fittings.

Local authority housing officers were asked, “How would you describe the condition of the houses?” All the housing officers admitted that the houses are in bad condition, and the reason for that is lack of finance.

The conditions of the buildings are definitely in a bad state. It all boils down to availability of resources. At least annually it is good for a building like that to be rehabilitated and put in a good shape, but it takes years before a building will be attended to in terms of painting, patching [mending cracks], reroofing, tiling, etc. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

The poor maintenance culture has made the houses to deteriorate so badly. It's all over the country. Public housing is very terrible. Until the building is falling, nobody cares. The buildings were put up years ago. If we do not maintain them, they deteriorate. People also feel they do not own the property, so tenants are not conscious of maintenance. For us, too, because of finance, it makes the maintenance difficult and a problem. (Interview with municipal coordinating director and housing officer, Kassena-Nankana Municipal, 18 February 2015)

The question to tenants about the housing condition was more specific. It asked how they would describe the condition of elements of the building, including the roof, ceiling, doors, windows, and walls. Figure 2.1 presents visuals to show the condition of some housing elements described by the respondents.

Everything is spoilt. When it rains, we don't know where to sleep and put containers to collect water. Everywhere leaks.

The roofing is "infected" with heavy leaks, with spoiled doors and broken windows, faded paint and weak walls.

Crack walls. Ceiling is falling off as a result of leakages from the roof. Window frames are weak and rotten.

They are not in good order. The doors are weak. The roof leaks. Ceiling is rotten. The house was renovated some seven years ago. (Interviews with tenants, 24 January – 20 February 2015)



FIGURE 2.1 Conditions in public housing

It is generally agreed between tenants and housing officers that the condition of most housing units is poor, and this can be largely attributed to lack of maintenance, as expressed by local authority housing officers. The conditions in public housing parallels

the national situation, as described in the introduction of the national housing policy as “declining in quality” (GoG, 2015).

§ 2.7 Exploratory study of public housing management by local authorities in Ghana

§ 2.7.1 Methods

The analytical framework developed in this research (see Chapter 4 for a detailed explanation) was used systematically to describe and analyse the organisation and practice of housing management in Ghana. Two local authorities, Kassena-Nankana and Wa municipalities, were conveniently selected based on their accessibility and availability to participate. Semi-structured and questionnaire interviews were conducted with local authority housing officers and tenants, respectively. In the Kassena-Nankana municipality, the municipal co-ordinating director and the officer responsible for housing were interviewed. The deputy director, part of whose responsibility is to manage public houses, was interviewed in Wa municipality.

Five and 10 tenants in Kassena-Nankana and Wa municipalities, respectively, were conveniently selected based on their willingness to participate. A structured questionnaire consisting of both closed- and open-ended questions was used in face-to-face interviews with tenants. The open-ended questions allowed tenants to express in their own words their impressions of the maintenance and quality of the houses.

§ 2.7.2 Organisation of local authority housing management

(a) Policy for local authority housing management

Policy, also referred to as *strategy*, describes the way housing management is carried out by local authorities. Policy gives direction and focus for housing management –

that is, what housing management should aim to achieve, for example, good housing conditions, and how to achieve it. It is a way of saying, “Here is how we will create unique value” (Waterman Jr. et al., 1980). There is no national or local policy on local authority housing management. One of the stated objectives of the national housing policy launched in 2015 is “to accelerate home improvement (upgrading and transformation) of existing housing stock” (GoG, 2015, p. 14). However, at the operational level, there are guidelines for public housing management in the Civil Service Administrative Instructions 1999. Chapter 8 – Staff Welfare Parts I–III deals with accommodation of staff. It provides general guidance on allocation, tenant responsibility, and rent payment, among other topics, for government housing. In answer to the question, “Is there a policy on local authority management?”, some housing officers said,

We don't have a well-documented policy. But we have what I will describe as guidelines that help us to manage these units. (Interview with municipal coordinating director and housing officer, Kassena-Nankana Municipal, 18 February 2015)

Yes, we have policy guidelines. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

Both officers were aware of the administrative instructions, even though they differ on how to refer to them – as guidelines or policy. It can be said that even though there is no national policy on local authority management of public houses, the administrative instructions provide adequate guidelines for public housing management. The question, however, is the extent to which these guidelines actually guide local authority management practice.

(b) Legal framework for housing management

The topic of legal framework for housing management relates to legislation, regulations, and procedures for regulating local authority housing management. A legal framework will regulate landlord-tenant relations and provide for dispute resolution. Legislation may emanate from central government or local authority district assemblies (who make by-laws). When asked about the existence of a legal framework to govern local authority management of public housing, the housing officers said no, there is no legislation. The Local Governance Act 2016, Act 936 only vests authority to manage public residential property in local authorities, but it does not go further to address management relations. The civil service administrative instructions 1999 prescribe, to a limited extent, guidelines for landlord-tenant relations. But the Rent Act 1963, Act 220 may apply in local authority housing management.

Even though there is no specific legislation on local authority housing management, the Civil Service Administrative Instructions 1999 and the Rent Act, Act 220 together provide some framework for regulating landlord-tenant relations. The challenge, it appears, lies in the impact or effect these regulations have on local authority management practice. For instance, some tenants engage in activities in the estates, such as animal keeping, that cause nuisance to neighbours, or they make extensions to the units without recourse to authority, but it seems very little is being done to stop these practices.

(c) Organisational structure for housing management

Structure is the basis for dividing tasks and responsibilities and coordinating activities in housing management. Responsibilities must be assigned among all relevant actors and coordinated to produce desired results of good housing conditions. This happens within a structure in an organisation.

The structure for local authority housing management consists of a vertical relationship between a central government agency (the CAGD), local authority (district assembly), and tenants and a horizontal relationship at the district level involving the district administration (allocation committee) and works department (see Figure 2.2). The CAGD collects rents on behalf of local authorities. The district (municipal) coordinating council is the secretariat (the allocation committee) for housing management; the works department is responsible for maintenance and repairs. Figure 2.2 also shows what activities are not being performed. The housing officers explain how they deal with maintenance thus:

We do the allocation and the maintenance, but in some cases, if the beneficiary realises that it would delay in the maintenance of the building, they spend their own personal money to maintain because the houses are scarce. Somebody or people are rushing to occupy the houses, and if somebody delays, another person is willing to use his personal resources to work on the building and occupy it. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

The practice of CAGD collecting rents predates the transfer of management and maintenance to local authorities. That is because central government gave housing agencies subventions to develop and manage public houses. However, continuing with the current practice has implications for management, as there are no funds for maintenance. If rents collected by the CAGD are not transferred to local authorities, it has a direct impact on effectiveness.

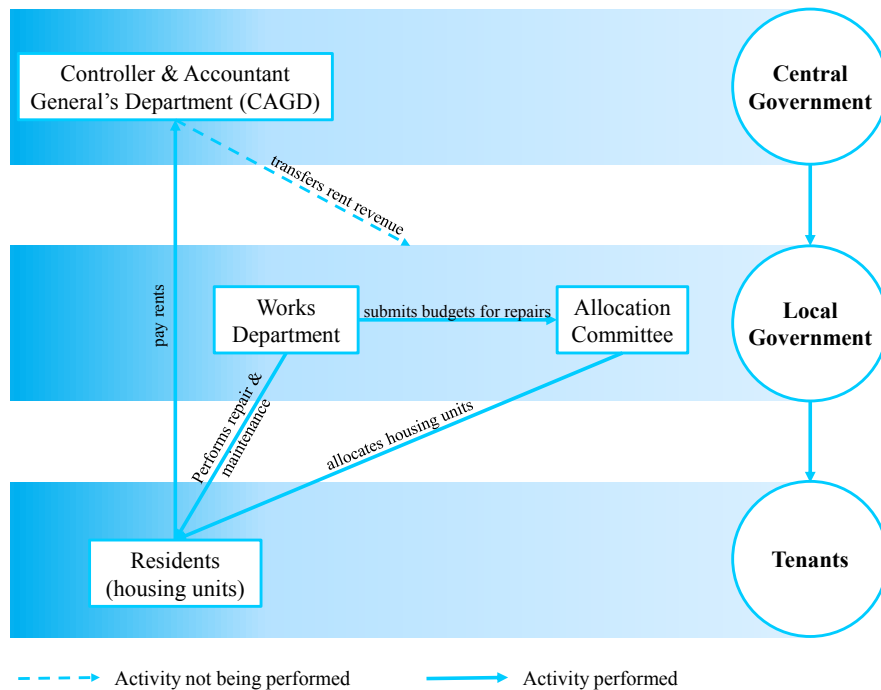


FIGURE 2.2 Current structure and relationships in local authority housing management

(d) Finance for housing management

The topic of finance for housing management refers to finance available for housing management and strategies and measures in place to mobilise and sustain it. Financial resources are required for repair and maintenance, as well as other management activities. As stated by Gruis, Tsenkova, and Nieboer (2009), inadequate finance is a major constraint to housing management. For instance, rent levels, review periods, and collection and arrears recovery strategies all matter in finance.

Rent is the only source of finance for managing local authority housing. Rents are deducted from tenants' salaries by the CAGD, the department that manages government payroll. Unfortunately, according to housing officers, rents are not transferred to local authorities for management. As a result, some local authorities are taking steps to stop rent collection by central government.

The problem is that when you are allocated a bungalow, it is expected that a percentage of your salary is deducted into a special account, but these deductions are done at the headquarters in Accra. The money does not come to the RCC [municipality] so that we could use the money to maintain the facilities. The money goes to the central government. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

Yes, we have few cases of people who pay rent to central government because the rents are deducted at source. That is because such people may have been transferred from other places where the arrangement was done that way, or such arrangement existed before the public housing units were transferred to the municipality/assembly. But we are taking steps to stop all such payments to central government. So right now what we are doing is that we have done an audit of all these facilities. We want by the end of next month to sign new tenancy agreements with all occupants of these units. That will further enable us stop all payments to central government. (Interview with municipal coordinating director and housing officer, Kassena-Nankana Municipal, 18 February 2015)

However, local authorities receive quarterly subventions from central government, part of which can be used for management and maintenance. The respondents were asked if they do not utilise part of the subvention to maintain the houses.

Yes, it is assumed that the common fund [central government subvention to municipalities] is also part of the rent that has been paid and deducted at source, and paid into the consolidated fund [central government chest], but the common fund is for the rehabilitation, construction, maintenance of structures such as schools, health facilities. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

Rents are pegged at 10% of net salary of employee tenants. An officer at the Ministry of Water Resources, Works, and Housing finds the rate of rent unfair. His opinion is that rent should take account of the unit and facilities available.

The rent is pegged at 10% across board. If both a senior staff and junior staff occupy a similar facility, with the same services, the senior officer will be paying more than the junior because his salary is higher. (Interview with estate officer, housing ministry, 26 February 2015)

The system is regressive because, in terms of the quarters, you could be occupying the same quarters but paying different rent based on your salary. Some could be paying more for a lesser facility while others could be paying less for a bigger facility. (Interview

with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

The current arrangement for collecting rents poses a big challenge for obtaining finance to manage and maintain the housing units. The attempts to collect rents locally will contribute to addressing the availability of funds, which is fundamental in housing management. In this way, it may be easier to spend rent proceeds directly on housing instead of the current practice where it is assumed to constitute part of central government subvention but no specific allocation is made to housing maintenance. When it is possible to collect rents locally, the subject of the rate of rents paid can be addressed at this level.

(e) Human resources for housing management

Skilled manpower and knowledge in terms of management professionals and artisans are necessary for housing management. For instance, artisans and other professionals are required for repairs and maintenance, financing, community relations, and coordination. Local authority officers were asked if they have adequate skilled personnel for housing management and maintenance. The works department, for example, is constituted by different professionals, some of whom are lacking.

We have all categories of artisans and engineers. We have them, but we don't have adequate staff... We have a schedule officer for all the units. But he has no expertise in estate management. (Interview with municipal coordinating director and housing officer, Kassen-Nankana Municipal, 18 February 2015)

You know it is a blend of people with different expertise, that is, estate officers, surveyors, plumbers, carpenters, and draughtsmen. So they advise us on the management of the public houses, and they are given the assignment to also do the maintenance and rehabilitation... They are not many, and then they also lack capacity, so they still have some deficiencies in terms of staff. The department almost fizzled out, but it is now that they are given small resources and are now being integrated. The works unit are now being integrated. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

Though inadequate, local authorities seem to have a fair complement of technical personnel to carry out management and maintenance. It seems much of the inadequacy is in the area of personnel for soft management, as current officers are not trained managers.

(f) Culture of housing institution

Organisational culture describes the common values and standards, often unwritten, that guide the conduct of staff in housing management. Organisational culture poses questions such as: How responsive are staff members to clients/tenants? How do they relate with the tenants? How do staff members perceive their work? How often do they interact with or seek feedback from tenants? Usually, attributes of organisational culture are communicated in vision and mission statements. Respondent housing officers were asked if local authorities have mission statements that convey the objectives of housing management. They said no, local authorities do not have mission statements specific to public housing but rather general statements that relate to the entire municipality. In the absence of any identifiable attributes of culture, it is possible to estimate the recognition and observation of organisational values from the responses of officers about services they provide to tenants. Examples include responses to questions or feedback from tenants and conduct of regular inspections of the houses.

No, we don't have it [feedback meetings with tenants]. It's something we have to consider. The only informal feedback we get is when they come to make complaints about the houses. (Interview with municipal coordinating director and housing officer, Kassena-Nankana Municipal, 18 February 2015)

We don't [inspect] unless there is a reported case of somebody doing illegal allocation. Then we move in. Ideally we are supposed to be carrying out regular checks and then making sure that people are doing their responsibilities. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

It is clear that there is no defined organisational culture that guides the practice of housing management. It appears that the inability of housing officers to perform management functions, due to lack of resources and logistics, has contributed to a lack of standards of behaviour in housing management. The absence of values may also affect the relationship between management and tenants.

(g) Quality of housing

The quality of housing, in terms of construction materials and repair and maintenance, is important in housing management to maintain the quality and value of the house. Housing must meet basic standards in terms of initial construction materials and subsequent maintenance. As stated earlier, the main construction material for all public houses is sandcrete (cement and sand) block, which is considered a durable

material (GSS, 2013; UN-HABITAT, 2011). The main challenge with the houses is maintenance. Respondents were asked about their impressions of the maintenance of the houses.

It all boils down to availability of resources. At least annually, it's good for a building like that to be rehabilitated and put in good shape, but it takes years before a particular building will be attended to in terms of painting, patching, reroofing, tiling, etc. Those are some of the things they [tenants] complain about... We always think of putting up new buildings than rehabilitating, but where there are genuine major defects, then monies are made available for the rehabilitation. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

In addition to the maintenance situation, both tenants and housing officials further report on the condition of the houses.

Cracked walls. Ceiling is falling off as a result of leakages from the roof. Window frames are weak...

Dwelling has not experienced major renovation since they were built in the 1970s.

look, the walls are faded. Ceiling shows signs of rot.

Everything is spoilt. When it rains, we don't know where to sleep and we have to place containers to collect water from the roof. Everywhere leaks. (Interview with tenants, February 2015)

It is the poor maintenance culture! They are not being maintained at all. That is why they are in very bad condition. So this re-organisation we are doing is to emphasise maintenance. Making sure we get the rent at the right time and re-invest it into maintaining the facilities. (Interview with municipal coordinating director and housing officer, Kassa-Nankana Municipal, 18 February 2015)

The responses show that lack of maintenance of the houses has impacted conditions, as most dwellings are dilapidated and have faded wall paint, rotten wooden components, dysfunctional fittings and fixtures, and leaking roofs, among other problems (see Figure 2.1). Thus, it is safe to say that the quality of existing public housing stock is poor, and this can largely be attributed to lack of maintenance.

§ 2.7.3 Activities of local authority housing management

How management is organised influences the performance of operational activities such as repairs and maintenance, as well as ultimate management outcomes. This section identifies and describes the operational activities performed in local authority housing management. As mentioned earlier, the activities are categorised into technical, social, and financial activities (Boelhouwer, 1999).

Technical management activities

Technical management activities include repairs, maintenance, and renovations; monitoring, inspecting, and assessing housing conditions; and making decisions to dispose of units due to age. The works department in each municipality is responsible for all technical activities. It is staffed with artisans, including carpenters, masons, plumbers, and electricians, who carry out minor repairs and maintenance, along with other professionals. Repairs and maintenance and housing inspections are activities performed by local authorities.

Repairs, maintenance, and renovation

Repairs, maintenance, and renovation activities are performed to restore or maintain the housing units as far as possible in a habitable state or to improve their quality and value. In addition to performing repairs and maintenance, the department assesses and submits estimates of the cost of maintenance works to the allocation committee for approval. Major renovations rarely occur, but when they do and are beyond the capacity of the department, they are contracted out through competitive bidding. Local authority housing officers concede that they are not performing the responsibility to maintain satisfactorily mainly because of lack of finance, leaving tenants with little option than to bear the costs in most instances.

For the maintenance regime, I will say we are not doing well at all because of lack of a coordinated policy and funds... But what I will say is done is that if the occupant thinks that the unit needs renovation, the person writes to us. The engineers do the estimates, and the money is given to us to do the renovation. But the money will be deducted from their rent. There will be an agreement. So there will be a period of time within which he would not pay rent. (Interview with municipal coordinating director and housing officer, Kassena-Nankana Municipal, 18 February 2015)

Some repairs and maintenance works financed by tenants include painting of interior and external walls, changing louver blades, installing insect-proof netting, replacing ceilings, repair of door locks and windows, changing electrical fittings, mending cracks in walls, and plumbing. Some tenants described these works as

...I do general renovation work of the premises from time to time, e.g., repair of faulty door locks, broken sewer lines, changing electrical fittings, leakages, change of ceiling, roof, toilet seat, doors, window frames, sewerage and painting.

I replaced the doors, water closets, locks, window netting, and louver blades. (Interviews with tenants, February 2015)

Local authority housing officers were asked what can be done to improve the current maintenance situation.

If the resources are made available, when the staff carry out their work diligently and do proper inspections, I think we can improve on the maintenance. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

Restructuring of the management. Now that they pay the rent directly to CAGD, we do not get the funds and is difficult to maintain. If we are able to let all of them pay the money to us, we can get funds to maintain the structures, and that is part of the restructuring. (Interview with municipal coordinating director and housing officer, Kassena-Nankana Municipal, 18 February 2015)

It is evident that local authorities barely carry out maintenance responsibilities, and the main reason for that is lack of funds. Tenants have an option to finance repairs, and the cost will be used to offset rent payable over a period. Tenants who are not capable of making this arrangement have to contend with the bad conditions. If the current situation is to change, then the availability of funds needs to be addressed. The question is how rents, which are the main source of finance, can be made available to local authorities to be reinvested in maintaining the houses.

Inspection and assessment

Inspection and assessment involves routine and regular checks on the properties to examine and assess conditions in order to plan for and carry out timely remedial works required. It also involves assessing and advising on the use of the properties by tenants. All these help to keep houses in good condition. The housing officers were asked whether they conduct condition inspections of the houses, and how regularly.

Yes, but we don't unless there is a reported case of somebody doing illegal allocation. Then we move in. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

Yes, we do, but it's not regular. Sometimes we go round to see if there are vacant properties, or illegal people. Somebody can leave the building without writing to us that he has left; he goes on to give it to somebody. (Interview with municipal coordinating director and housing officer, Kassena-Nankana Municipal, 18 February 2015)

Some issues that inspectors look for in these inspections are cases of illegal occupation, non-payment of rents, and house conditions.

Yes, the committee [allocation committee] tries to find out the people who have moved on transfer or postings to other districts or regions and take up the houses because sometimes there is this illegal transfer of housing to friends, family, and so on... People who have retired may refuse to leave the house. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

Our audit has revealed that some of the units are dilapidated; there are illegal occupants; some tenants have also defaulted in rent payments. So we are trying to streamline the system and bring some sanity into the management of the units. (Interview with municipal coordinating director and housing officer, Kassena-Nankana Municipal, 18 February 2015)

It appears the inspections are motivated by issues of illegal occupation and rent defaults and not much by the intention to assess conditions or use. This may explain why inspections are not regular and the fact that no maintenance is actually done. However, regular inspections may discourage issues of illegal transfers, rent defaults, departing tenants leaving the units in a bad state, and others.

Social management activities

Social management activities relate to providing housing services aimed at improving social living. Activities would normally include assessment of applications and allocations, enforcement of tenancies, evictions, safeguarding tenant rights, and dispute resolution. The main activity performed in this category by local authorities is allocations. Evictions rarely happen, and not many social problems are reported.

Allocations

Allocations involve processing applications, vetting them against set criteria, selection of applicants, and assigning dwellings to successful applicants. It is important to define criteria for selecting applicants to ensure transparency and engender confidence. The allocation committee, constituted by an administrative assistant, a representative of the works department, the works engineer, a human resource officer, and the planning officer, makes housing allocations. The composition of the committee may vary across municipalities. The committee is also responsible for authorising evictions. Both housing officers and tenants mentioned some of the criteria to qualify for public housing.

We have criteria. Actually, we do “even” allocation. We look at the departments that apply, because we have so many departments within the units, including sub-vented organisations, e.g., Ghana Police, Fire Service, GES, GHS, before you can do an even distribution. Here seniority comes in, and the work schedule of the officer too. Also the principle of “first come first serve” comes in. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

You must be a government employee of a particular status [rank].

I applied for it. They consider first come first serve.

You must be a government worker and capable of paying rent.

I applied to the allocation committee. You must be a staff of any government agency or organisation. (Tenants interview, February 2015)

Tenants are entitled to stay in public housing as long as they remain government employees and live in the municipality.

It is for as long as you stay in the town. Sometimes somebody can even stay for six months and then the person leaves again, so we don’t sign any tenancy agreement. When the person leaves to another town, then we do the allocation. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

The allocation process is that interested employees submit a letter, including a cover letter from their head of department, to the allocation committee. The committee then meets to consider the applications when there are vacancies and makes allocations. A copy of the allocation letter is submitted to the applicant’s department and another to the Controller and Accountant General’s Department. These documents enable the CAGD to deduct rent directly from the tenant’s salary. The allocation criteria and who

makes allocations are fairly well known to tenants, and the outcomes seem satisfactory. It is noted that, apart from the allocation letters, there is no tenancy agreement that details the roles of tenants and landlord.

Financial management activities

The activities of financial management include rent setting and collection, arrears recovery, borrowing, fees and charges, and sale of dwellings. The only source of financing for local authorities is rent revenues. There is a dual practice of rent collection by the CAGD and local authority.

Rent fixing

For a long time, rent levels have been set by central government at a flat rate of 10% of a tenant's basic salary. This means that the amount of rent is automatically reviewed once the salary is adjusted. Local authorities also determine rents locally through the fee-fixing resolution of the assembly.

It is a fixed amount. There are categories [of houses]; we have low-cost houses detached, and those separate, junior staff quarters, so the rates vary. So they will debate it and pass it, but it is lower as compared to the market. The rent is reviewed every year as part of the fee-fixing resolution of the assembly. (Interview with municipal coordinating director and housing officer, Kassena-Nankana Municipal, 18 February 2015)

On the question of whether rents are adequate, the officers seem satisfied. The concern was with the method of determining rent, which is a percentage of a tenant's basic salary.

Yes, it is okay, because we want to essentially maintain the facility for occupation by public-sector workers. So the rent levels are okay for us to be able to do just this. Unfortunately, most occupants are not paying. They only pay when we threaten. I also think we have to be proactive in the area of collecting the rent. (Interview with municipal coordinating director and housing officer, Kassena-Nankana Municipal, 18 February 2015)

The system is not fair because two tenants can be occupying similar houses but paying different rents based on the salary. Some could be paying more for a lesser facility while others pay less for a bigger facility. But in terms of adequacy it is okay. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

There is currently a dual mode of rent determination, by central government (external) and district assemblies (internal). Whereas the internal mode allows for rents that are relative to the property, the external, which is a percentage of the tenant's basic salary, does not relate to the property. It would seem the option by local authorities is fair and preferred.

Rent collection

Like rent determination, there is a dual mode of rent collection. Externally determined rents are collected through direct deductions by CAGD from the tenant's salary (see Figure 2.1). The concern shared by all respondent officers is that this part of the rents is not transferred to local authorities for management and repairs.

People would be expecting the RCC [local authority] to come and maintain the building because they are paying rent, but we tell them that we do not collect your money [rent]. It goes to central government... In terms of management, the rent should have been coming. That is why we have been running the local government system [decentralisation], so that we can use it to maintain the houses. (Interview with deputy director, Regional Coordinating Council, Upper West Region, Wa Municipal, 4 February 2015)

We have few cases of people who pay rent to central government, because the rents are deducted at source. But they do not transfer the money to us. So we are taking steps to stop all such payments to central government. (Interview with municipal coordinating director and housing officer, Kassena-Nankana Municipal, 18 February 2015)

The second mode of collection relates to internally determined rents by local authorities. The finance office collects these. Tenants are required to pay at the offices or pay into a bank account and present a receipt to the office for confirmation. The challenge is that some tenants do not pay promptly. Local authorities are considering options to address this.

It is the municipal finance office. That is where they are supposed to go and pay. But you know people going voluntarily to pay is a problem. When we write and threaten to eject them, they come to pay... We are looking at making it [rent payment] a standing order from the bank. So that it is deducted as soon as salary is paid. The committee was considering that in their meeting. Apart from that, the finance office has a staff in charge of rent that sometimes goes round to collect rent. (Interview with municipal coordinating director and housing officer, Kassena-Nankana Municipal, 18 February 2015)

The mode of collecting rents externally through the CAGD is convenient and efficient, and it prevents incidences of arrears, since all tenants receive salary from central government. The problem is non-transfer of rents to local authorities. The option of collecting rents locally makes rents readily available for management and maintenance. The suggestion to request tenants to make standing-order payments of rent will address the challenge of tenants not promptly honouring their rent obligations. What is unclear is whether this initiative will receive central government support. Table 2.3 summarises the activities performed by local authorities.

TABLE 2.3 Housing management activities performed by local authorities

ACTIVITY CATEGORY	ACTIVITY	WHO PERFORMS?	REMARKS
Technical	Repairs, maintenance, and renovations	Works department	Dept. is unable to conduct maintenance due to lack of resources. Tenants largely bear cost of repairs and maintenance. Major works are contracted out. Dept. advises allocation committee.
	Inspection and assessment	Works department	Condition inspection not regular. No inspection of use of houses. Inspection mostly targeted at defaulters and illegal occupants. The works department reports and advises the allocation committee.
Social	Allocations	Allocation committee	Basic requirement is for applicant to be government employee.
Financial	Rent determination	Central government (CG) Local authorities (Assembly)	Dual rent determination. Central government determination does not consider category of house. Local determination considers category of house.
	Rent collection	Central government (CAGD) Local authorities (Assembly)	Central government collection is efficient. Rents collected by CAGD not transferred to local authorities. Incidence of non-payment with local authority collection.

§ 2.8 Conclusion

This chapter addressed the question of how housing management and maintenance by LAs is organised and how challenges identified therein have affected public housing quality in Ghana. It examined the development, quality, and management of public housing by local authorities. It found that public housing management is organised such that central government agencies and local authorities perform roles. Whereas central government and the CAGD, respectively, determine and collect rent, LAs are responsible for day-to-day maintenance and management. The study found that the current quality of public houses is poor and characterised by, among other characteristics, cracks in walls, leaking roofs, rotten ceilings, torn window meshing, broken louver blades, and dysfunctional plumbing systems. The study further found that the state of the houses is largely due to lack of maintenance because housing management is fraught with challenges.

Among the challenges confronting HM by LAs are the following: (a) Finance for maintenance is lacking. LAs have no access to rents that are collected by the CAGD for maintenance, and rents are generally used to cover maintenance. Rents collected locally are used for maintenance. (b) Institutional structure for HM is poorly defined. Whereas LAs are supposed to maintain the houses, they do not receive rents that are determined and collected by the central government. (c) LAs and tenants have no clearly defined maintenance responsibilities. There is no adequate definition of responsibilities of parties in allocation letters/tenancy agreements. (d) The regulatory and policy framework to guide HM is inadequate. Whereas the Civil Service Administrative Instructions 1999 provide guidelines for renting public housing, most housing officials are unaware of them. Moreover, there is no comprehensive regulation or policy on public housing management and maintenance. (e) Professionals for management and maintenance are inadequate. Most LAs lack expert housing professionals and skilled artisans. (f) No mechanism is in place to involve tenants in maintenance. There is no defined, structured mechanism to involve tenants in management. (g) No defined culture exists to guide housing management. There are no defined values, attributes, or norms to guide actions of housing staff.

To conclude, it can be stated generally that the quality of public housing managed by LAs is poor largely because of lack of maintenance, which results from challenges faced in management. Therefore, addressing the management challenges may bring about maintenance and lead to improvement in public housing quality.

3 Research methodology

§ 3.1 Introduction

An overview of the methods applied in this research was presented in Chapter 1. This chapter expatiates on the theoretical and empirical methods applied in data collection, processing, and analysis. It answers the question: What factors can be distinguished to describe and analyse the organisation of and assess performance in HM? It discusses how the approach influenced the choice of strategies and methods applied in data collection and analysis to answer the specific questions of the research. Section 3.2 discusses the pragmatic paradigm that is brought to this research. The design of the research is presented in Section 3.3. Section 3.4 discusses the strategies of data collection, including case studies and lesson drawing for transferability. The research methods, including methods of data collection and analysis, are presented in Section 3.5. Detailed processes and strategies employed to select study cases (problem and lesson cases) in this research are presented in Section 3.6. The chapter ends with a conclusion in Section 3.7.

§ 3.2 The research paradigm

Paradigms are shared belief systems that influence or guide the kind of knowledge researchers seek and how they interpret the evidence they collect (Morgan (2007)). A paradigm may also be referred to as a *worldview*, *epistemologies*, or *ontologies* (Creswell, 2009; Grünbaum, 2007; Johnson & Onwuegbuzie, 2004; Morgan, 2007; Yvonne, 2009). This research accepts the meaning of worldview as a person's thought about the nature of research (Morgan, 2007). This worldview is shaped by the discipline to which a researcher belongs and his or her beliefs and experiences (Creswell, 2009). Four different paradigms are identified (Creswell, 2003, 2009, 2014): post-positivism/positivist, constructivism, advocacy/participatory/transformative, and pragmatism. The worldview brought to this research is pragmatism.

Post-positivism articulates views that hold true in quantitative research. It holds the view that social observations should be treated much the same way as physical scientific experiments (Johnson & Onwuegbuzie, 2004). A post-positivist worldview espouses the philosophy that causes probably determine effects or outcomes. Thus, research should identify and assess the causes that influence outcomes. It perceives knowledge as an objective reality that exists in the world.

The *social constructivist* worldview believes that individuals develop subjective meanings of their experiences, and these meanings are varied and multiple, leading researchers to search for the complexity of the views rather than narrowing them into a few categories. Researchers rely largely on participants' views of the situation being studied. Researchers who hold this belief are more inclined to qualitative research.

Again, it is the view of some researchers that research must contain an action agenda to help marginalised groups. They believe that existing worldviews imposed structural laws and theories that disfavour marginalised groups in society. Although he notes that this position arose in the 1980s, Creswell (2014) concedes that there is no uniform body of literature characterising this view. The transformative researchers believe that constructivism does not adequately advocate an agenda to help marginalised people. It is their view that research should be linked to politics and political change and that it should change the lives of participants, institutions, and the researchers themselves. Therefore, research should proceed collaboratively. These researchers profess the *advocacy/participatory/transformative* worldview.

It is argued that knowledge arises from actions, situations, and consequences, and not from antecedent conditions. This is the view held by researchers who profess the *pragmatic worldview*. The focus of researchers is the problem, and they therefore use approaches available to understand it. Researchers draw liberally from both quantitative and qualitative assumptions. The pragmatic worldview, which is brought to this research, is discussed further.

§ 3.2.1 Pragmatic worldview

The pragmatic worldview of knowledge or theory is primarily concerned about problems and solutions and secondarily about methods. Pragmatists contend that it is not an issue of whether one has religiously adhered to the prescribed canons of positivism or constructivism, but of whether one has made a sensible decision about methods, given the purpose of the inquiry, the questions being investigated, and the resources

available (Patton, 1990). Pragmatists maintain that strict adherence to paradigms constrains intellectual curiosity and creativity, blinds researchers to aspects of phenomena (or even new phenomena) or theories, and limits sociological imagination and communication (Johnson & Onwuegbuzie, 2004; Yvonne, 2009). The pragmatist is interested in “the extent to which we can take the things that we learn with one type of method in one specific setting and make the most appropriate use of that knowledge in other circumstances” (Morgan, 2007, p. 72).

The pragmatic worldview is brought to this research largely because of the purpose of the research. In pragmatism, research has the latitude to employ mixed approaches, techniques, and methods in investigations, as long as they help to answer the question of the investigation. For example, the case study approach was used for exploratory studies to understand the housing problems and to study and draw lessons from housing management practice in England and the Netherlands. In adopting the pragmatic worldview, the research adopts an abductive approach to connect theory and data, employs mixed methods, and relies on transferability to draw inferences from data (see Table 3.1).

TABLE 3.1 The pragmatic approach to research

ISSUES OF RESEARCH	QUALITATIVE APPROACH	PRAGMATIC APPROACH	QUANTITATIVE APPROACH
Connection of theory and data	Induction	Abduction	Deduction
Relationship to research process	Subjectivity	Inter-subjectivity	Objectivity
Research methods	Qualitative	Mixed	Quantitative
Inference from data	Context	Transferability	Generality

Source: Adopted from Morgan (2007).

Notwithstanding its value, this research was aware of the shortcomings of pragmatism. It is argued that pragmatic researchers sometimes fail to provide satisfactory answers to the question, for whom is a pragmatic solution useful? (Merten, 2003; in Johnson & Onwuegbuzie, 2004). That is, what is the significance of the solution? This concern is addressed by the design of the research. The problems in public housing management emanate from key actors – tenants and managers (local authorities). Their involvement in the development and validation process assures that the solution (the housing management approach) addresses the housing management challenges to their satisfaction. It is also argued that pragmatism may promote incremental change rather than more fundamental, structural, or revolutionary change in society

(Johnson & Onwuegbuzie, 2004). While this may be true, incremental change in society may be desirable, as opposed to drastic change, due to the natural tendency of the individual to resist change. In this research, incremental change is the natural and preferred course for the management approach suggested to be fully functional. A change in attitude of staff and tenants is required for the approach to be successful, and it is not expected that this will be drastic.

§ 3.3 Design of the research

Research design is “the logical sequence that connects empirical data to a study’s initial research question and, ultimately, to its conclusions” (Yin, 2014, p. 16). Research design is the plan or logic model guiding the collection, analysis, and interpretation of data to answer the question of the research. In a broad sense, the research adopts the mixed-methods approach that is associated with the pragmatic paradigm of research. The mixed-methods research design is located in the middle on a continuum that has qualitative and quantitative research at the ends (Creswell, 2009). The choice of the mixed-methods approach was informed by the multifaceted nature of the research question. The research question was structured into three key areas: “what” is the problem, “how” to solve the problem, and “what” is the solution. Within the broader context of mixed-methods research, a design research process was adopted in this research.

The design research process emanates from a problem – that is, the focus is to solve a problem or improve an activity (March & Storey, 2008; Peffers et al., 2007; Vaishnavi & Kuechler, 2008). In this research, the problem is the poor quality of housing arising from lack of maintenance. Therefore, the goal is to achieve good public housing quality by organising housing management in a way that would lead to maintenance. The design of this research (see Figure 3.1) is based on the design research model presented by Vaishnavi and Kuechler (2008). They represent the design research process in five iterative steps. See also Peffers et al. (2007).

The design process begins with the *awareness of the problem* that stimulates and motivates the research, leading to the production of a research proposal and further research to understand the problem. Next is *seeking knowledge for solutions*. This stage involves defining the goal of a solution by inference from knowledge of the problem. Thus, in this research, the goal of the solution is to improve quality in public housing. This step also involves an investigation of other contexts (cases) to gain insights for

suggesting solutions to the problem. The output of this stage is design principles for housing management and context issues to be aware of. The third stage, *design and development*, involves the design of constructs, models, methods, instantiations (March & Smith, 1995; Peffers et al., 2007; Vaishnavi & Kuechler, 2008), approaches, or social innovations, based on theory or model cases, with an embedded solution to the research problem (Peffers et al., 2007). In this stage, a preliminary housing management approach was developed based on knowledge of the problem, principles and requirements for solutions, and the context to which the solution will apply.

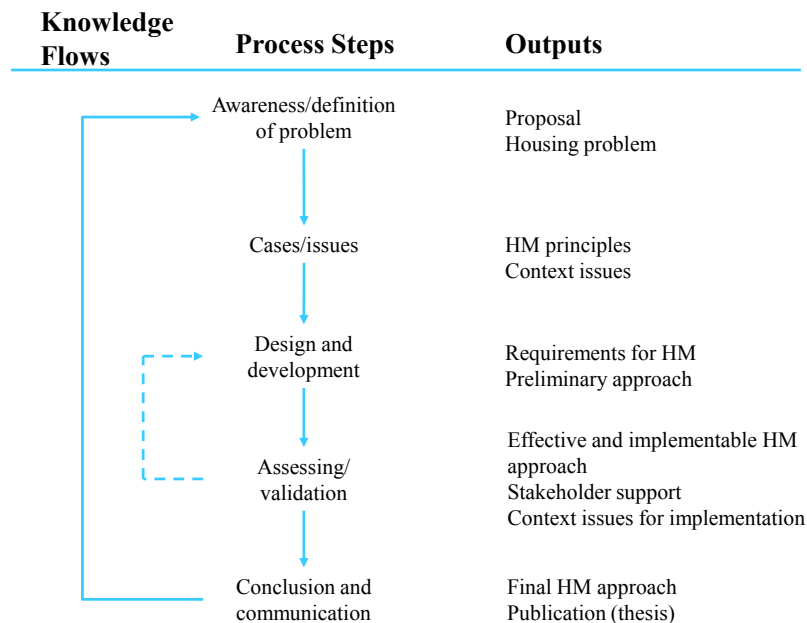


FIGURE 3.1 Design research framework
Sources: Based on Vaishnavi and Kuechler (2008) and Peffers et al. (2007).

The fourth step is *testing/assessing/validation/evaluating the preliminary approach*. Generically, it involves demonstrating the use of the object in actual implementation to solve the problem. In place of actual implementation, a pre-implementation validation was conducted through interviews with stakeholders to validate the effectiveness, efficiency, and support for the approach. The outcome of the validation was fed back into the process and the approach revised (indicated by dotted line in Figure 3.1).

In general, this stage may lead to feedback into the process, including a revision of the design, a new design, or a better understanding and revision of the problem.

The fifth stage is *conclusion and communication*. In this stage, a final housing management approach for local authorities in Ghana is presented and communicated through publication in this thesis. The conclusion may lead to the awareness of other problems, which will then kick-start another research to resolve that problem (indicated by the solid line from “conclusion” to “awareness of problem” in Figure 3.1). Opportunities for further research arising out of the conclusion of this research are presented in Chapter 9.

§ 3.4 Strategies of inquiry

Within the broad research design outlined above, different strategies of inquiry were applied to address the questions of the research. Indeed, Drongelen (2001) has noted that research strategies should fit the changing research questions and process phases. The main research question was broken down into “what”, “how”, and (again) “what” questions. First, “what” is the problem of public housing in Ghana? Second, “how” can that problem be solved? Third, “what” is the solution to the problem? Some researchers (e.g. Creswell, 2009, 2014; Drongelen, 2001) have used the terms *strategy* and *design* to mean the same thing. In this research, *strategy* refers to design at a lower level within the research. It provides direction for applying procedures in data collection and analysis. The main strategy applied in this research was case study and lesson drawing and transferability. The case study strategy is suitable for “how”, “why”, and “what” questions (Drongelen, 2001).

§ 3.4.1 Case study

A case study is an intensive study of a single unit for the purpose of understanding a larger class of (similar) units (Gerring, 2004). According to Patton (1990), “[C]ase studies are useful where one needs to understand some special people, particular problem, or unique situation in great depth, and where one can identify cases rich in information” (p. 54). Thus, it is not a method in itself but a focus, and the focus is on one thing, the case (Thomas, 2011). It relies on multiple sources of evidence, with

data needing to converge in a triangulating fashion (Yin, 2009, p. 18). A case can be a person, an event, a programme, an organisation, a time period, a critical incident, or a community (Gerring, 2004; Patton, 1990; Thomas, 2011; Yin, 2009).

The case study strategy was used in the exploratory investigation to define the public housing problem in Ghana. It allowed the study to focus on public housing management as the case and to collect information from tenants and local authority managers. It was possible to select and study four of the 216 municipal authorities in depth to understand the challenges in public housing management. This strategy was also used to investigate housing management practice in depth in a housing association in the Netherlands and two tenant management organisations in England. Finally, the case study and design research strategies were applied in the validation process. During the validation process, the study engaged tenants and managers who are key actors in housing management in an iterative process to develop and validate the approach.

§ 3.4.2 Lesson drawing and transferability

The purpose of lesson drawing is to gain knowledge from practices in a particular context in order to solve similar problems in another. It is the process of transfer of knowledge, information, and experiences (De Jong & Edelenbos, 2007). It is the application of knowledge from a programme or course of action in one context to address a problem or improve a situation in another context. The context could be within a country or between countries, regions, institutions, or organisations (De Jong & Edelenbos, 2007; Dolowitz & Marsh, 1996; 2000). Lesson drawing and transferability as a strategy of inquiry is a technique or way of conducting studies in a manner to optimise the learning process and its application in another context. The lesson-drawing process was guided by the 10 steps to lesson drawing (see Table 3.2) suggested by Rose (2001). Table 3.2 presents a summary description of the steps to lesson drawing applied in this research. A discussion of these steps follows next.

Process of lesson drawing

Diagnosing the problem

The first step in drawing lessons is to diagnose the local problem. It may be political in nature; it could be regional, institutional, or sub-national. The problem must be clearly understood and should require gaining knowledge from other contexts in order

to solve it. From an understanding of the problem, the goal of an intervention can be determined to guide the search for solutions. The problem of this research is poor quality of public housing in Ghana due to lack of maintenance. Therefore, the goal of the research is to organise management in a way that would lead to maintenance and improve housing quality. This diagnosis was established at the first stage of the research design.

Deciding where to look for a lesson

In deciding the country or context to look to for lessons, a number of issues should be considered. *Ideological compatibility* is important because of likely differences in programme goals, even though the process may be transferable. *Similarities in resources* must be considered because programmes require money, personnel, and organisational capacity to be implemented. With regard to *psychological proximity*, national histories and cultures influence both institutions and political values. It is preferable to select cases that are considered close in culture and histories. With regard to *availability of evidence*, the researcher should consider whether there is adequate available literature about a programme or policy. Furthermore, the language of the literature on a programme and the ease of face-to-face communication should be considered carefully in deciding where to look. With regard to *interdependence*, some national programmes depend on other programmes or other governments to succeed. A researcher should consider what requirements are needed for a programme to succeed. Dolowitz and Marsh (2000) describe these factors as potential constraints to transfer. The purpose of drawing lessons may influence the weight given to these issues. In this research, the goal of housing management and availability of evidence largely influenced the choice of the Netherlands and England for study.

Investigating how a programme works in the lesson context

Reliance on documentary evidence to study a programme is good, but it does not tell the whole story. The heterogeneity of information (Ettelt, Mays, & Nolte, 2012) and better understanding makes it preferable to combine documentary evidence with physical visits. Interviews with staff across different levels involved in programme implementation give a more holistic understanding of the strengths and weaknesses of the programme. A research may also be able to gauge the level of satisfaction or criticism of the programme. This research visited and interviewed both management and operational level staff of the case study organisations. In some instances, similar questions were asked of staff with different portfolios in order to compare responses. Other stakeholders, such as tenants and city council officers (in England), were interviewed to understand the relationship and collaboration.

Abstracting cause-effect model or principles for transfer

Abstracting is isolating the essentials of a policy or programme and avoiding unnecessary details. The abstract model identifies cause-effect relationships in order to convert a vague policy intention into deliverable outputs. The lesson-drawing model is abstracted from the programme. A lesson-drawing model must include important issues to make a programme work. These include: (1) rules for action, e.g., criteria for determining eligibility; (2) administrative requirements; (3) personnel requirements; (4) financial requirements; and (5) programme recipients. It is important here to identify cultural values that influence elements of a programme or policy. In this research, the analytical tool of the research was used to describe and analyse housing management in the cases to identify issues relevant for effective HM, from which principles were derived. Furthermore, context factors and issues that have impacted housing management in the cases were identified (See Chapters 5 and 6). In this way, the study can take into account factors that influence the model as described.

Designing preliminary solution to address local context problems

Designing requires judgement and skill. This skill can be learned through formal training and by practice. The model designed should be seen as a starting point of the design process and not as the end of the process. The design solution may be either an *adapted*, a *hybrid*, a *synthesised*, or an *inspiration* model of the lesson (see also Dolowitz & Marsh, 2000). *Adaptation* requires writing the details of the laws, personnel, and administrative requirements of the importing country. It involves point-to-point correspondence between the source and the importing context. A *hybrid* model combines elements of programmes in effect in two or more contexts. A *synthesis* model distinctively combines elements familiar in programmes in different contexts. A new model may simply be inspired by a lesson model; it may have weak links to the lesson model.

Furthermore, the preliminary solution must address the issue of the local context of the solution. This includes laws, personnel and financial resources, and institutions, among other elements that are important for the solution. The technological, economic, legal, political, and cultural environment of the recipient countries of lesson drawing differ, and this must be recognised (De Jong & Edelenbos, 2007). Therefore, the decision to import or apply lessons should be guided by the dominant requirement for the solutions to succeed. The practicality (feasibility) and desirability (impact) of the goal must be considered. In applying the principles to design the preliminary HM approach, this research conducted an effectiveness and feasibility assessment of the principles for Ghana before deciding to apply them. Requirements necessary to satisfy the principles in Ghana were then formulated and used as a basis to suggest changes to

the current situation. Thus, it may be said that the housing management approach was in the nature of an inspiration model.

Bounding speculation through prospective evaluation

In lesson drawing, researchers are very much interested in pre-implementation evaluation/assessment of whether a model adequately addresses a particular problem. Even though pre-implementation evaluation is speculative, it still is useful because of the value in identifying warning signs to reduce mistakes in implementation. It also assesses the satisfaction of beneficiaries. The assessment must endeavour to involve interest groups of the policy or programme. The validation of the HM approach was iterative, involving key stakeholders, including tenants, local authorities (housing officers), and the housing ministry. Unlike the previous stage, it involved a field assessment of the feasibility, desirability, resource, and other (e.g., skills) requirements and challenges to implementation. This step led to the production of a final HM approach and conclusion of the lesson drawing and transferability process. Table 3.2 summarises these processes.

TABLE 3.2 Steps applied in lesson drawing and transferability in this research, inspired by Rose (2001)

S. NO.	STEPS OF ROSE (2001)	STEPS IN RESEARCH	DESCRIPTION OF STEP IN RESEARCH
1	Diagnosing the problem	Diagnosing the problem	– Exploratory study conducted to gain deeper understanding of housing problem in Ghana (Chapter 2)
2	Deciding where to look for a lesson	Deciding where to look for a lesson	– Development of assessment criteria based on problems – Evaluation of housing management in six countries – Selection of two countries for lesson-drawing study (Chapter 3)
3	Investigating how a programme works there	Investigating how a programme works in the lesson context	– In-depth study (documents, visits, and interviews) of two cases, the Netherlands and England – Description and analysis of cases (Chapters 5 and 6)
4	Abstracting a cause-and-effect model for export	Abstracting principles for transfer	– Identification of issues relevant for effective HM from cases – Formulation of principles from the issues (Chapters 5 and 6) – Identification of context factors of model cases
5	Designing a lesson	Designing a preliminary solution to address the local context problems (context)	– Formulation of requirements necessary to meet principles – Evaluation of requirements for effectiveness and feasibility in Ghanaian context – Selecting suggested changes in an HM approach for Ghana – Identification of issues to explore with stakeholders (Chapter 7)
6	Deciding whether to import	Validation/assessment and revision	– Exploration of issues identified with stakeholders – Revision of the HM approach – Further exploration of the revised HM approach with stakeholders (LAs) – Completion of revised and final proposed HM approach for Ghana (Chapters 8 and 9)
7	Dealing with resource requirements and constraints	-	-
8	Handling the problem of context	-	-
9	Bounding speculation through prospective evaluation	-	-
10	Using foreign countries as positive or negative symbols	-	-

HM: housing management; LA: local authorities

§ 3.5 Research methods

Research methods include the forms of data collection, analysis, and interpretation (Creswell, 2009, 2014). The choice of method depends on whether a researcher wishes to specify the type of information to collect from the outset or allow the information to emerge from participants. Yin (2009) outlines three conditions in choosing a method: the type of research question, the extent of control an investigator has over behavioural events, and the degree of focus on contemporary as opposed to historical events. The research methods for this study were largely qualitative, using interviews and group sessions. However, within the context of qualitative methods, some structured quantitative techniques involving the use of closed questions were applied to collect data from a small sample and to present simple descriptive statistics in the exploratory stage of the research. For instance, tenant respondents ranked the condition of major components of their houses on a three-point Likert scale. Thus, the use of quantitative techniques was in the nature described in Figure 3.2. According to Greene (2008), for a study to be said to be a mixed-methods study, the mixing of methods should be applied in at least one phase of the inquiry (see also Creswell, 2003; Johnson & Onwuegbuzie, 2004). This form of data triangulation and complementarity enabled the research to obtain a complete and detailed understanding of the housing problem in Ghana (Creswell & Plano Clark, 2011; Onwuegbuzie & Collins, 2007). Details of how methods were applied in specific stages of this research are presented in each chapter. This section discusses, in general terms, sources of data, techniques and methods of data collection and analysis, data presentation, and measures to ensure validity.

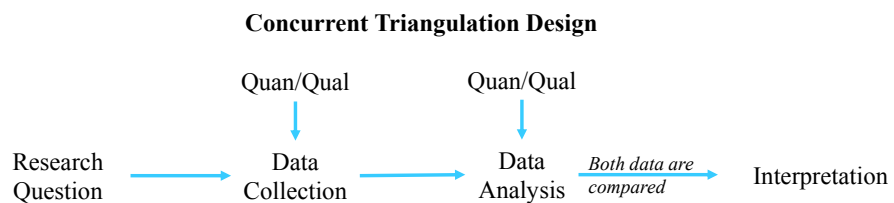


FIGURE 3.2 Application of structured techniques in exploratory study
Source: Based on Creswell (2003).

§ 3.5.1 Data collection

Types and sources of data

Empirical data were predominantly qualitative (text) and were collected by using open and closed-ended questions from relevant actors (e.g., tenants, housing officers, and managers) at different stages of the research. For instance, in the TMOs study in England, interviews were used to collect data from local council representatives, TMO board members, TMO managers, and staff, as well as some tenants. Quantitative data, including ranking of housing problems and assessment of conditions of housing components on a Likert scale, and qualitative data, including descriptions of the condition of houses, complaints reporting procedures, and level of maintenance, were collected in the exploratory study. Secondary data were collected mainly through review of documents, including reports, books, articles, conference papers, newspapers, and laws.

Sampling

The main sampling strategies employed in this research were purposive and convenience sampling. *Purposive* (also called purposeful, nonprobability, or qualitative) *sampling* is selecting units (individuals, groups, institutions, etc.) based on specific purposes or characteristics associated with their answers to a research question (Creswell, 2014; Ritchie & Lewis, 2003; Teddlie & Yu, 2007). The units are carefully and deliberately selected because they can provide important information needed for the research. This strategy was used to select and interview officers responsible for managing public housing at the local authority level (referred to loosely as housing officers) in Ghana. It was also employed to select the sample cases from the Netherlands and England that were studied to draw lessons. In England, a purposive strategy was used to select and interview the liaison officer, TMOs contract and performance officer, head of city finance for housing, and service director for housing transformation. A *convenience sampling* strategy was mainly used to select and interview tenants in public housing estates in Ghana. It involved sampling municipalities and/or tenants that were both accessible and willing to participate.

Techniques and instruments of data collection

Interviews

Face-to-face in-depth and survey interviews were the main techniques of data collection. Face-to-face interviews were employed in the exploratory study, the lesson-drawing case studies, and the validation study. In the exploratory study, both in-depth and survey interviews were employed to collect data and information. In addition to interviews, two focus group interview sessions were held with tenants in the validation study. Semi-structured guides were used in all the interviews.

Observation

The technique of observation was employed in the exploratory study to collect data on the condition of key components of houses in Ghana. Tenants, as well as the research, scored the condition of elements of dwellings, such as the roof, windows, doors, and floors, on a Likert scale as good, bad, or fair.

Document and literature review

A document review was largely used to collect information from annual reports; policy documents; laws and regulations in Ghana, the Netherlands, and England; housing associations; and Tenant Management Organisations. A literature review was used to collect secondary data and information from published and unpublished literature, including articles, conference papers, theses, books, and online news and information. The application of these methods in the process of the research is presented in Table 3.3.

TABLE 3.3 Strategies and methods of research

PROCESS STEP	STRATEGY	METHODS	OUTPUT
Problem definition (exploratory)	Case study	Document review Interviews Observation	Problem description Conceptual review
Knowledge for solution	Case study Lesson learning	Literature review Document review Observation	Conceptual review Analytical model
Design and development	Transferability	Document review	Preliminary approach
Testing/validation/assessment	Case study	Interviews Focus groups	Final approach to organising housing management
Conclusion	-	-	Thesis

§ 3.5.2 Data analysis and presentation

In general, the descriptive inferential and descriptive thematic approaches were used in analysing data in this research. As noted earlier, some qualitative data and structured quantitative data from small-sample survey interviews were presented in simple descriptive statistics alongside qualitative data. Abductive (inductive and deductive) strategies of data analysis were also used. Deductive strategy was used to generate themes a priori from literature about the organisation (e.g., legal framework, structure, policy, and human resources) and activities (technical, social, and financial) of housing management around which data were collected. Through use of an inductive strategy, issues such as lack of culture of maintenance, poor attitudes towards public property, and lack of financial discipline emerged from the validation study as potential challenges to implementing the approach proposed in this thesis. The qualitative analysis tool Atlas.ti was used to transcribe audio-recorded interviews as well as facilitate the data analysis process.

§ 3.5.3 Validity

Validity relates to the accuracy of findings from the viewpoint of the researcher, participant, or reader (Creswell, 2009, 2014; Patton, 1990). Three main strategies – triangulating data sources, member checking, and presenting discrepant information

(Creswell, 2014; Miles, Huberman, & Saldana, 2014; Yin, 2014) – were employed to enhance the validity of the conclusion. Empirical data were collected from multiple sources as a way of triangulating data. For example, in the case study of housing management in the Netherlands, interviews were conducted with unit managers including maintenance, finance, and client services, as well as maintenance operatives. Data comparison across sources allowed the research to report both confirming and refuting claims. As an example of member checking, in the validation study in Ghana, both individual and focus group interviews were conducted with tenants, while two rounds of interviews were held with housing officers. Also, summary reports of interviews with case study participants were sent to officers in the Netherlands and England for review.

§ 3.6 Case selection

This section discusses the process employed to select cases, including the local authorities (HM in the Netherlands and council HM by TMOs in England) that were studied in this research.

§ 3.6.1 Selection of local authorities in Ghana

There are 216 local authorities (generally called districts) in 10 regions in Ghana. These are categorised by population into Metropolitan, Municipal, and District Assemblies (MMDAs). Metropolitan districts have populations of more than 250,000; municipalities, at least 95,000; and districts, at least 75,000. Most (about 116) of the districts were created in the last 10 years. Two criteria were used in selecting local authorities. First, the research considered the relative convenience and ease of contact to collect data from tenants and housing officers within the time available for the studies. A second criterion was the size/category of local authority, as the researchers thought that differences in size may impact on the organisation of housing management. The four districts that participated in the research were Kassena-Nankana, Wa, and Bolgatanga municipalities and Tamale metropolis. Whereas they all participated in the exploratory study, only Kassena-Nankana and Wa municipalities were selected for the validation study. Table 3.4 presents some characteristics and basic facts about the local authorities involved in this research.

TABLE 3.4 Characteristics of local authorities

REGION	DISTRICT/CATE- GORY	TOTAL NO. OF DWELLINGS	STUDY PARTICIPATED	
			EXPLORATORY	Validation
Northern	Tamale metropol- itan	514	√	-
Upper East	Bolgatanga mu- nicipal	320	√	-
	Kassena-Nankana municipal	61	√	√
Upper West	Wa municipal	240	√	√

§ 3.6.2 Selection of cases for lesson learning

Selecting study countries

Criteria were developed based on the problems of public housing in Ghana (see Section 2.7) and categorised under the headings of *general*, *performance*, and *feasibility* (see Table 3.5). *General* criteria had indicators that related to the system of housing provision, as well as how it is organised. *Performance* criteria assessed the effectiveness (extent to which objectives are achieved) and efficiency (cost) of management. *Feasibility* criteria concern the possibility of applying the organisation of management in the Ghanaian context, availability and access to literature, and possibility of visiting cases (proximity). These criteria were used to evaluate affordable housing management in six countries based on literature study and expert interviews.

TABLE 3.5 Criteria and indicators for evaluating potential cases

CRITERION	INDICATORS
General	Type of housing management Degree of development of the management's organisation
Performance	Adequacy of housing for target group (rent-income) General housing conditions (quality) Tenant's satisfaction and at what cost Financial sustainability of management model Involvement of residents
Feasibility	Availability of material and access (physical, economic, language) Proximity to Ghanaian context (political, cultural, administrative structures)

The six countries, South Africa, Hong Kong, the Netherlands, Ireland, Denmark, and England, were initially purposively selected because they met one or more of the criteria set out above. They were then further assessed against the criteria based on the literature review. Table 3.6 presents some basic information about the cases.

TABLE 3.6 Basic information about housing management in case countries

COUNTRY	ORGANISATION/MAIN MANAGER	ORGANISATION TYPE	BASIC FEATURES
Hong Kong	Hong Kong Housing Authority	Private	Semi-autonomous public authority Public housing provided for working people Rents fixed at 10% of income Tenants generally satisfied
South Africa	Johannesburg Housing Company (JOSHCO)	Private	Municipality-owned private company managing council rental housing Tenants generally satisfied
Ireland	Local authorities/housing organisations	Public/third sector	Management largely by local authorities (70%) and non-profit organisations Targets poor and low-income households Improved tenant satisfaction
Netherlands	Housing associations	Third sector	Independent non-profit HAs are main social housing providers Provided for low-income households Tenants are generally satisfied
Denmark	Housing associations	Community sector	Housing by not-for-profit associations governed by elected tenants – “tenants’ democracy” (tenant-led) Minimal state involvement in operations of HAs
England	Tenant Management Organisations (TMOs)	Community sector	Private, independent tenant-led organisations Councils provide guidance

The cases of the Netherlands and England were selected for the main in-depth study. The other cases were rejected for various reasons. Housing management in Hong Kong today has significant private-sector involvement after reforms in the 1990s. The stock

is characterised by high-rise housing that is markedly different from housing in Ghana. Also, there were practical challenges with visiting this Hong Kong. The Johannesburg Housing Company (JOSHCO) of South Africa is interesting; it is relatively young, and not much literature is available about the model. Furthermore, there were practical difficulties with visiting the case. Local authority management in Ireland parallels council housing management in England. Also, housing organisation management in Ireland resembles housing association management in the Netherlands. Housing association management in Denmark is similar to TMO management in England. After evaluating these cases against the criteria and comparing them, the cases of the Netherlands and England were selected for their additional advantages including language and ease of access (travel). Furthermore, on one hand, HA management in the Netherlands is a professionally led model; on the other hand, TMO management in England is tenant led, in collaboration with local authorities. Therefore, it was thought that the research could explore their diversity and draw lessons of interest for the research. These cases are described in Chapters 5 and 6, respectively.

Selecting study case in the Netherlands

To facilitate the selection of a housing association to study in the Netherlands, a two-point criterion was used, consisting of (a) the size of stock owned and managed and (b) availability to participate. The research was interested in a case that, in size, closely resembled local authority housing in Ghana. Housing associations in the Netherlands are categorised by size as large, medium, and small. Large housing associations, on average, manage more than 60,000 housing units; medium-size associations manage about 20,000 units, while small associations manage an average of 5,000 or fewer units. Wonen Wateringen (WW), a housing association in the category of small associations, with a little more than 2,000 dwellings, was selected.

Selecting study cases in England

Guided by the general characteristics of public housing in Ghana, a two-point criterion, consisting of (a) the size (number of properties managed) of the TMOs and (b) the age of the TMOs, was used to evaluate and select the two TMOs that were studied. The size criterion was used to ensure that the TMOs were closely comparable to Ghana; the age criterion offered an opportunity to observe whether the passage of time had any effect on TMOs. The first, Bloomsbury Estate Management Board (BEMB), is one of the oldest TMOs in England, established in 1995, and it manages nearly 700 flats and houses. The second, Roman Way Estate Community Interest Company (RWEIC), was five years old at the time of the study and manages 204 flats. The two cases were selected from the Birmingham City Council for convenience, given the time available for the study.

§ 3.7 Conclusion

This chapter has presented the methodology, strategies, and methods applied in this thesis research. The research is situated within the pragmatic paradigm. This choice was informed by the question of the research, which makes a combination of approaches to answer it appropriate. The mixed-method approach, which is associated with the pragmatic paradigm, was adopted for this research. However, the methods used were largely qualitative, with minimal quantitative elements. The main methods of data collection were literature and document review, interviews, and observations. Purposive and convenience sampling were the predominant techniques employed.

4 Factors for analysing the organisation and assessing performance in housing management

§ 4.1 Introduction

This chapter reviews literature on housing management and how to assess performance in housing management. It addresses the second question of this thesis, namely, *What factors can be used to describe and analyse the organisation of and assess performance in HM?* Thus, the purpose of this chapter is to arrive at a model for analysing public housing management and a way to assess its performance. First, the chapter introduces the models of public housing provision in Section 4.2 to give context to the public housing management approaches presented in Section 4.3. Section 4.4 discusses housing management. It examines the definitions and scope of public housing management and the organisation and activities of management. The next section, Section 4.5, discusses housing quality as a product of housing management. It presents general elements of housing quality assessment. The framework for analysing housing management is presented in Section 4.6. Performance assessment in housing management is discussed in Section 4.7. This section discusses the usefulness of performance assessment information, describes measures and indicators of performance assessment, and outlines some challenges in assessing performance in housing management. The conclusion to the chapter is presented in Section 4.8.

§ 4.2 Public housing provision

Malpass (2008) has described public housing as the “wobbly pillar” of the welfare state or the cornerstone of the new welfare state – the welfare state being the set of de-commoditised public services, of which housing is the least de-commoditised

and most market determined. For this reason, states tend to give as much attention to housing provision as to welfare services by supporting households that have difficulty meeting their housing need. Public housing, therefore, is a variant of state intervention in housing through direct production. Public housing provision by the state may be through national or municipal authorities or independent (public) agencies. They are usually formal and non-profit oriented (Pestoff, 1992). Other forms of state intervention may be through subsidies to households or private organisations (partnerships) and support for community organisations that may be formal or informal, profit making or not-for-profit (see Figure 4.1). Lately, the third sector, comprising co-operative, voluntary associations; popular movements; and non-governmental and non-profit organisations, has emerged. This sector emphasises voluntary efforts in providing welfare services (Pestoff, 1992); see also (Anheier, 2005; Brandsen & Pestoff, 2006; Czischke, Gruis, & Mullins, 2012). Public housing is about state provision with the social goal of equity and social stability.

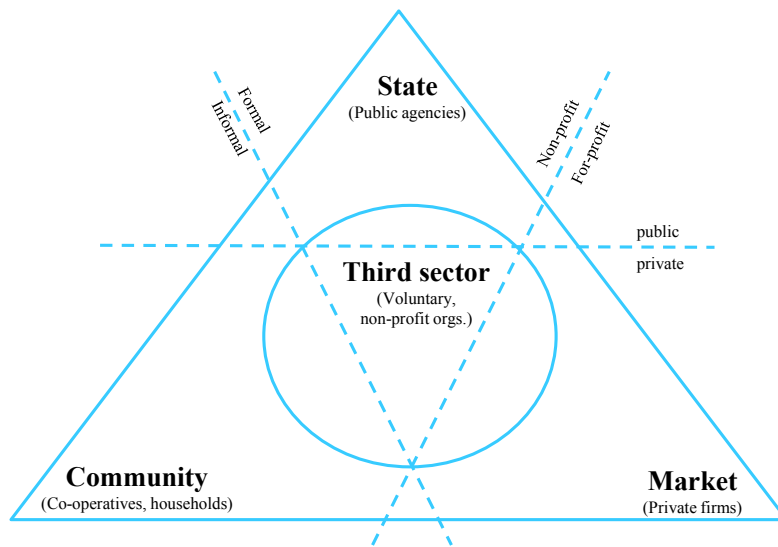


FIGURE 4.1 The basic social orders and characteristics (Pestoff, 1992)

§ 4.3 Approaches to housing management

The approach to housing management is closely linked to the question of who is the provider. This is because the goal and motivation to provide housing largely influence the approach adopted to manage housing. Therefore, it is possible to conceptualise approaches to housing management in terms of the type of provision.

§ 4.3.1 Public/state management

State management relies on the coercive force of society, manifested in rules and bureaucracies that limit government actions (Brandsen, van de Donk, & Putters, 2005). In “public”-sector management, mainstream government departments, mainly local and municipal authorities, manage public housing. For instance, local authorities in Ireland and the UK largely manage public rental housing. A department may also be established solely to manage public housing – for example, a council housing department in the UK (Harries & Vincent-Jones, 2001); the National Housing Corporation in Tanzania (Komu, 2010); and State Housing Corporation and Tema Development Corporation in Ghana (Yankson & Gough, 2014). The state may also contract out the entire management or aspects thereof to private companies (Becker, Dluhy, & Topinka, 2001) or to community organisations such as co-operatives (Clapham & Kintrea, 1995; Sousa & Quarter, 2004). Supporters of state management argue that it is better for the state to own and manage natural monopolies to promote equitable development and efficiency.

§ 4.3.2 Private-sector management

The private sector is naturally driven by the ultimate desire to maximise profits and returns. Private-sector management is usually through public-private partnerships where a private entity is principally responsible for managing public housing. This approach invites the private sector to confront management with market-oriented goals, but it may incorporate a goal of providing subsidised housing. It involves the implantation of private-sector business techniques into public-sector services (Casey, 2008). Social housing in Germany is an example of private-sector-led management (Pittini & Elsa, 2011; Christine Whitehead & Scanlon, 2007). Reforms

in public housing management in Hong Kong included the creation of public-private partnerships (Walker & Li, 2002). In general, while the profit motive subsists, there is always some form of state involvement in private-sector management.

§ 4.3.3 Third-sector management

The non-profit/third sector includes the range of organisations and activities that lies between the state or public sector on one hand and the profit-oriented/for-profit, market, or business sector on the other hand (Anheier, 2005; Brandsen et al., 2005; Czischke et al., 2012). The common goal of third-sector organisations is the promotion of the “public interest” or “public purposes”, and this can largely be discerned from these organisations’ financial behaviour. Generally, there is a lack of profit motive, or they restrict the distribution of profit, and these organisations are professional in character. They manage public housing as distinct entities, with the state exerting some influence or involvement (mainly through legislation) in their operations. As a result, they are increasingly adopting private-sector approaches to meet their social objectives. Social housing in the Netherlands and UK provides good examples of third-sector housing management (Czischke, 2011, 2012; Nieboer & Gruis, 2014).

§ 4.3.4 Community-sector management

Communities are mainly held together by love and care for one another, manifested in shared values and goals and a sense of oneness (Brandsen et al., 2005). Members pool resources together, from either individuals or the corporate or public sphere. Community management would normally involve the active participation of tenants or tenants taking full responsibility for management, usually in contractual arrangements. The rationale of community management is that decisions are taken on the basis of perceived shared values or experiences of the community (Darcy, 1999). Community members organise themselves into groups to manage, the most common form being co-operatives and tenant self-management organisations (Hague, 1990; Sousa & Quarter, 2004, 2005; Tunstall, 2001). Tenant participation is a distinguishing feature of community management. This form of management is characterised by a small size, a flat organisational structure, and flexible job specifications. These organisations may be driven by economic interests, albeit to a lesser extent; this means they have to maintain a balance of achieving social goals and making profits.

§ 4.4 Definition and scope of housing management

Generally, management is the process of planning, organising, directing, and controlling activities to accomplish stated objectives of organisations and their members (Anheier, 2005). According to Black and Porter (2000), management is the process of assembling and using resources – human, financial, material, and information – in a goal-directed manner to accomplish tasks in an organisation (Bruil & Heurkens, 2012). Drucker (1986) states, “Management...is the organ of the institution” (p. 32); it is a means to an end and not an end in itself. Management strives to operationalise the mission of the organisation by working to achieve stated objectives. Therefore, important features in discussing management are the organisation, its goals and objectives, and its scope of activities.

Housing management has been described by Walker (2000) as contentious, complex, and changing, and therefore it is difficult to ascribe a universal definition. Its differences in terms of scope and activities performed may be informed by country-specific legislation and definitions, organisational goals and objectives, the target groups, and the diversity of tenants’ demands. Furthermore, its scope has evolved over the years, making it difficult to discern a universally accepted view of the appropriate role and scope of housing management (Casey, 2008; Clapham, Franklin, & SaugeÅres, 2000). For instance, the scope of housing management in the UK evolved from managing “brick and mortar” – that is, managing the property rather than the people: creating new tenancies, collecting rents, and dealing with repairs (Perry, 1995) – to managing the relationship between manager and landlord [personal relationship approach initiated by Octavia Hill (1838-1912)]. Nevertheless, some authors have attempted to give a definition of public housing management, albeit sometimes in specific contexts.

Housing management is the management of organisations and people to deliver services to customers (Walker, 2000). According to Clapham (1992), housing management is the ongoing upkeep of a property and its neighbourhood and the administration of the occupancy of dwellings. To Clapham, housing management would exclude major property renovations but include day-to-day repairs, letting of dwellings, tenancy relations, rent administration, arrears recovery, and general estate management duties, such as attempts to cope with problems of vandalism and other general neighbourhood problems. However, it has become increasingly accepted to perceive housing management in terms of managing the property and the client. As Clapham et al. (2000) report in a study conducted in England, “[T]enants expected housing officers to solve all their social problems and do everything for them” (p. 75). Thus, the degree of emphasis will depend very much on the type of housing provider,

its organisational mission and vision, and local cultures and traditions. Clapham et al. assert that housing management is a form of management that requires specialist knowledge and skill.

Writing about social housing management in the Netherlands, Priemus et al. (1999, p. 211) define housing management as: the set of all activities to produce and allocate housing services from the existing social housing stock. The definition excludes activities related to the production and consumption of housing services. They distinguish day-to-day management from strategic management. *Day-to-day housing management* relates to short-term decisions in the form of reactions to daily problems, whereas *strategic housing management* refers to decisions about priorities and the direction of housing (assets) management in the medium to long term (see also Gruis & Nieboer, 2004a). Priemus et al. (2004) liken the difference between day-to-day and strategic housing management to the distinctions made in commercial real estate management among portfolio, asset, and property management (see Figure 4.2). Strategic asset management is at the level of asset management, but it contains elements of portfolio management. Day-to-day housing management is at the level of property management in Figure 4.2.

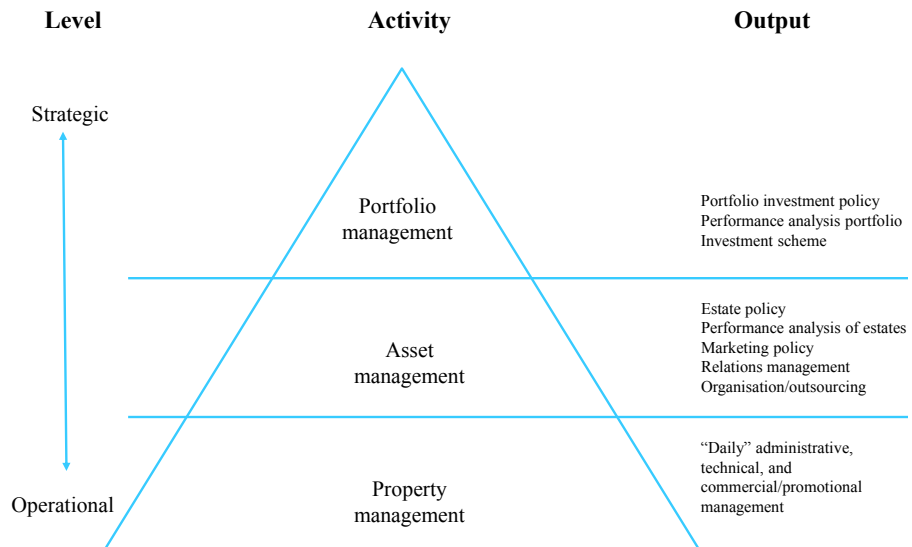


FIGURE 4.2 Organisational levels of real estate management
Source: Adapted from Miles et al (1996) in Gruis and Nieboer (2004a).

Housing management, therefore, describes the scope of activities including planning for and carrying out repairs and maintenance and tenant relations. It involves performing core elements of management at different levels and times. Murie and Rowlands (2006) identified these as, first, long-term planning with the vision for estate renewal and renovations, referred to as strategic planning; second, planning and monitoring housing use to ensure continuous improvement in service delivery, referred to as day-to-day management; and, third, working with and listening to tenants to develop approaches to management and participation that inform new initiatives for improved housing.

Housing management is as important as building new houses. The United Nations emphasises this in a statement to the effect that building houses alone does not bring about the desired change, unless good housing management concepts and effective practices are established to promote community development, social improvement, proper maintenance and upkeep of estates, and financial arrangements for repaying loans and collecting and carrying charges (UN, 1969; in van Wyk & Crofton, 2005).

§ 4.4.1 Organising housing management

Organising management is the art of harnessing the resources of an organisation to perform organisational tasks and achieve set goals. Organisations must set their activities and tasks in such a way as to achieve effectiveness and efficiency. This is about both the structure and how to harness the social forces or resources available in the organisation to attain effectiveness (Waterman et al., 1980). Housing management should be goal oriented, focusing on problems in practice – that is, aiming to produce good-quality housing through organising for effective maintenance. It should be possible to identify and address organisational problems that impact effectiveness. Waterman et al. (1980) developed the 7S framework, which can help managers diagnose organisational problems and formulate programmes for improvement. They assert that organisational effectiveness stems from and encompasses the holistic interaction among *structure, strategy, systems, style, skills, staff, and superordinate goals* of the organisation. The 7S model underscores some basic facts about organisations. First, multiple factors influence an organisation's ability to change; second, several interconnected variables influence change, and ignoring one may affect the success of change. This general model for achieving organisational effectiveness has been adapted by Gruis et al. (2009) see Figure 4.3) to analyse the management of privatised housing in western European countries, Australia, and China. Like the original 7S framework, this model identifies seven elements: *policy/strategy, financial*

resources, human resources, culture, legal framework, organisational structure, and housing quality (see Figure 4.3). The elements help to give management a holistic view of the organisation, in order to effect specific changes that improve and bring about desired performance. Therefore, while the model does not directly address performance or outline the desirable content of elements, it brings attention to the contribution of every element to produce desired outcomes.

Policy/strategy

Policy or strategy describes the plans formulated in response to or in anticipation of changes in the external environment –customers or competitors (Waterman et al., 1980). In housing management, policy or strategy describes the plans to address the changing needs of tenants and objectives of management. It describes the way housing managers intend to carry out maintenance, renovation, and the general upgrading of housing stock to meet the desires of tenants. Policy gives direction to and stimulates housing management. It addresses questions such as: What are the rights and responsibilities of tenants? What steps or initiatives are being taken to give a unique experience of value to housing beneficiaries?

Legal framework

Legal framework refers to the legislation and procedures for regulating housing management. For example, eligibility of households for public housing, rights and responsibilities of landlords and tenants, and financing sources may be defined in legislation or regulations. A legal framework is especially important to ensure the housing management continues to serve the social purpose and does not deviate from its main objective.

Financial resources

Financial resources consist of the finance available for housing management. Funds are required for operational activities such as repairs, maintenance, and renovations, as well as procurement of other logistics. This element describes how housing management is able to mobilise either public or private, internal or external funds for housing management. Management may receive external support through government subvention or borrowing for housing management. Internal sources may include management fees charged to tenants or a landlord.

Organisational structure

Organisational structure describes the institutional setup, formal and/or informal division of tasks, responsibilities, and the coordination of these tasks in housing management. Structure trades off specialisation and integration. It decentralises and recentralises (Waterman et al., 1980). It contends that as a company grows, there is need to decentralise, and a need to centralise as the company size shrinks. In housing management, the organisation can be decentralised to different levels where it is possible to ask questions such as: Who decides on management policy? Who is responsible for operational management? Who carries out day-to-day management?



FIGURE 4.3 Descriptive framework for housing organisation (Vincent Gruis et al., 2009)

Human resources

The element of human resources describes the needed and available manpower, knowledge, and skills to perform the tasks and activities of management effectively. It also relates to the morale, motivation, attitudes, and behaviour of staff. In fact, Waterman et al. (1980) suggest that staff or people should be considered as a pool of

resources to be nurtured, developed, and allocated to be amenable to management control. The competency and professionalism of staff to execute housing tasks and relate with tenants must be addressed.

Culture

Culture describes the values, standards, attitudes, and aspirations, which are often unwritten, that guide behaviours of people and organisations involved in housing management. For example, are households aware of their management responsibilities? How do they respond to these responsibilities? How is the relationship and responsiveness of staff to tenants and housing issues, e.g., complaints, maintenance requests? How do staff and organisations perceive their work? For instance, Clapham et al. (2000) report that the location of housing organisations in England influenced staff perceptions of the housing management task. Culture includes broad notions of future direction that must be infused in the behaviour of staff and the organisation (Waterman et al., 1980). What is the approach of leadership? Is it the “bossy armchair” kind? Clapham et al. (2000) have stated that “organisations may listen to what managers say, but they believe what managers do” (p. 22). The organisational culture can greatly impede strategic possibilities and affect performance outcomes.

Housing quality

Housing quality describes the current form and quality of existing housing and the need or possibilities for improvement. Do the houses need major repairs and renovations? Therefore, whereas housing quality describes the existing form of housing, it is also the product of the combined effects of the other elements in the model.

The elements discussed here offer the opportunity to have a holistic view and approach to organising housing management. They underlie the fact that every variable is important in organising housing management. They provide a tool for analysing organisation for housing management. As Waterman et al. (1980) emphasised with regard to the 7S model, the variables/elements discussed here are important in orchestrating major change in housing management. The discussion of organising housing management can broaden and consider what and how the activities of housing management are carried out.

§ 4.4.2 Activities of housing management

This section discusses the activities involved in housing management. Murie and Rowlands (2006) identify basic activities of housing management in the UK to include allocation and letting of properties, management of voids, repairs and maintenance, providing support for tenants' particular needs, dealing with unacceptable behaviour, and rent collection and arrears recovery. At a higher level, housing management activities include developing long-term asset management strategy, concerning the financial status of estate and buildings; developing a targeted and differentiated policy for the future; and identifying and developing a strategy to ensure that resources are available for estate management. In addition, comparing social housing management in seven European countries, Boelhouwer (1999) divides housing management into *technical*, *social*, and *financial* categories. He identifies management activities to include minor and major repairs, installation maintenance, garden and grounds maintenance, allocations, coping with changing incomes, approach to social problems, tenants' rights legislation, and financial risk management. Priemus et al. (1999) group housing management activities into technical, social, financial, and tenure management, which includes maintenance, renovation, demolition, restorations, communication, stimulating tenant participation, implementing tenancy agreements, clearing dwellings, determining rent policy, borrowing and lending, and buying and selling properties. Other authors (See for example Clapham et al., 2000; Goodlad, 1999; Peter, van der Heijden, & van de Ven, 1997; Straub, 2004) have identified similar activities and more to constitute housing management. Adopting the categorisation stated earlier by Boelhouwer (1999) and Priemus et al. (1999), Table 4.1 defines and identifies generic housing management activities.

Technical activities

Technical management activities include the range of activities carried out to maintain, restore, improve, or modify dwellings. They include monitoring – routine and regular checks of dwellings to assess their condition, and repair – maintenance renovations conducted to keep dwellings in good condition. It includes the preparation of maintenance plans, definition of landlord and tenant maintenance obligations, response maintenance, and organisation of maintenance. Condition inspections and maintenance planning help to anticipate, detect, and address problems in real time; they also have cost benefits in the long term.

Social activities

Social management activities include decisions and activities related to providing housing services that are aimed at stabilising and/or improving the social living environment. They include the processes of selecting and allocating dwellings and promoting tenant participation in housing management. Some activities include reviewing and vetting applications, allocating dwellings to successful applicants, and dealing with evictions.

Financial activities

The category of financial activities consists of activities undertaken to mobilise and generate funds for housing management. They include measures to raise funds externally, through, for example, borrowing, or locally, through, for example, rent policy setting and collecting rents, user charges, and penalties. It also includes the allocation of funds for all management activities, such as procurements and external contracts. For example, Straub (2004) found that among Dutch housing associations, technical departments and central business units (similar to a finance wing) execute planned maintenance activities. The central business units were also involved in budgeting and ordering maintenance. Activities of the various categories are presented in Table 4.1. These categorisations are more or less for analytical purposes; actual distinctions in practice may be blurred and/or overlap.

TABLE 4.1 Categories of activities of housing management

TECHNICAL	SOCIAL	FINANCIAL
Condition inspection	Assessing and selecting applications	Rent policy
Repairs and maintenance	Allocating dwellings – agreements	Rent collection
Renovations	Enforcing tenancies	Rent determination
	Resolving disputes	Sale of dwellings
	Dealing with social problems	Borrowing
	Promoting tenant rights and participation	

§ 4.5 Housing quality

Housing quality is an amalgamated expression comprising several characteristics (Sengupta & Tipple, 2007). For this reason, it is difficult to measure, and there is no widely agreed measure for quality (Buckleyand & Tsenkova, 2001; Sengupta & Tipple, 2007). It can relate to different contexts (norms and conditions) at the national or organisation level, and it may be perceived from the viewpoint of government, landlord/owners/managers, or tenants. For these reasons, researchers tend to define and state indicator variables of housing quality for purposes of assessment and monitoring. For instance, Meng and Hall (2006) define housing quality as referring to the grade or level of acceptability of dwelling units and their associated and immediate residential environment, including the design and functionality of housing structures, building materials, the amount of internal and external space pertaining to the dwelling, housing utilities, and basic service provision. Sengupta and Tipple (2007) use indicators such as housing consumption, connection to services, location, and site characteristics to define quality. This thesis defines housing quality as *a building satisfying acceptable physical standards in terms of the state of its component elements and the level of maintenance* (see Stone & Hartman, 1983). This definition limits quality assessment to physical aspects of a dwelling and their level of maintenance.

§ 4.5.1 Elements of housing quality

The elements to consider in the assessment of housing quality can be as varied as the definitions of housing quality, and they are also dependent on the purpose of assessment. Generally, elements of housing quality are categorised as follows: *physical quality of dwellings, housing services, neighbourhood features, social and demographic characteristics of occupants, and housing management services* (see Table 4.2). *Physical quality* relates to compliance with building codes and building maintenance standards, along with the general physical state of the dwellings. *Housing services* elements may include availability of water, waste disposal services, and electricity. *Neighbourhood features* may include noise levels, location, transportation services, playgrounds, and health facilities. *Housing management* services may include tenancy agreements, tenant-landlord interactions, and rent determination and collection. The indicators in any housing quality assessment will depend on the purpose of the assessment.

TABLE 4.2 Elements of housing quality

HOUSE AND PHYSICAL CHARACTERISTICS	HOUSING SERVICES	MANAGEMENT SERVICES	NEIGHBOURHOOD FACILITIES	SOCIOECONOMIC AND DEMOGRAPHIC ELEMENTS
House type	Water	Allocations	Access to work	Education
Tenure	Drainage	Repairs	Access to town centre	Community relations
Living area	Waste disposal	Quality of repairs	Access to schools	Age
Bathroom	Streets	Response to repair requests	Access to transport services	Security and safety
Lobbies	Sewerage disposal		Access to health facilities	Household size
Louvers	Electricity		Crime level	Income
Walls			Playgrounds	Length of stay
			Parking	Gender

§ 4.6 Framework for analysing housing management

The elements of the 7S based framework by Gruis et al. (2009) allow for a complete and holistic examination of internal systems for housing management. However, it does not tell what activities have to be undertaken and whether or not they are being carried out, nor is it able to describe the external (to the organisation) context, such as the national context of housing management. Using the division of activities into technical, social, and financial categories, it is possible to examine at the operational level what activities are being carried out and to what extent. Also, by examining elements such as laws, regulations, policies, and social and cultural norms of society, it is possible to describe the context of housing management.

These organisational elements and categories of activities may be combined in a framework (see Figure 4.4) and used to analyse housing management. In so doing, interventions in the organisation of management can be better targeted at achieving, for instance, improved performance in specific activities that may affect total outcomes. However, beyond the organisational setting, performance may be influenced by context factors including laws and regulations, national or municipal policies, and/or social and cultural factors. The legal framework (laws and regulations); national or municipal policies, such as standards for maintenance; and social and cultural factors,

such as attitudes of people and way of living, may also affect housing management activities. Therefore, any analysis of housing management should identify the effects, positive or negative, of context factors (see Figure 4.4). Given that the aim of housing management is to achieve set goals, it is possible to track whether the goal is being achieved by assessing the performance of management.

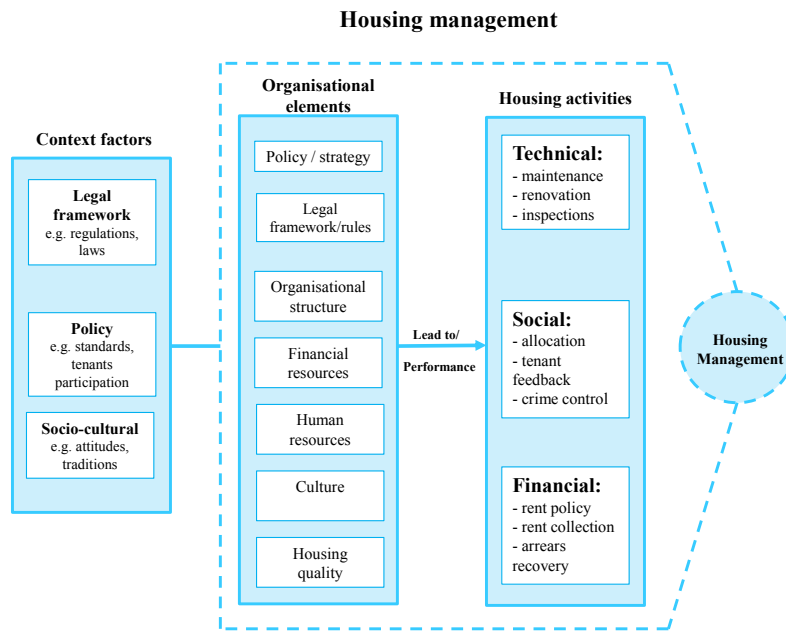


FIGURE 4.4 Analytical framework for housing management

§ 4.7 Performance assessment in housing management

Performance is the functioning of systems and the condition of objects compared with previously set targets (Hasselaar, 2008). It refers to the extent to which an organisation is reaching its objectives or the purpose for which it exists and engages in its activities. The objectives could be derived from an organisation's mission statement or from policy documents (Bouckaert & van Dooren, 2009). Therefore, an organisation should

be able to define its products, goals, or objectives and demonstrate its performance against these goals. In the housing sector, the more common objectives of housing provision and management are good-quality housing (including neighbourhoods), of adequate quantity, at an affordable price (Sengupta & Tipple, 2007). According to Kemp (1995), the Audit commission in England (1986c) sees two aspects of the concept of performance in social landlords: efficiency and effectiveness. Performance assessment is, therefore, relevant in housing management, in order to ascertain how well management institutions are doing.

§ 4.7.1 Usefulness of performance assessment

According to Radnor and Barnes (2007), performance assessment is determining, either quantitatively or qualitatively, the input, output, or level of activity of an event or process (In Fryer, Antony & Ogden, 2009). By using performance information, public institutions can determine whether they are reaching their goals and at what cost. Assessment enables organisations and institutions to adopt a goal-oriented or result-oriented approach to their operations. Central governments use it as a means of assessing the level of services offered by local authorities. Performance assessment, therefore, must produce objective, relevant information, which may consist of numbers describing non-financial outputs, outcomes, and throughputs of organisations, people, and programmes (Askim, 2009). Performance information may lead to improvement in the quality of services rendered, the professionalism with which the services are rendered, innovation, and the quality of decision making. It can also help to improve the transparency and accountability of organisations.

Accountability and transparency

Performance assessment enhances transparency and accountability, and it strengthens the legitimacy of institutions to act (De Bruijn, 2002; Fowler, 2000; Walker & van der Zon, 2000). It is one way institutions can justify the confidence reposed in them and their legitimacy to exist and provide services. For example, governments account to citizens and society through assessment of access to education; decentralised agencies and departments account to central government. Accounting and transparency also help to hold autonomous organisations or institutions to account. According to De Bruijn (2002), autonomy without accountability conceals both good and bad performance (p. 4). The accountability process ensures that financiers and beneficiaries of services receive value for money. Furthermore, it promotes transparency, meaning organisational goals are known for the public to track progress towards reaching them.

§ 4.7.2 What to measure in performance assessment

Performance assessment over the years has concentrated on the three “Es”: economy, efficiency, and effectiveness (Symon & Walker, 1995). However, some authors (e.g. Bouckaert & van Dooren, 2009) have argued that limiting performance assessment to measurable indicators may be misleading. Indeed, Kemp (1995) argued that a problem with the use of the “production of welfare”³ framework to assess performance is that it could lead to emphasis on the more easily measurable quantitative aspects of housing management and ignore the quality of service provision (see also Kendall & Knapp, 2000). Therefore, assessment should equally consider the quality of the service (Jacobs & Manzi, 2000). Performance measurement in the social sector should incorporate social, economic, and environmental inputs and impacts (van Bortel & Gruis, 2011). That is, it should consider aspects of economy, efficiency, effectiveness, and quality in service delivery. Some authors have argued for the inclusion of equity (Mullins, 1991; in Smith & Walker, 1994). The one thing all these views reinforce about performance measurement is that it is an assessment of service delivery, which is a process that uses inputs to produce outputs, which have outcomes and lead to the achievement of goals (see Anheier, 2005; Kemp, 1995; van Bortel & Gruis, 2011). They also highlight differences in focus between the private sector and public or social sector in performance measurement. While the private sector would be more interested in outputs, social sector organisations focus on the effects of outputs – outcomes (see Figure 4.5). Outcomes are influenced by outputs – that is, the volume and quality of services produced. The service produced is in turn realised by combining both resource and non-resource inputs.

Inputs are resources (human, buildings, capital, equipment, etc.) that are necessary to produce particular services. They also include non-resource inputs that influence outcomes, such as opinions, attitudes, regulations, and ideologies among workers and managers, which help to generate the contextual environment (Kendall & Knapp, 2000).

Outputs are services or products that emerge from the utilisation of inputs. They carry attributes of volume, number, and/or quality.

Outcomes are the effects or impacts created on society or the beneficiary group by the benefits derived from outputs. They indicate the qualitative impact of the output,

3

This framework emphasises efficiency and effectiveness in evaluating the performance of public-sector agencies.

which itself takes time to manifest and may be difficult to identify or attribute to a particular output. Outcomes are events, occurrences, or changes in conditions, behaviour, attitudes, or quality of life. To assess performance, the measures/criteria and indicators must be known and defined.

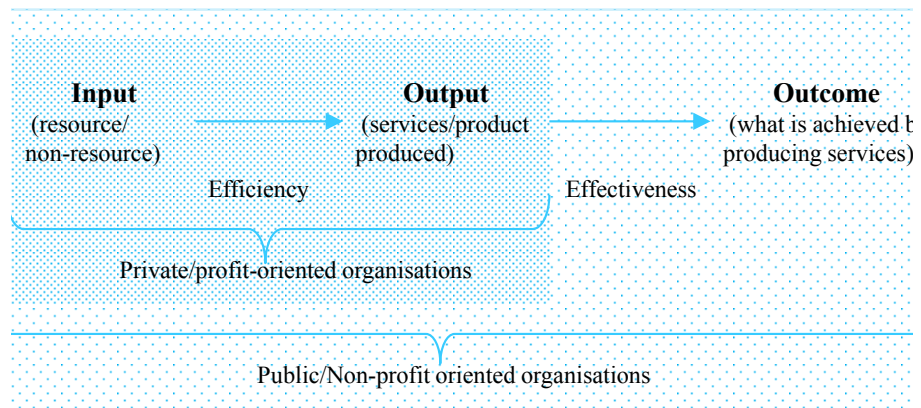


FIGURE 4.5 Elements of service delivery in profit and non-profit organisations (Kemp (1995)).

§ 4.7.3 Measures/criteria of performance

The criteria that have dominated performance assessment in non-profit organisations include efficiency, effectiveness, economy, and equity, famously “the four Es” (see for example, Bouckaert & van Dooren, 2009; Smith, 1995; Symon & Walker, 1995). Kendall and Knapp (2000) argue that choice, participation, advocacy, and innovation are important criteria in measuring performance, depending on the focus of the organisation. The dominant criteria are briefly discussed below.

Effectiveness

Effectiveness refers to an organisation meeting the needs or objectives for which it is set up (Smith & Walker, 1994). Effectiveness in housing management is the extent to which services (outputs) actually achieve objectives (outcomes; (Kemp, 1995, p. 782) see Figure 4.5). The objectives should be defined by the organisation. For

example, if the objective of public housing is to provide affordable, quality housing for low-income households, the effectiveness criterion suggests that the organisation should be interested in not only the number of houses built but also their quality and affordability and the number of low-income households that benefit. Effectiveness is a difficult concept to measure and, for that matter, to assess. Questions to address in effectiveness include: Does simply increasing output lead to meeting set organisational goals? What is the need for and quality of the output? What is the role of other stakeholders in the output obtained? Kendall and Knapp (2000) appear to offer a way around some of these questions. They refer to outputs and outcomes as intermediate outputs and final outcomes, respectively (see Figure 4.6). Intermediate outputs include the volume of goods and/or services and their quality. The final outcome measures the impact of the intermediate outputs on consumers or beneficiaries (see also Fowler, 2000). Quality of life indicators can be adequate measures of final outcome. As final outcomes may be difficult to obtain, it may be suitable to use intermediate outputs, which are easier to collect but more difficult to interpret. Indicators that can help to measure effectiveness include output volume, output quality, and satisfaction ratings by service users or beneficiaries (Kendall & Knapp, 2000). The choice of indicators of effectiveness would depend on the practicality of collecting data, the ease of interpreting the data, and the extent to which the effect can be attributed to the service produced.

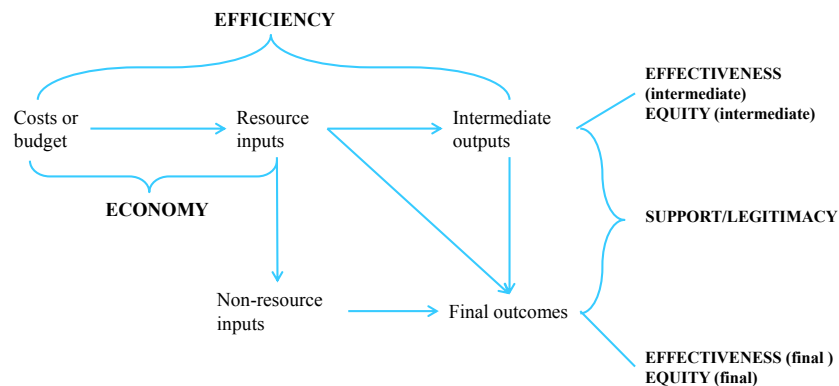


FIGURE 4.6 Performance criteria in service delivery process (Kendall & Knapp, 2000).

Efficiency

Efficiency measures the economic cost relationship between inputs and outputs. It reflects the production of a maximum set of intermediate outputs or outcomes of desired quality from the least inputs possible (Kendall & Knapp, 2000; Walker & van der Zon, 2000). In for-profit production, efficiency is the output divided by all of the inputs. The index of inputs is cost, which leads to the specific indicator of unit cost. Efficiency can be calculated if an organisation has a high-quality analytical financial system. Widely employed economic evaluation models for assessing efficiency include cost-benefit analysis (CBA), cost-effectiveness analysis (CEA), and cost-utility analysis (CUA). *Cost-benefit analysis* measures changes in societal and individual welfare due to changes in the allocation of resources used to produce, distribute, and consume goods and services (Messonnier & Meltzer, 2003). The CBA is appropriate when one is interested in changes in welfare associated with production or output. It examines who will pay for the service, who will benefit, and by how much. It converts all costs and benefits into a common measure, usually a monetary measure, for comparison. *Cost-effectiveness analysis* describes an intervention in terms of the ratio of incremental cost per unit of incremental service (Garber & Phelps, 1997). It assesses the rate at which resources (inputs) are converted into services (outputs; (Kemp, 1995). It produces a summary measure in terms of cost per unit. The costs are compared with outcomes measured in natural units, with a view to minimising the cost of producing a given intervention or service. For instance, if the outcomes of alternative programmes or services are similar, it is possible to compare their costs to identify the least-cost option – for example, the cost reduction per housing constructed or maintained. The core principle is to combine the net cost of producing a given service and its outcomes with its effectiveness (Gift & Marrazzo, 2007). *Cost-utility analysis* compares the cost of producing different outputs with their outcomes, measured in a “utility based” unit (Robinson, 1993). Utility is a subjective level of wellbeing that beneficiaries of an output experience. Similar to the CEA, it measures cost and benefits in different units but incorporates the quality and quantity effect of wellbeing into a single effectiveness measure (Johannesson, 1996).

In public housing management, the interest in performance assessment is the value or impact of the services and not so much the profit in monetary terms. Thus, the CEA seems most appropriate in assessing efficiency because it does not require placing a monetary measure on outcomes, as required in CBA, which sometimes can be problematic. On the other hand, the CUA measure employs a summary utility measure of impact, but utility metrics have not been developed for many fields (Kendall & Knapp, 2000).

Economy

Economy describes the purchase of resources at lowest cost, without compromising quality or quantity (Smith & Walker, 1994; Walker & van der Zon, 2000). Its relevance is limited to cost reduction without regard to its outcome effects (Kendall & Knapp, 2000). Economy relates to cost measurement, which must be comprehensive and include all resource inputs, be they remote or distant input resources. Indicators to measure economy include resource input (focused on physical resources) expenditures (including values for un-costed inputs) and average costs (cost divided by input). An example in housing would be the use of less costly material or locally available material for construction that reduces construction or maintenance cost. The difference between economy and efficiency criteria is sometimes blurred; some literatures treat economy as part of efficiency.

Equity

Equity measures the fairness with which outcomes benefit the larger society or target group. It relates also to the burden of paying for services or benefits – that is, justice in the enjoyment of the benefits (Kendall & Knapp, 2000). For example, how fairly is housing accessible to the people who really need it? How are houses allocated among the target group? Equity concerns the equitable access to benefits and proportionate contribution to produce services. Indicators of equity may include benefit-burden ratio, accessibility, and procedural equity. These definitions of equity may vary when applied in housing performance assessment. One can consider the rent-income ratio or rent as a percentage of disposal income. Equity may be discussed under the effectiveness criterion, if, for instance, the objectives of service production are defined to include achieving equity.

Legitimacy/support

Societal support is another important indicator of performance in housing management. While effectiveness and efficiency may serve to assess performance from an internal perspective (within an organisation), support and legitimacy for a social service provide a positive assessment of performance from an external stakeholder perspective (see Walker & Boyne, 2006). External stakeholders may include government regulators, service consumers, and financiers. Legitimacy and support rely on the satisfaction of beneficiaries and other stakeholders with the service. For instance, Gao (2015) reports on studies that indicate that reforms in public services originating from performance measurements have led to increased citizen satisfaction with service provision. Participation of beneficiaries and other interest groups in decision making is one way to promote transparency and support for services, and it is more or less a verdict on legitimacy and support.

It should be noted that whereas profit-oriented organisations emphasise efficiency and effectiveness measures, performance measurement in public-sector or social service provision may be extended to include inter alia measures of equity and support/legitimacy. However, it is possible to define an effectiveness criterion to include indicators that measure equity and legitimacy/support.

§ 4.7.4 Performance indicators in housing management

Performance indicators are variables that provide or give information about how close an organisation or individual is to reaching goals and objectives. The National Federation of Housing Associations in Britain defines indicators as “facts which help us to assess whether we are achieving our targets and thereby objectives” (Smith & Walker, 1994, p. 610). They must be “smart measures” and should match organisational mission and goals (Anheier, 2005). They should provide useful measures of inputs, throughputs, outputs, and outcomes. They can be quantitative or qualitative, objective or subjective (Smith & Walker, 1994). Performance indicators can be used as a control system to punish bad and reward good, or as a process of finding better ways of managing an organisation (Gao, 2015; Terence, 2008).

It can be difficult to obtain exact data on some of the indicators to measure performance, especially in non-profit organisations such as housing management. This is because housing management is considered a means to an end, interested in the effect or impact of management services. Therefore, outcome measures are especially important. Generally, in the selection of measures and indicators of performance, the type of organisation – commercial (for-profit) or social (not-for-profit) – and the goal of the organisation are important. Also to be considered is the use or purpose to which the information will be put and the availability and ease of obtaining data.

After comparing performance measurement in social housing organisations in England and the Netherlands, Walker and van der Zon (2000) suggest broad areas to consider in performance assessment. These include rents, maintenance, lettings, and customers. Similar areas, including management, were considered by the Welsh indicator regime in assessing housing performance by local authorities (Smith & Walker, 1994; Symon & Walker, 1995). Straub, Koopman, and van Mossel (2010) have also considered maintenance as a measure of performance. Going by the suggestion of Terence (2008) that performance indicators should be grouped around specific functions, Table 4.3 presents indicators of housing management grouped in the categories of activities and services discussed earlier. Output indicators, such as quality of maintenance,

response from staff on tenant services, and access to information by tenants, tell about *effectiveness*. Indicators of *efficiency or economy* may include cost of maintenance per dwelling and net rent received. Application procedures, rent levels, and support for tenants provide information about *equity* criterion in housing management. Indicators relating to tenant participation, such as communication with tenants and frequency of communication with tenant groups, indicate *legitimacy and support* for housing management. The indicators included here are not exhaustive. As noted earlier, which indicators to select and collect information on will depend on the purpose of assessment. Satisfaction rating of quality of services by beneficiaries has been widely used (e.g. Birks & Southan, 1992; Huang & Du, 2015; Ukoha & Beamish, 1996) to assess performance in housing management.

TABLE 4.3 Table 4.3: Measures and indicators of management performance

CRITERION	ACTIVITY/CATEGORY	INDICATORS
Effectiveness	Maintenance and repairs	<ul style="list-style-type: none"> - Walls, wooden fixtures, fixtures, and fittings - Number of complaints for repairs - Response time to requests for repairs - Quality of maintenance and repairs - Satisfaction of tenants with maintenance
	Tenant services	<ul style="list-style-type: none"> - Number of contacts with management - Mode of contact with the organisation - Reasons for contacting management - Responses from staff to tenants
Efficiency	Housing finance	<ul style="list-style-type: none"> - Net rent received - Percentage of rent renewal - Profit and loss account - Average cost of repair per dwelling
Equity	Allocations	<ul style="list-style-type: none"> - Application procedures - Processing time of applications - Number of applications accepted per period - Period of void vacancies - Number of vacancies per period
	Housing cost and affordability	<ul style="list-style-type: none"> - Rent levels/prices - Household expenditures on housing - Number/percentage of tenants in arrears
Legitimacy and support	Tenant participation	<ul style="list-style-type: none"> - Existence of residents' group/association - Frequency of interaction with tenants - Support for tenant groups - Communication with tenants - Ease of access to information by tenants

Satisfaction assessment

Residential satisfaction is defined as the feeling of contentment when one has or achieves what one needs or desires in a house (Mohit, Ibrahim, & Rashid, 2010). Housing satisfaction assessment may measure the feeling of contentment with aspects of housing such as physical, structural, and functional features of the house. Satisfaction is a contextual construct (Ibem & Aduwo, 2013; Keall, Baker, Howden-Chapman, Cunningham, & Ormandy, 2010), as it may be affected by the environmental, socio-cultural, and other factors of respondents. Housing satisfaction surveys have been used to assess present housing conditions, needs and preferences, quality of life of occupants, level of success of housing projects, and mobility behaviour of residents (Ibem & Aduwo, 2013). They have also been used to assess the effectiveness of repair or maintenance services (Varady & Carrozza, 2000).

Satisfaction assessment is based on two approaches: the purposive approach and the actual-aspiration gap approach (Ibem & Aduwo, 2013). The *purposive approach* considers that occupants of housing have goals and objectives, and they expect housing to contribute to achieving their goals in life. Therefore, their perception of the extent to which housing is contributing to achieving their goals is a measure of their residential satisfaction. The *actual-aspiration gap approach* argues that occupants of housing consciously construct a reference quantity and quality – “ideal standard” – of the different aspects of housing, based on their needs, experiences, and aspiration. They evaluate their current housing situation based on the performance compared to the ideal standard or experiences. The gap between what they want and aspire to and what they currently have is a measure of satisfaction (see also Ibem & Aduwo, 2013). In assessment of satisfaction in housing management, the assessor selects indicators or services of interest to measure.

It may be concluded that performance assessment of housing management must be made against set criteria so that it is possible to say objectively that housing management has been good, bad, or poor. After studying the literature, Terence (2008) sums up guidelines for performance assessment of housing management in a theoretical framework thus:

- Performance measures should be linked to organisational goals and objectives.
- Performance measures, targets, and indicators should be clear and supported both internally within the organisation and externally by stakeholders.
- Efficiency, effectiveness, and support should be measured and improved to ensure improved financial support, customer satisfaction, and legitimacy of housing management.

§ 4.7.5 Challenges in performance assessment of housing management

The first major problem in social science research and assessing performance in housing management is how to establish and justify the cause-effect relationship between inputs and outcomes (Fryer et al., 2009). In assessing outcomes as emanating from outputs, it is difficult to isolate the effects of other factors in producing a given outcome. For instance, tenants may form an opinion about management based on services, such as security, that should be provided by other agencies. Second is the problem of interpretation of data. It is difficult to provide precise measures of performance; at best, researchers can only obtain data that give indications of performance and, therefore, collect data on performance indicators rather than precise measures (Kemp, 1995). Third, there is a tendency to rely more on quantitative measures, where available, rather than qualitative outcomes due to the difficulty of collecting qualitative data. Fourth, performance is largely a value-based concept, subject to different interpretations (Kemp, 1995). It can be perceived from the points of view of both the user of the assessment outcome and the respondents or subjects of the assessment (beneficiaries/tenants; (see also, Fryer et al., 2009; van Mossel, 2008). Fifth, the context in which housing is managed (Kemp, 1995) is always important in performance assessment. A relatively poorly located and problematic housing estate will present several context challenges for housing management. For this reason, a common performance standard used to assess housing management in two distinct contexts may not present a true reflection unless it takes account of the context situation of management.

§ 4.8 Conclusion

This chapter discussed approaches to and the organisation of housing management. It also discussed how to assess performance in housing management. It addressed the questions, What model can be applied to analyse the organisation of housing management? and How can management performance be assessed? The chapter discussed four approaches or options regarding who manages housing, including public, private, third-sector, and community-led management. It concluded that, whereas who manages and the goals of management may vary, how to manage will largely remain similar in terms of organisation and scope of activities carried out. The chapter discussed the framework for analysing the organisation of management through the constituent elements of policy, legal framework, structure, finance, human

resources, culture, and housing quality. Furthermore, it discussed how the activities of management, which have been categorised into technical, social, and financial, and context factors, combine to present a holistic view of management. Therefore, the chapter concluded by combining the elements of organisation, activities, and context factors in a framework (Figure 4.4) for analysing housing management.

The chapter also discussed how to assess the performance of housing management. It concluded that performance assessment must examine inputs, outputs, and outcomes, which are identified according to the criteria of effectiveness, equity, efficiency and economy, and support or legitimacy. Outcome indicators may be difficult to collect and sometimes unreliable in terms of attributing outcomes to a given output of housing management. As a result, performance assessment largely relies on output indicators and satisfaction with outputs. Indicators such as satisfaction with maintenance services, tenant participation in management, cost of maintenance per dwelling, rent levels, and application procedures, inter alia, provide information about criteria of effectiveness, efficiency, and support and legitimacy in housing management. The selection of indicators to assess performance should be guided by the goals of housing management, the availability, reliability, and ease of collecting data, and the purpose of assessment. In Chapters 5 and 6, the analytical model is used to describe and analyse public housing management in the Netherlands and England, respectively. However, the chapters rely on assessment reports to comment on the performance of housing management.

5 Social housing management in the Netherlands

§ 5.1 Introduction

The second part of the research focused on studying and analysing housing management in other contexts for the purpose of drawing lessons in order to suggest solutions to the challenges in Ghana. Therefore, this chapter addresses the question, What lessons can be learned from the organisation and practice of HM in other contexts? The chapter reports on the study of social housing (SH) management in the Wonen Wateringen housing association (HA). Social housing management in the Netherlands is an example of third-sector management by private, not-for-profit professional housing associations. The research combines the outcome of this study and evidence from literature to draw conclusions and abstract principles from social housing management in the Netherlands. The study examined the organisational framework and activities of social housing management in Wonen Wateringen, with particular focus on maintenance practices. The next section, Section 5.2, presents the methods of this study. Section 5.3 introduces social HAs in the Netherlands. Section 5.4 describes the organisation and management activities that are carried out in Wonen Wateringen HA. The section makes a general assessment of the performance of housing management by Wonen Wateringen and HAs in general. Section 5.5 analyses and identifies issues relevant for effective housing management and maintenance, and context factors that have influenced housing management in the Netherlands. The chapter concludes in Section 5.6 with principles for housing management and maintenance abstracted from this study.

§ 5.2 Methods

Data and information were collected through interviews, observation, and document analyses over a period of five weeks. During the period of internship, the researcher observed field and office activities in relation to maintenance. The activities included

condition inspections of housing complexes and inspections of ongoing maintenance and repair works, including painting. The study focused on the organisation for management and how maintenance activities are performed. Through these, the research can draw lessons about efficient and effective ways to organise and carry out maintenance.

Formal interviews were held with managers of maintenance, finance, and resident affairs units, and these were complemented by informal interactions with other staff of the maintenance unit, including staff responsible for planning, administrative, and contractual arrangements and two field operations officers. Semi-structured guides were used for formal interviews, which were audio-recorded and transcribed. The interviews with managers were intended to aid understanding of the set-up of the unit, what it does, and the reasons for the choice of practices. The interview with the manager of the client unit was intended to gain an understanding of the services this unit provides and its strategies to involve tenants in management processes. The interview with the manager of the finance unit was held to gain knowledge about sources of and strategies to raise funds, rent determination, collection, and arrears recovery. The interview with the manager of the maintenance unit was held to understand how technical operational activities, including condition inspections, maintenance planning, budgeting, and engaging contractors, are organised and carried out. The informal interactions helped the researcher to better understand activities such as maintenance planning, contractor recruitment, and monitoring, among others. Documents including annual reports, annual plans, financial statements, performance assessment reports, condition assessment forms and reports, statutes, and the code of the organisation were reviewed. The analytical framework presented in Chapter 4 was used to describe and analyse the management practices in order to identify issues relevant for effective housing management from which principles were abstracted.

§ 5.3 Social housing associations in the Netherlands

Social housing organisations are registered non-profit associations, foundations, or corporations that pursue social goals in the housing sector, including supply of adequate affordable, good-quality homes for less privileged and middle-income households (Gruis & Nieboer, 2004b). Housing associations in the Netherlands provide about 30% of the total housing stock (Musterd, 2014). They emerged in the nineteenth century from private initiatives led by entrepreneurs and church organisations who were concerned about appalling conditions of workers (AEDES, 2013; Elsinga & Wassenberg, 2007; Musterd, 2014; Ouweland & van Daalen,

2002). Later, the Housing Act 1901 was introduced to address deplorable health conditions. This encouraged housing production through the grant of loans and subsidies to associations and municipalities to build and manage their stock (Elsinga & Wassenberg, 2014; Musterd, 2014). After World War II, when there was dire need for housing, the government, through municipalities, got involved in the activities of HAs, through policy and financial support. It influenced planning, production, quality, and pricing of housing. This led to a substantial increase in housing. However, from the 1960s, the government started withdrawing from housing provision, and the sector became financially independent with the Grossing and Balancing Act in 1995 (AEDES, 2013; Elsinga et al., 2008; Elsinga & Wassenberg, 2007). Following this, HAs had to change their outlook and adopt market-oriented approaches to managing social housing (Gruis & Nieboer, 2007).

Unfortunately, it was not long before the market outlook and less tight supervision led some HAs to shift away from their core business and invest in other areas, which eventually led to huge losses and caused difficulties in the social housing sector. These problems led to a parliamentary inquiry and the subsequent passing of a Housing Act 2015.⁴ HAs had to “return” to their core task of building, letting, and managing social housing for people with low incomes, including safeguarding the quality of homes, guaranteeing financial continuity, involving tenants in policy and management, and contributing to housing people who need care. Therefore, the activities of HAs go beyond providing affordable housing for low-income households and include providing care and welfare services, employment, and education (Nieboer & Gruis, 2015).

§ 5.3.1 Features of housing associations in the Netherlands

According to the AEDES (2017), there are about 350 HAs in the Netherlands that manage an average stock of 6,800. The biggest HA has a total stock of more than 80,000, while the smallest has about 30. HAs provide 2.4 million houses, representing 31% of the total housing stock, and house about 4 million people (AEDES, 2016). HAs were responsible for the construction of about 35% of houses constructed in 2015. In fact, the proportion of social housing in the Netherlands is the highest in Europe. It may be said that HAs are diverse in size, and similar diversity is expected in the way they organise for management and maintenance.

4

Effective 1 July 2015, replacing the Social Housing Management Decree (BBSH).

Target group of housing

In the Netherlands, social rented housing is provided for low- and middle-income households (AEDES, 2013, 2016; Ouwehand & van Daalen, 2002). Therefore, the target population is households that are not capable of accessing satisfactory accommodation in the rental market. The target population is defined in terms of the annual taxable income of single- or multi-person households, and by age (above 65 years old; (Musterd, 2014); it also includes immigrants, asylum seekers, the homeless, and people with disabilities (AEDES, 2016). HAs are permitted by law to build rental housing for high-income households as well as for sale at market rates. However, this must not be more than 10% of their stock and must be within the context of a separate legal or administrative entity. In particular, the Housing Act 2015 and European Union regulations require HAs to separate Services of General Economic Interest (SGEI) from non-Services of General Economic Interest (non-SGEI, that is, social housing services).

Rent levels and rent setting

Rents for social housing are controlled by government through the national rent policy, a framework for maximum rent levels and yearly increases (AEDES, 2013). Each HA may formulate its rent policy within this national policy framework, but it must be guided by the quality and market position of its stock, maintenance policy and improvements, investment in new projects, and restructuring programmes (AEDES, 2013; Gruis & Nieboer, 2004b). Therefore, rents can vary among complexes and dwellings. HAs may increase rents to the maximum permitted by law, but only for new tenancies. However, AEDES (2013) reports that social housing associations demand, on average, 72% of the rent ceiling allowable by law. The average gross rent in 2010 was €443.00 per month, excluding cost of utilities (AEDES, 2013). European Union regulations stipulate that HAs must allocate about 90% of vacant housing at below €711.00 per month to households with incomes up to €34.229 pa.⁵ Higher-income earners (with incomes above €34.229 pa) who continue to live in social housing will have their rents increased. Rents are determined by means of the point system, where points are awarded for dwelling characteristics such as floor area, facilities, location, and energy label.

Allocation

Dwellings are allocated based on national and local rules (Gruis & Nieboer, 2004b), including the National Housing Allocation Act and municipal laws. Housing associations often apply the choice-based letting system in allocations. In this system,

people choose and register for advertised housing based on their preferences, such as location and house type. Generally, the allocation criteria are set in advance, and they include the length of registration, length of tenancy, urgency of need for dwelling, income, and/or family situation (AEDES, 2013). However, there are local differences among municipalities, depending on their priorities.

Finance for HAs

The main sources of finance for HAs are rent revenues, sales of part of the stock, and loans, for which they use their assets as security (AEDES, 2013). A three-layer guarantee structure established in the 1990s provides security for Dutch HAs. The guarantee structure comprises the government-operated Central Fund for Social Housing (CFV), the Guarantee Fund for social housing (WSW), and the Dutch state or municipalities (Boelhouwer, 2013). The *Central Fund for Social Housing (CFV)* is the first layer of the structure. It is an independent public body that supervises the financial activities of HAs. Established as a mutual fund, it is financed through levies on all HAs. It supervises and advises associations to take steps to improve their financial situation, and it may restructure financially weak associations (Boelhouwer, 2013; Elsinga & Wassenberg, 2007). The *Guarantee Fund (WSW)* was established in 1983 as a private entity by AEDES, the umbrella body of housing associations, with support from government and municipalities. The main purpose of the fund is to promote access to the capital market by providing a guarantee to lender HAs. It acts as a second guarantor, in the event of inability of the CFV to support a HA fully. It generates funds from guarantee fees that associations pay when contracting loans. By providing this guarantee, the fund enables member associations to borrow at favourable terms, for example, low interest rates (Elsinga & Wassenberg, 2007). The *Dutch state or municipalities* through the WSW act as guarantors of last resort when the social rented sector is in financial difficulties. According to AEDES (2013), this guarantee level has never been invoked.

Professionalisation

Social housing organisations in the Netherlands have existed for over a century. Over the period, they have shifted between operating privately and enjoying state support, with a continued focus on social housing provision and management. They have evolved into professional real estate managers with a primary focus on providing and managing affordable housing, along with other related care and welfare services (Nieboer & Gruis, 2015). It became possible for HAs to access loans from the market, and they have adopted market-oriented rental policies and new strategies in managing their properties (Boelhouwer, 2013). They became more professional in their approach to their core responsibility of housing management, including technical and

financial management. For instance, they have adopted cost-saving strategies in their operations, which include reducing direct labour in technical management and signing long-term maintenance contracts with specialised organisations.

§ 5.4 Wonen Wateringen (WW) HA

Wonen Wateringen was selected from the more than 300 HAs in the Netherlands for the main reasons that it was easily accessible and it has a stock size that is considered small. The study was conducted in August and September 2015.

§ 5.4.1 Background

Established in 1914, Wonen Wateringen owns and manages more than 2,000 rental units in Wateringen and Kwintsheul. Nearly two of every five inhabitants in these two areas live in housing provided by Wonen Wateringen. It is in the category of small housing associations, being below the average of 6,000 dwellings per association. Wonen Wateringen has set its own goals within the broad goals of social housing in the Netherlands to include:

- 1 To shape the corporation into a modern and effective organisation
- 2 To achieve a solid financial foundation
- 3 To optimise communications with current and future residents
- 4 To develop a strategic supply of housing stock
- 5 Co-operation with other stakeholders

To achieve these objectives, Wonen Wateringen requires staff to identify with its core competences. They must be customer centred and real estate-management minded, and they must collaborate with partners. In 2014, the corporation was awarded the ISO 9001 certificate, which indicates that their operations are customer focused (Year plan, 2014).

The properties in its portfolio range from single-storey to four-storey housing complexes consisting of two-to-four-bedroom dwellings (see Figure 5.2). Wonen Wateringen classifies its housing complexes as gold, silver, or bronze. Bronze-classified houses are the least elegant, with largely outdated building components and less

superior/modern furnishings. Some may have outlived their estimated lifespan (50 years) and are being considered for demolition or renovation. Silver-rated houses are standard complexes, while the gold classification refers to luxury houses or complexes with larger room sizes and modern, superior furnishings. In addition to residential housing, WW is also involved in the management of non-residential social properties, including garages, nurseries, and meeting spaces.

Sources of income and main expenditures

Rent is the main source of income for Wonen Wateringen. The net earning per dwelling in 2014 was €1,904, an increase over the 2013 figure of €1,105 (Wateringen, 2014a). Other sources of income are revenues from service subscriptions and net sales of its housing stock. The main expenditure items include maintenance and wages and salaries. Estimated receipts from rents in 2015 was about €14,252,000, while expenditures totalled €11,037,000; estimated net profit after tax was €2,709,000.

Rent levels

Wonen Wateringen rents about 67% of its dwellings to lower-income households with a rent ceiling of €596.75 per month and an average rent of €557.00 (Annual report, 2014). The distribution of the stock by rent class is presented in Table 5.1.

TABLE 5.1 Number of dwellings per rent class

RENT CLASS (RENT IN €)	NO. OF DWELLINGS	PERCENTAGE
Cheap (2014: <389,05)	139	7
Affordable (2014: 389,05 - 596,75)	1.199	60
Expensive (2014: 596,75 - 699,48)	531	26
More expensive than renting border (2014: >699,48)	136	7
Total	2.005	100

Source: Annual report, 2014.

Housing quality and maintenance

Wonen Wateringen distinguishes between maintenance and improvement. The latter is classified as investment, which may lead to rent adjustment. The number of repairs per dwelling declined marginally between 2010 and 2014 from 1.66 to 1.46 (Wateringen, 2014a). Total expenditure on maintenance (planned and unplanned) declined from €1,019 to €780 per dwelling.

§ 5.4.2 Organisation for management

The description of the organisation of Wonen Wateringen HA is structured according to the elements of the analytical framework presented in Chapter 4. The elements of organisations include structure, policy/strategy, legal framework, finance, human resources, organisational culture, and housing quality.

Legal framework

The Housing Act 2015, the National Governance Code, and the governance code of WW are legal documents that guide operations. All HAs must operate under the national governance code, but they have the liberty to formulate individual governance codes. However, variations in individual HA governance codes must be improvements over provisions in the national code. For example, the governance code for Wonen Wateringen varies from that of the general code in the area of reporting irregularities of the executive director. While the general code stipulates that any such irregularity should be reported to the chairman of the supervisory board, the corporation's code directs that the report should be made to an external counsellor. The principles espoused in WW's governance code include prescriptions to assess the financial continuity of the corporation and develop clear governance and reporting structures. Other sections deal with stakeholder participation and systems for achieving good performance. Regulations that govern the operations of Wonen Wateringen HA include:

- 1 The establishment statute, which details the structure, duties, and operational area of the corporation,
- 2 The Supervisory Board Regulations, which spell out the roles and responsibilities of the supervisory board,
- 3 The statute of investment, which guides the managing director's investment decisions, and
- 4 Municipal regulations.

Policy framework

Policies provide a framework to guide the operations of HAs. They contain the broad goals of SH that guide management decisions. The main goal of HAs is to build, let, and manage SH for people with low incomes or people who for other reasons may find it difficult to access adequate housing (AEDES, 2013; "The Housing Act,," 2015). Organisation-level policies may include the vision and mission statements that communicate the general direction of management. For instance, as a policy, Wonen

Wateringen asks up to 80% of the maximum rent allowable by law for vulnerable groups (Wateringen, 2014b). Strategic and annual plans also provide guidance for WW's operations. The main guiding goal of WW is to position itself as a modern and effective organisation, to achieve a solid financial foundation and sustainability, to develop strategic housing stock (including expansion), and to establish and strengthen cooperation with other partners. These broad objectives provide guidance and direction for the housing management practice. Generally, HAs perform their management tasks within both national and organisation-level policy frameworks directed at achieving national and organisational goals.

Finance structure

Financial security is very important because of greater risks arising from reduced government funding for HAs (Elsinga & Wassenberg, 2007; Peter Boelhouwer, 1997). The guarantee system provides adequate cover to support the operations of HAs. At the organisation level, WW's finance structure consists of three main sources: rents, sales of dwellings, and loans. It relies mainly on borrowing to finance expansion projects. WW's financial situation is closely monitored externally by government and the guarantee fund and internally by the management team and the supervisory board. The management team reviews the accounts on monthly basis. External monitoring occurs through the submission of financial reports and account audits twice a year to the supervisory board, guarantee fund, and government through the ministry for housing. The experiences of the past have led to close monitoring of the financial situation of HAs to minimise or pre-empt stress situations that may have implications for operations.

Organisational structure

Wonen Wateringen's organisational structure consist of three levels: the *supervisory board*, *management*, and *operational units*. A communication unit supports the managing director. The operational level consists of three units: finance, maintenance, and resident affairs. Each is headed by managers, who, together with the managing director, constitute the management team. The roles and responsibilities of the different parts of the structure are described next.

The supervisory board

The supervisory board has five members who oversee the performance and direction of the corporation. Board members are required to be experts whose expertise (e.g., finance, audit) is relevant to the board's functions as a supervisory body. The supervisory board must ensure that management operates within guidelines it has approved. It approves the policies, goals, mission statement, and strategic plan of the

corporation submitted by the management board. It decides on the appointment, assessment, compensation, suspension, and dismissal of the managing director. The supervisory board evaluates the performance of the management board and the director annually. The range of areas that the board supervises includes assessing the quality of the director's policies, the strategy to achieve policy objectives, whether objectives are being achieved, the risks associated with the corporation's activities, and compliance with recommendations of internal and external auditors.

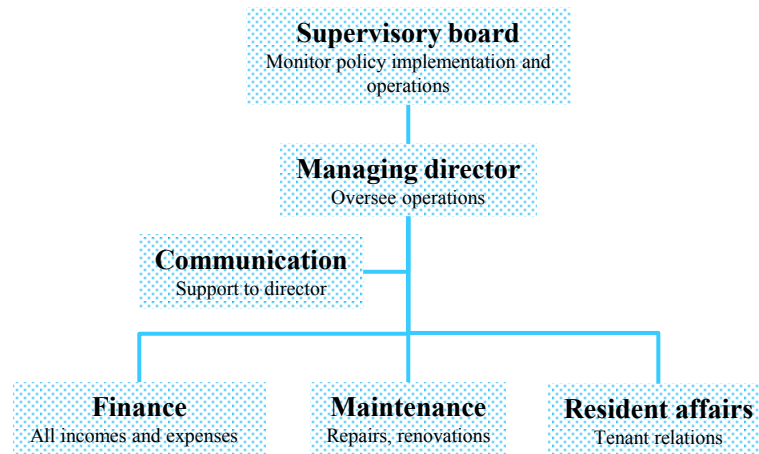


FIGURE 5.1 Organisational structure of Wonen Wateringen

The management board and director

The management board consists of the managing director and the three other unit managers. It formulates policies, goals, and mission for the corporation. The director ensures that the goals and objectives are achieved and maintains the performance of the corporation. He supervises the work of the operational units to ensure compliance with relevant laws and regulations. He must establish and maintain internal procedures to ensure that he is able to monitor activities in the corporation. The managers of the three units report to him, while he, in turn, reports to the supervisory board. He is also responsible for the implementation of the decisions of the supervisory board.

The operations unit

The operations level comprises the *finance*, *maintenance*, and *resident affairs* units (see Figure 5.1). Each unit is headed by a manager. The units' names suggest the kinds of tasks they perform. The *finance unit* is responsible for documenting all receipts and

expenditures of the corporation and preparing financial reports. It prepares annual accounts and presents them to the government and the supervisory board through the managing director. The *maintenance unit* is responsible for all technical works, including maintaining and repairing properties. It inspects and prepares maintenance plans for all the corporation's properties. *Resident affairs/front office* is the main interface between customers/tenants and the organisation. This unit is responsible for lettings and tenant relations, including investigating the background of prospective tenants to ascertain, among other things, their conduct and ability to pay rents. They also receive complaints and repair requests from tenants.

Human resources

WW has a staff strength of 22 (17 full-time) to manage the approximately 2,000 dwellings. That means, on average, one full-time staff member is responsible for about 118 dwellings. The skill set of WW's employees range from finance to construction and communication. For purposes of recruitment, the organisation has a human resource policy that defines the competencies (core and function related) and responsibilities of staff. Core competencies for employees include customer relations, real estate management, and the ability to work with other partners. Examples of function-based competencies include the ability to work in a team, flexibility, independence, and quality orientation in work. Competences of contractors are evaluated through the contract award process and performance evaluation during the term of the contract.

Organisational culture

Culture refers to the values that guide the behaviour of employees and that are projected as the values of the organisation. The work culture of WW is anchored in three core values, stated as "Concerned, Reliable, and Innovative." *Concerned* refers to a commitment to tenants and dwellings. *Reliable* relates to the organisation's openness, integrity, and trustworthy manner of providing services. *Innovative* refers to the desire and strides to adopt new ways of meeting the changing needs of the market. It is not difficult to notice the influence of these values in the conduct of staff. During an inspection of an estate, a staff member stated, after engaging with a tenant (in Dutch) from her window on the second floor of the complex, "I feel very happy and satisfied when I solve a problem and the tenants are happy." Again, a member of the maintenance staff was visibly upset at the quality of painting in one of the complexes and noted that he was going to discuss it with the contractor. It would seem the organisational culture has created a sense of empathy in staff, which influences how they provide services to tenants.

Housing quality in WW

The initial form and quality of the housing and neighbourhoods managed by social housing associations greatly influences the need for improvement, repairs, and renovations. Housing quality also describes the outcome of the combination of the other elements in the organisation. The corporation regularly inspects and carries out repairs to maintain and improve the quality and condition of houses. Repairs and maintenance, including demolition and rebuilding, have resulted in improved stock quality (see Figure 5.2). Tenants' assessments of the housing give an adequate indication of its quality. WW scored a total average of 7.6 out of 10 in tenants' appraisals of their homes in 2014 (Verschoor, Forschelen, & Knecht, 2014). The appraisal indicators include responses to reports by tenants, quality of maintenance, noise levels, and relations with staff.



FIGURE 5.2 Some housing complexes of Wonen Wateringen.

§ 5.4.3 Activities of management

As mentioned earlier, the activities of management have been categorised as technical, social, or financial. In this section, the study further describes the activities performed in each of these categories. In particular, the study is interested in the procedures relating to maintenance and how activities are executed, including the basic motivation for such processes.

Technical activities

Technical management activities include housing development activities, condition inspections, repairs and maintenance, renovations, and other related activities carried out to keep housing complexes and dwellings in good physical and use condition. This is important for HAs as the Housing Act 2015 requires them to maintain the quality of housing stock and neighbourhoods.

Maintenance and renovations

Maintenance and renovations are important and core to the work of HAs (Van Mossel, 2008). Wonen Wateringen has adopted strategies including long-term maintenance planning, annual maintenance planning, and condition inspection of complexes and installations to pre-empt and carry out maintenance. They also conduct minor day-to-day repairs in response to complaints and requests from tenants. Renovations are carried out only after thorough evaluation of the costs and benefits. For instance, the head of maintenance stated that they have concluded plans to renovate about 600 dwellings at an average cost of €20,000 to €32,000 per dwelling.

An in-house maintenance or technical unit is responsible for executing minor repairs such as carpentry, painting, and plumbing works, while long-term maintenance and renovations are contracted out. This arrangement is in line with the observation of Straub (2002) that Dutch housing associations had started taking steps to reduce the amount of direct labour in their maintenance departments. This is to reduce maintenance costs through savings in labour cost and benefits from specialisation. For instance, water system installations and repairs and maintenance of elevator services and heating are contracted out. The main types of maintenance identified in literature, including *reactive*, *void*, and *planned* maintenance, can be identified in the technical management of Wonen Wateringen.

Reactive/complaints/responsive/day-to-day maintenance

This is maintenance performed immediately to correct, resolve, rectify, or fix a fault or malfunction that has occurred in the property. Common complaints for repairs reported include: broken locks or windows, electrical faults, and leaks. There is a protocol for addressing requests for repairs. A technical staff explained that tenants may report complaints or defects via phone, electronic mail, or walk-in to the client service point (front desk) or the maintenance unit. Alternatively, they can directly contact the contractor responsible for maintaining a specialised component. The contact details for contractors are accessible on the facilities (e.g., elevators). On receipt of a complaint, the client unit completes a work contract/request form manually or

electronically and forwards it to the maintenance unit. The information requested on the form includes (a) address and (b) contact details of the tenant, (c) a description of the problem, (d) details of the person who will perform the repairs, (e) duration of the work, (f) description of materials used, and (g) the cost of the repair works. Where a tenant is unable to describe the nature of the defect, or it is in the nature of a major defect, a technical officer visits the property to inspect and complete the work contract form. Recording complaints and requests for repairs helps in the planning and tracking of repairs and reducing the cost involved. Furthermore, it helps in planning subsequent repairs.

After receiving a repair request, the maintenance unit contacts the tenant and makes an appointment to carry out repairs. A similar arrangement pertains where the tenant directly contacts the service contractor. In that situation, when the repair is completed, the contractor submits the bill (that is, the work request form) to the housing corporation. Normally, it takes a day or two to attend to emergency repair requests, while non-urgent faults may take up to one or two weeks to be repaired. This reactive maintenance process is in parallel with what Straub (2002) describes as the “front and back office” tasks model. He explains that the front office receives requests for repairs, and the back office executes the repairs. This process also reinforces Straub’s (2004) observation that both the front desk and technical units are directly involved in responsive/complaints maintenance.

Void/re-let/mutation maintenance

These terms describe repair works that are conducted in between tenancies (Van Mossel, 2008). The purpose of the repairs is to put the dwelling in good and tenable condition. According to the technical staff, mutation maintenance starts before the exit of a tenant. A month before the departure of a tenant, a technical officer goes to inspect the dwelling – called the *fore inspection*. This is to identify minor defects that the tenant must fix. “We look for broken items and see if the walls are dirty” (maintenance staff, September 2015). The tenant is informed of defects he must repair before vacating the dwelling. A second and final inspection – the *end inspection* – is conducted on the tenant’s day of departure. The purpose of this inspection is to ascertain whether the tenant has done the repairs as required. If not, he is billed for the repairs that have not been done. The technical officer then assesses other defects that need to be repaired before re-letting the dwelling. It takes between two days (where minor repairs are required) and four weeks (where major repairs need to be done) to complete void maintenance.

Planned/preventive/service maintenance

This type of maintenance involves complete replacement of components that have a lifespan of up to 30 years. For convenience and better planning, Wonen Wateringen has categorised the types of planned maintenance into construction maintenance and contractor maintenance. *Service or contractor maintenance* describes maintenance of installations in the building such as heating, water pumps, and elevator systems. Service maintenance is regular pre-emptive maintenance performed to forestall failures or malfunctions and improve performance. It is conducted in accordance with standard practice to keep components functioning well. This kind of maintenance is normally short-term (about six months to one year). Due to the expert nature of service maintenance, this work is normally contracted out. *Construction maintenance* relates to the physical parts of the building, such as the walls, roof, and external doors of an entire complex. Normally, technical staff members inspect the complexes every three years to ascertain the condition of these components. This is in parallel with the finding of Straub (2004) that some HAs in the Netherlands inspect their complexes every year or once every three years. The head of the technical unit explains that a year before planned maintenance, the unit carries out a comprehensive inspection of the components or work to be done, first, to ascertain whether the budget will be adequate for actual maintenance; second, to ascertain whether the planned maintenance works may need to be varied in any way.

Maintenance planning

A technical officer explains that a maintenance plan is prepared for each complex. It begins by capturing all component elements of the building (complex) and determining the lifespan of each. The estimated cost of replacing each element at the end of its lifespan is determined through market research, which must take account of inflationary effects so that the sinking fund can actually replace the element at the end of its lifespan. An online library of construction materials, components, and price lists is used to aid this process. With these estimates, it is possible to determine the annual sinking fund required to be set aside towards replacing each component or for major renovation.

A software package, the IBIS MAIN, is used for maintenance planning in Wonen Wateringen. Details of all complexes, including complex number, name of neighbourhood, year of construction, number of dwellings in the complex, individual dwelling addresses, construction materials and components, total number of house points, condition scores, rent per dwelling, expiry of the rent agreement for each dwelling, and the lifespans of the individual components are entered into the software. Based on the lifespan, required frequency of maintenance, and cost, it is possible to determine when each installation, component, or material will be

serviced and/or replaced and at what cost. Based on this information, the total cost of planned maintenance for any particular year can be determined, including an annual adjustment of 2% to 3% to account for inflation. However, WW relies on annual average figures for about two to three years to budget for day-to-day maintenance in a year.

Condition and quality inspection

An important aspect of the maintenance process is condition inspection. This is a visual examination and report of the external and internal parts of the building complex intended to establish which components need repairs. It involves examining any cracks in the building, the state of paint, any rust on metal components, wearing of the bricks, and rotten wooden parts. Condition assessment codes have been provided by AEDES to enable easy comparison of components. Inspections are also conducted to ascertain the quality of the works that have been performed.

Contracting out services

The approach to recruiting contractors in Wonen Wateringen varies with the magnitude of the work. According to the technical manager, the practice is to invite two or three companies to submit bids for long-term contracts of 5 to 15 years. However, as required by law, housing organisations must advertise large contracts. When a contract expires, the organisation evaluates the performance of the contractor over the period, and, if satisfied, renews the contract. Services that are normally contracted out include service and repair of elevators, the central heating system, pressure boosting pumps for water supplies, sewerage systems, and aluminium windows, as well as the greening and cleaning of common areas. Where necessary, WW engages experts to assist in contractor recruitment and the contract negotiation process. This practice, according to a technical staff member, has saved the association a lot of money and forestalled exploitation by some contractors.

Role of tenants in maintenance

The *Algemene Huurvoorwaarden voor zelfstandige woonruimte* – general conditions for independent living – defines tenants' repair responsibilities for some interior parts of dwellings. These general conditions are implied in every rental agreement, unless expressly stated otherwise. In WW, tenants have an option to relinquish that responsibility for a fee of €6 per month. Another way tenants are involved in maintenance is that sometimes they have the opportunity to choose their preferred finishing when repairs are being done. For instance, they can choose the colour of tiles, the colour of paint for external walls and the type of kitchen furnishings.

Social management activities

The front office (client service unit) serves as the main interface between the HA and clients (tenants and prospective tenants) and partners (e.g., the municipality, police service, and social services organisations). According to the head, the main task of the client unit is to handle all housing application and allocation processes, deal with tenant-related issues such as rent payments and complaints, initiate rent recovery processes, and, to a limited extent, support tenants with personal issues.

Application and allocation process

The unit head explains that to qualify for a dwelling, a candidate must be at least 18 years old and must register on Woonnet Haaglanden – the official site for housing associations to advertise vacancies and for house seekers to register for houses. When dwellings become available, they are advertised on the individual association website and in the Woonnet Haaglanden. House seekers can then react directly online to no more than two adverts in a week, based on their preference for type of house and location. That is, the system is *choice-based letting* (Kullberg, 1997). House seekers can also visit the organisation and request to be given priority consideration (that is, to become a priority applicant) because of an urgent need. The head of unit explains that a candidate requesting priority consideration must support the claim with documentation and approval from the municipality. There must be compelling reason for a candidate to be classified as a priority applicant – for example, people with children or family, or migrants who currently have no housing. The waiting time for a house can be up to five years and more.

When a dwelling becomes available, the first candidate on the list of applicants who reacts to the advert and satisfies the requirements gets it, while the others wait in queue. The renter must then visit the office and submit additional documents for investigation and processing before a rent contract is signed. Normally, rent contracts have an indefinite term. However, WW may indicate a term limit, especially for complexes they intend to demolish or renovate in the medium to long term.

Tenant participation

Tenant participation in housing management is an important area of interest in the Housing Act 2015. WW's statutes provide for the tenant association to nominate a candidate to the supervisory board. According to the head of the client unit, there would normally be a tenant association that interacts with the managing director and the supervisory board. However, a few years ago, an attempt to form a tenant association failed because tenants were not interested. However, some complexes

have resident committees that focus on addressing issues related to their complexes, such as beautifying gardens and cleaning common areas and neighbourhoods. These committees are sometimes supported financially in their activities. Furthermore, to enhance governance, WW regularly (every two years) holds public forums with tenants to discuss issues relating to rents, conditions of neighbourhoods, and policies of the organisation, among other topics.

Financial activities

Financial management activities relate to managing and reporting the financial situation of the organisation. They include major activities that affect or have consequences for raising funds, such as rent fixing, arrears recovery, and borrowing.

Rent fixing, collection, and arrears recovery

The front office deals with all rent-related issues and determines rents payable according to WW's rent policy. Rents are determined based on a point system. Points are awarded for the size of a dwelling, its energy label, the type of finishing and installations, among other factors. The aggregate of points for a dwelling is used to determine the amount of rent payable. The government annually releases a schedule of maximum rent chargeable for respective points to guide the determination of rents by HAs. Most HAs ask rents that are normally below the maximum permitted by policy; the AEDES (2013) estimates an average of 72%. WW asks about 82% of the maximums permitted by policy. A large percentage (75%) of the rent is paid through direct debit. The rest is paid either directly at the office or via online service.

When a tenant is in arrears of rent, the front office first sends a reminder notice and then follows up with a second if the rent remains unpaid. If the rent still remains unpaid after the second reminder, the organisation refers the matter to the special rent collection agency to collect it on the organisation's behalf. The last resort is to file a complaint with a judge for the tenant to be evicted for non-payment of rent, but this rarely happens.

§ 5.4.4 Performance

Performance assessment gives an indication of how well individual HAs and the sector in general is doing. Performance assessment of HAs is both internal and external.

Internally, the supervisory board supervises the performance of the HA. Externally, periodic surveys are conducted by external agencies to assess tenants' satisfaction with housing services, including living conditions, the physical conditions of dwellings, and housing services. These assessments, largely conducted by AEDES, are consolidated and averaged to enable comparison among HAs. The average score of WW for the last assessment in 2014 was 7.6, which is above the national average of 7.3 and the standard score of 7.0 (Martijn Verschoor et al., October, 2014). In addition to the assessments that AEDES performs, various laws and regulations provide for regular performance assessment of HAs in areas such as finance and tenant participation – for example, the Authority of HAs, *Veegwet Wonen (AW)*. It is difficult to comment on the performance of WW on all the areas of assessment. However, for the purpose of this study, which focuses more on maintenance, a general qualitative overview of WW's performance in some of the activity categories discussed in Chapter 4 is presented in Table 5.2. The overview is based largely on information obtained from tenants and interviews with officers of WW.

TABLE 5.2 General performance overview of WW HAs

CRITERION	KEY ACTIVITY CATEGORY	PERFORMANCE ASSESSMENT
Effectiveness	Maintenance and repairs	<ul style="list-style-type: none"> - Tenants generally rate repair and maintenance good and are satisfied. - Quality of maintenance by contractors is satisfactory. Use of performance contracts with external contractors has improved performance.
	Tenant services	<ul style="list-style-type: none"> - Adequate opportunities exist for tenants to contact the offices and for staff to respond and address tenants' complaints or issues.
Efficiency	Housing finance	<ul style="list-style-type: none"> - Trend of average cost of repair per dwelling decreased between 2010 and 2014. - Trend shows WW has posted positive balances over the years. - Rent default rates are generally low.
Equity	Allocations	<ul style="list-style-type: none"> - There is a clear and fair procedure for people to apply for housing through an online system and need-based allocation.
	Housing cost and affordability	<ul style="list-style-type: none"> - Rent levels are below (82%) the maximum permitted by law. - About 67% of dwellings are either cheap or affordable. - Arrears levels are generally low.
Legitimacy and support	Tenant participation	<ul style="list-style-type: none"> - There is no established tenant association in WW. There is a satisfactory relationship with resident committees. - Public forums with tenants are held every two years to hear their views on plans and policies.

Source: Based on reports (e.g., 2014 annual report, 2014 survey reports) and interviews with some staff members.

§ 5.5 Drawing lessons from the Dutch case

A number of issues are identified from the experiences of WW that need to be addressed to achieve effective organisation of housing management and maintenance. These issues provide a basis for abstract principles for organising housing management and maintenance. The conclusions about issues are largely based on the experiences of WW, complemented with knowledge from literature of the Dutch housing association sector. The issues are categorised into context and organisation. The category of organisation includes governance and operational issues.

§ 5.5.1 National context issues

The context issues refer to socioeconomic and regulatory guidelines that have significantly impacted on the development and performance of housing associations in the Netherlands. They are external to the organisation and include laws and regulations to regulate the sector, the financial security system, and the wealth of the country.

Financial security system for HM

Because they are independent professional and non-profit organisations with minimal government support, finance is very important to HAs' survival. The Dutch social housing system has managed to deal successfully with the issue of financial security through the three-tier guarantee system explained earlier. First, national and municipal governments' support has enabled HAs to build significant equity, which places them in a good position to raise capital from the financial market. This position is further enhanced by the guarantee system, which makes it possible to borrow at low interest rates. These kinds of financial arrangements may not exist in other contexts or be well developed to support organisations in the nature of non-profits.

Regulatory and policy framework for HM

The importance of a legal and regulatory framework to guide HAs' operations may be observed from happenings in the sector that led to the parliamentary inquiry. It was found that too much freedom and independence led some HAs to shift their focus away from their core housing duty. National laws (for example, the Housing Act 2015) and municipal regulations and agreements are necessary to proscribe the boundaries of

housing management and ensure that HAs remain focused on social goals. This is even more imperative because of their largely independent character.

National policy has also affected the development and operations of HAs. Policies relating to allocation, governance (codes), rents, housing standards, and financial standing have ensured that HAs remain focused on their goals and are less likely to run into operational difficulties. They have promoted good governance, enhanced operational efficiency, and reduced the risk of failure. From the foregoing, issues that emerge and may be relevant for effective HM and maintenance include: how to define the goal of housing management in policy with clarity, what is the extent of freedom and discretion of housing organisations, what regulations impact housing management, and what mechanisms exist to monitor and supervise housing management.

Wealth of the economy

The growth of HAs has gone through three main phases: private, government, and back to private. The development cycle shows that the wealth of the country affected HAs' growth because national government and municipal authorities were able to invest heavily in HAs. Following the reversion to private ownership, all the assets accumulated from government support became the equity of HAs. This has in no small way contributed to their current financial standing. This system has been described as the "revolving fund" system (AEDES, 2016; Boelhouwer & Priemus, 2014). Similar growth cycles can be observed in England and other Western countries. In addition, the Dutch state also provides a guarantee for HAs to access funds from financial institutions (Boelhouwer & Priemus, 2014). All these programmes are possible because of the sound economic position of the country. On this basis, it may be said that the wealth of a country has impact on HM of the form found in the Netherlands. Therefore, countries that are not economically sound may face difficulties adopting this model.

§ 5.5.2 Organisational issues

Governance

Defined mechanisms to supervise and monitor housing management

The organisational structure, including mechanisms for supervision and monitoring of HAs, is clearly defined by statutes and codes. As part of a monitoring and supervision strategy, all HAs are required to submit annual reports and financial statements to the supervisory board, the AEDES, and the minister in charge of housing. In this way, the progress of HAs towards achieving the goals of social housing can be tracked, thereby minimising failures. Therefore, as a good governance principle, HAs must institute mechanisms to monitor operations and progress within laid-down rules and regulations. This is imperative because it helps them to stay focused on the goal of HM. In this regard, issues to address for effective HM and maintenance include defining a structure for management supervision and monitoring; determining who (external or internal), what (e.g., finance, maintenance, and/or tenant participation and satisfaction), and when to monitor; and deciding how to utilise the outcomes of supervision to improve management operations.

Financial security for housing management

Financial security for sustainability is one of the priorities in the Dutch HM model. Evidence can be seen in the subsidy support to HAs and the three-tier financial guarantee system. The example of WW shows that HAs closely assess applicants' ability to pay rents in order to reduce incidents of default. Rents determination also takes into account housing management and maintenance expenditures, among other factors. Lack of finance affects operations and especially maintenance; therefore, measures must be introduced to secure financial inflows. Issues identified that are relevant to address for financial security include how to balance affordability with the adequacy of rents for management and maintenance, what opportunities are available to raise funds for HM and maintenance, and how to ensure secure rent incomes.

Mechanisms for tenants' participation in management

The Housing Act 2015 makes it mandatory for HAs in the Netherlands to involve tenants in management. It prescribes that at least one-third of the members of the supervisory board must be nominated by a tenants' association. Furthermore, HAs must regularly consult tenants. Even though these provisions exist, it was found that

there is no active tenant association in WW. At an operational level, tenants have opportunities to make contributions and complaints through client service units via phone, email, post, or walk-in visits. They also assess the performance of the HAs through the satisfaction surveys. It may be said that active tenant participation helps to reduce or eliminate tensions between managers and tenants and mobilise tenant support for action. The issues that emerge for attention on the subject of tenant participation may include: In what form should tenants participate in management? What is practical in the circumstances? What is the level of skill and interest of tenants to participate? Is there a tenant association? What is the effect or impact of tenant participation? What are alternative ways for tenants to participate? How can the level of participation and satisfaction of tenants be assessed?

Operational

Organisational structure and responsibilities

Tasks and activities are performed within an organisational structure. A standard organisational structure has been outlined by the Housing Act 2015 for HAs in the Netherlands. However, HAs are free to adapt it to suit their organisations. The organogram of WW has clearly defined the reporting structure, roles, and responsibilities of staff members and the supervisory board. In relation to maintenance, the responsibilities of tenants and HAs are clearly defined in an Act, *Algemene huurvoorwaarden voor zelfstandige woonruimte*. Within the structure of the WW, clearly defined procedures are in place to address operational concerns such as applications and allocations, rent defaults, and repairs requests. A clear definition of responsibilities and procedures in a structure promotes accountability, certainty, fairness, the free flow of information, and transparency within the organisation. Issues identified that require attention include: What is the size of the organisation? What services are provided by the organisation? What are the responsibilities and the relationships of tasks in the organisation? What structure facilitates the efficient and effective delivery of housing services? What are the operational procedures for services provided?

Plan for maintenance

Maintenance is arguably the most important task in housing management. For this reason, housing organisations need to plan and budget for maintenance. For effective planning and budgeting, most Dutch HAs and WW distinguish types of maintenance as day-to-day, planned/service, or mutation. Furthermore, for reasons of efficiency and effectiveness, they have moved from keeping large in-house maintenance units to

small core technical staffs that handle mainly complaints and day-to-day repairs. As a result, much of the work of planned repairs and maintenance is contracted out. Also, responsibilities for maintenance are clearly defined between HAs and tenants, and there is a clear structure and procedure for addressing complaints repairs. Condition inspections are an integral part of the maintenance planning process. Furthermore, detailed and meticulous planning goes into planning for long-term maintenance. It is observed that the division of maintenance activities has helped to focus and prioritise maintenance and, importantly, to budget for it. It is further observed that HAs continuously search for and adopt cost-effective ways of carrying out maintenance. Issues that emerge from the maintenance planning task that require attention include: How can the organisation plan for long-term and responsive maintenance? What are efficient strategies to carry out housing maintenance? How can the HA organise for effective day-to-day repairs? What are the maintenance responsibilities of tenants and the landlord/manager? How can the organisation monitor the use and performance of dwellings and plan long-term maintenance?

Rent fixing and collection

HAs mainly finance management and maintenance from rents, and they borrow to expand stock. To ensure they cover maintenance, rents are fixed so as to strike a balance between affordability and adequacy to cover management and maintenance costs. Furthermore, HAs employ different means to reduce incidents of rent losses. For example, WW investigates prospective tenants' ability to pay rent and also employs various ways to collect rents. It can be observed that all these strategies exist to ensure that estimated rents can cover maintenance and that losses are reduced to the barest minimum, so as not to affect management and maintenance plans unduly. Issues that require attention with respect to rents covering maintenance include: How can the organisation ensure that rents remain affordable? What factors influence the determination of rents? What efficient ways to collect rents can be adopted in the circumstances? How can the HA reduce incidents of rent default and rent loss?

Management and services provided by skilled professionals

Generally, HAs are professional organisations that rely on in-house or external professionals to provide HM services. For example, WW has prepared a duties and technical skills or competencies requirement schedule of personnel to guide staff recruitment and operations. In general, HAs have human resource policies to guide staff recruitment to assure the provision of effective and efficient housing services. The restructuring of maintenance services has made it possible and more effective for HAs to procure long-term maintenance contracts with professional service providers. Thus, it is observed that HAs strive to make use of professionals to provide a high standard

of housing services. Emerging issues that require attention with regard to utilising professionals include: What level of expertise is required for HM? What expertise is core, and what can be contracted? What is the cost of recruiting professionals, and what is an efficient way to recruit professionals (e.g., single-skilled or multi-skilled staff members)? What is the size of the stock managed, and how many staff members are required to manage the stock?

Organisational values

Like most HAs, WW has defined organisational values to guide staff members in their work. WW's values are *concern*, *reliability*, and *innovation*. As explained by WW staff members, these values communicate that the staff will be concerned about the welfare of tenants and the properties, and they try to look, reliably and continuously, for innovative means to provide satisfactory services. The values would normally relate to the general goal and vision of the HA. Organisational values are helpful in assessing staff behaviour and relations with tenants. Issues that need attention when discussing values include: What is the goal of the organisation? What values vividly portray the goal and focus of the organisation? How can the HA communicate its values to clients and the public? How can the organisation encourage its staff members to imbibe its values?

§ 5.6 Conclusion

This chapter discussed the organisation and management of social housing by Wonen Wateringen HA. The chapter addressed the question of what lessons can be learned from the organisation and practice of HM and applied in other contexts. The purpose was to abstract principles by identifying issues that need to be addressed in order to achieve effective HM and maintenance. It examined the organisational framework and activities of Wonen Wateringen HA, complemented by literature about Dutch HAs to draw conclusions. These conclusions apply to laws, regulations and policies, structure, human resources, finance, and organisational culture for housing management and maintenance, in particular. The chapter examined activities performed by WW, categorised as technical, social, or financial, with a particular focus on maintenance. The study found that national context factors that have contributed to the development and success of the Dutch model of HM by HAs include strict regulatory and policy guidance, national government support, and a financial security system for HAs. Principles that may be abstracted from the Dutch model of HM include:

a regulatory and policy framework guides HM, mechanisms are in place to monitor and supervise HM, a financial security system is in place for housing management, and there are mechanisms that exist for tenants to participate actively in HM. In addition, organisational structure, operational procedures, and the responsibilities of actors are defined in this model, there is planning for maintenance, rents are able to cover housing management and maintenance, professionals manage and provide housing services, and organisational values are in place to guide housing staff members. In Chapter 7, these principles are applied to guide the development of solutions for challenges in HM in Ghana.

6 Tenant management organisations in England

§ 6.1 Introduction

Chapter 5 discussed the study of social housing management in the Netherlands, an example of housing management by professional housing organisations. It is one of two studies conducted to answer the question: What lessons can be learned from housing management in other contexts? This chapter reports on the second study, of council housing management in England by Tenant Management Organisations. It reports on a study of two TMOs: Bloomsbury Estate Management Board and Roman Way Estate Community Interest Company in Birmingham City, England. TMOs are an example of a community approach to HM led by tenants. The approach and methods followed in this study are described in Section 6.2, while Section 6.3 presents an introduction to TMOs in England. Section 6.4 provides some basic information about Birmingham's city council, the local authority in which the TMOs are located. HM in RWECIC is described in Section 6.5, while that of BEMB is described in Section 6.6. Section 6.7 presents an analysis of HM by TMOs based on the two cases. The chapter's conclusions are presented in Section 6.8.

§ 6.2 Methods

Data and information were collected through interviews, observations, and documents, along with a literature review that included annual reports, financial statements, newsletters, and performance reports of the organisations, as well as published articles and reports. Semi-structured interviews were held with management and operational staff members of the organisations and with staff members of the city council. The specific staff members interviewed and the kinds of information elicited from the organisations are presented in Table 6.1. All interviews were audio-recorded and transcribed. Walk-arounds and casual observations were conducted around the

estates, and photographs were taken. The analytical framework presented in Chapter 4 was used to describe and report the study. In order to abstract principles, the study identified issues from the cases that need to be addressed for effective HM.

TABLE 6.1 Kinds of information collected from respondents in the institutions

CATEGORY	ROMAN WAY ESTATE CIC	BLOOMSBURY EMB	BIRMINGHAM CITY COUNCIL
Respondents	<ul style="list-style-type: none"> - Board secretary - Managing director - Housing officer 	<ul style="list-style-type: none"> - Board chairman - Board secretary - Chief executive officer - Technical manager - Housing manager - Neighbourhood officer 	<ul style="list-style-type: none"> - Resident involvement and TMO manager (liaison officer) - TMO contract and performance officer - Head of city finance for housing - Service director for housing transformation
Information	<ul style="list-style-type: none"> - Decision making - Services taken on - Staffing - Maintenance - Collaboration with partners - Performance 	<ul style="list-style-type: none"> - Decision making - Services taken on - Staffing - Maintenance - Collaboration with partners - Performance 	<ul style="list-style-type: none"> - How agreements are made - Relationship with TMOs - Performance of TMOs

§ 6.3 Social housing in England

Social housing in England is low-cost housing allocated to households on the basis of need (Pittini & Elsa, 2011). It consists of rental dwellings, affordable home ownership, and shared-ownership schemes. Social housing was originally provided by charitable non-profit organisations to address issues of particular groups, including women and employees; unsanitary living conditions; and unsafe accommodations (Whitehead, 2007, 2014). Later, subsidies were provided to local authorities to supply rented housing. Thus, for several decades, social housing in England was largely owned and managed by local councils (Best, 1996). However, with the ageing of the housing stock, limited funds for maintenance, and weak asset management, much of the stock fell into disrepair (Best, 1996; Pawson & Mullins, 2010). This prompted the central government to initiate measures in the 1980s to wrest control of social housing away from local authorities; among them were the “Right to Buy” policy, “Tenants’ Choice”, “Housing Action Trust”, and Large-Scale Voluntary Transfer (LSVT; stock transfer). Today, social housing in England, which represents 18% of the total stock, has a reduced local authority/council share of 8%, while housing associations (private non-

profit social landlords) account for 10% (Christine Whitehead, 2014). Significantly, while central government was reducing council control, it also promoted tenants' participation in council housing management.

§ 6.3.1 Tenant participation in social housing

It is good practice to give tenants opportunity to express their views or give feedback about issues that affect them (Simmons & Birchall, 2007). The reasons for reducing council housing and simultaneously increasing tenant participation in England were diverse. First, it was purely ideological, to encourage property ownership (Best, 1996). Secondly, it was intended to reduce the financial implications for central government. Third, it was meant to stir up efforts to improve ageing stock and disrepair in public housing. A large part of the stock was characterised by poor heating, a poor state of kitchens and bathrooms, and a generally poor appearance of dwellings (Kearns & Parkes, 2003). The latter reason largely explains the involvement of tenants in managing council housing. It was believed that diversification of ownership of rented housing would lead to increased tenant involvement (Best, 1996), which may help to address management response and lead to improvement in repair of council housing. This thinking is in line with the general argument that increased tenant participation brings benefits including improved service delivery, improved decision making, better value for money for tenants, and improved landlord/tenant relations, among others (Simmons & Birchall, 2007). In pursuit of greater tenant participation in England, different approaches were explored, including informal tenant consultation, creation of tenant management organisations, organisation of community development trusts, participation of residents' associations, engagement of estate management boards, and employment of Residents' Democracy. The Tenant Participation and Advisory Services (TPAS) and the Priority Estates Project (PEP) schemes promoted tenant participation in council housing. The promotion of tenant participation was given a boost by the introduction of the "right to manage" law and has been responsible for the development of tenant management organisations in England.

§ 6.3.2 Tenant management organisations in England

A tenant management organisation is a means by which council or housing association tenants and leaseholders collectively take on the responsibility for managing their homes. Resident tenants must create an independent legal body – a TMO – and elect a governing board/committee to run the organisation. The TMO, through its board, enters into a legal modular management agreement (MMA) with the landlord (council or housing association) to manage and maintain the houses. The agreement specifies the services that the TMO wishes to take over from the landlord and includes a budget. The services taken on by TMOs vary according to local circumstances and capacity and may generally include: repairs and maintenance (mainly day-to-day complaints repairs and void maintenance), cleaning, caretaking, tenancy management, estate services, allocations and lettings, and other non-housing services, such as skills training, finance support services, care taking, and social, community, and environmental activities (Cairncross, Morrell, Darke, & Brownhill, 2002; Newton & Tunstall, 2012). The most often cited reasons for setting up a TMO are tenants' wish to have more say in management, poor repairs and maintenance service, poor housing management, and the poor physical appearance of estates (Cairncross et al., 2002). The TMO is paid an annual management and maintenance allowance (usually the equivalent of the amount the council would have spent providing those services) in order to carry out the services taken on.

Based on the list of the areas of responsibility the TMO wants to take on, the council may come out and say that this would be three quarter of the services we would normally provide as the landlord; therefore, the proportion of our expenses that we need to pay across to the TMO fund is three quarter of what we allocate for that number of properties. They would do the detail calculation and come out to say, therefore, we will pay you a million pounds, based on £400,000 for repairs, £100,000 for rent collection, etc. The TMO then gets that allowance. (City finance for housing officer, Birmingham City Council, 20 June 2016)

There are about 230 TMOs in England, managing properties ranging from 25 to 1000 units or more. TMOs may exist in the form of estate management boards (limited to estates), tenant management co-operatives, borough-wide tenant management organisations, and not-for-profit companies. Some general features of TMOs include:

- They are local and neighbourhood based.
- They are run or managed by residents themselves who are tenants or/and leaseholders.
- They act as agents of the local council/authority.
- They recruit paid staff members to manage their properties.
- They rely on volunteer board members to run the organisation.
- Tenants are also mostly low income earners, with a majority receiving housing benefit.

The processes of forming a TMO are detailed in regulation (Right to Manage statutory guidance 2012). The right to manage legislation is the foundation law that empowered tenants to participate in the management of their estates. The right to manage legislation was introduced in 1994 through the Leasehold Reform, Housing and Urban Development Act 1993 to give impetus to tenant participation in the management of local council housing and, later, housing associations. It does not give tenants individual or collective ownership of the dwellings (Lang, 2015; Newton & Tunstall, 2012). Because the TMO is an agent of the city council or HA, its activities are monitored to ensure that they meet agreed performance standards.

Allocation of TMO housing

The allocation of TMO housing is based on a point system and done by the local council. Applicants gain points based on several issues, including local connection to the area, number of dependents, and medical needs. Housing used to be granted for life. However, recent legislation (Housing and Planning Act 2016) has introduced the introductory tenancy (a tenancy for a trial period, usually one year) and demoted tenancies (fixed-term, usually one-year, tenancies created by a court), which will eventually phase out the secure tenancy.

Rent setting

Local councils set rents for TMO housing and can charge rents to meet their total expenditure on public housing. Individual rents are determined by a formula based on the nominal earnings of local workers, dwelling size, and property values (Whitehead, 2014). This policy of rent setting was changed in 2012 and now allows social landlords to charge up to 80% of market rents for social housing.

Performance of TMOs

TMOs must comply with performance standards (key performance indicators or KPIs) set out in the MMAs that are agreed with local councils. The KPIs broadly reflect targets set for council housing in general, which are reviewed annually. TMOs must provide information, including annual reports, to the council. A liaison officer is responsible for monitoring TMO performance against set standards. This officer participates in regular (mostly quarterly) review meetings and attends board meetings (upon invitation by the TMO) and annual general meetings. Five key measures of performance of TMOs – governance, estate management, equality and diversity, housing policy and tenancy management, and financial control – and indicators are presented in Table 6.2.

TABLE 6.2 Key performance criteria and indicators

CATEGORY	PERFORMANCE INDICATORS
Governance	<ul style="list-style-type: none"> - Number of board meetings - Conducting and quorating attendance at board meetings - Record keeping (minutes of meetings) - Training hours received by board members - Governance structure
Equal opportunities	<ul style="list-style-type: none"> - Number of open days held - Opportunity for tenant involvement - Incorporation of tenants' views
Housing services (policy and tenancy management)	<ul style="list-style-type: none"> - Rent collected - Rent arrears - Total number of lettings - Customer/tenant contact (personal, telephone, intercom) - Average re-let time - Total number of antisocial behaviour (ASB) - Response time to reported ASB - Number of estate inspections completed - Number of social activities undertaken
Maintenance and repair	<ul style="list-style-type: none"> - Number of emergency repairs - Emergency repairs completed within target time - Out-of-hours emergency repairs completed within target time - Urgent repairs completed within target time - Routine repairs completed within target time - Repairs completed first time - Void turn-around time - Total number of repairs reported
Financial control	<ul style="list-style-type: none"> - Annual budgets - Total spending on training for board members
Customer satisfaction	<ul style="list-style-type: none"> - Satisfaction with out-of-hours repairs - Satisfaction with emergency repairs - Satisfaction with routine repairs - Satisfaction with how complaints are dealt with - Satisfaction with the way ASB is dealt with - Satisfaction with TMO services - Satisfaction with opportunities for participation - Satisfaction with incorporation of tenants' views

Sources: National Federation of Tenant Management Organisations; Cairncross et al. (2002); Newton & Tunstall (2012).

Generally, TMOs have been assessed favourably in providing housing services (E.g. Cairncross et al., 2002; Newton & Tunstall, 2012). Symon and Walker (1995) concluded that the outcome of performance measurement suggests that smaller and tenant-controlled organisations are more effective. An independent government-commissioned evaluation concluded that TMOs had improved service delivery to tenants (Newton & Tunstall, 2012). It stated:

In most cases, TMOs are doing better than their host local authorities and compare favourably with the top 25% of local authorities in England in terms of repairs, re-lets, rent collection, and tenant satisfaction. (Newton & Tunstall, 2012)

A recent report, "Investment not a cost 2015", launched by the Communities minister in the House of Commons, shows significant increases in tenant satisfaction with the quality of housing services and in feeling of ownership. The 2002 assessment of TMOs found that 69% of TMO residents were satisfied with repairs, compared with 59% of council tenants (Murray, 2009). It may be said that the general opinion is that TMOs in England are performing well, especially in the area of maintenance. Before looking closely at TMO management, the next section presents background information of Birmingham City Council, the landlord in the cases discussed here.

§ 6.4 Birmingham City Council (BCC) housing

Birmingham City Council housing dates back to the early 1900s; at its peak in the 1960s, the BCC owned about 140,000 homes. This stock reduced over the years through demolitions and the right-to-buy policy, under which more than 56,000 houses were sold. There was no stock transfer in Birmingham City Council under the "stock transfer" policy because two-thirds of council tenants voted to reject it. This came despite the fact that more than half of local authorities in England, Scotland, and Wales have transferred all or part of the stock to registered social landlords (Pawson & Mullins, 2010). There are currently about 430,000 homes in Birmingham city, of which about 62,500 are owned by the City Council, about 50,000 are owned by housing associations, 60,000 are in private rental, and the remaining part in private ownership (head of city finance for housing, Birmingham city council, June 2016). BCC is thus one of the largest local authority landlords in Europe. There are five (5) tenant management organisations in Birmingham city managing a total stock of about 1,100; the smallest has a stock size of 25 properties. In addition to the two TMOs described in this study, the others are Manor Close Residents' Management Organisation Ltd, Holly Rise Housing Co-operative Ltd, and Four Towers TMO. The two TMOs described in this study are Roman Way Estate Community Interest Company (CIC) and Bloomsbury Estate Management Board.

§ 6.5 Roman Way Estate Community Interest Company

§ 6.5.1 Background

Roman Way Estate is located in the neighbourhood of the Queen Elizabeth hospital, a military defence hospital, and the famous Birmingham University. RWECIC was established on 21 November 2011 to provide housing management services. It is constituted by tenants in council housing and leaseholders who live in the Roman Way Estate who are above 18 years old. The vision of RWECIC is to establish a flourishing urban village in Roman Way Estate, Edgbaston-Birmingham, by providing excellent tenant management services and improving the quality of life of tenants through community involvement. It seeks to do so by providing best-level housing repair services and continuous communication, consultation, and involvement with all members of the RWECIC in decision making. Its core values are: care and respect for the community and people; to work for care and respect, not financial gain; to represent and serve all tenants fairly and equitably; and to build confidence and encourage participation and creative solutions. The company manages 204 tenanted and leasehold properties, which consist of semi-detached, high- and low-rise flats, and terrace housing.

Tenant characteristics

The backgrounds of tenants in Roman Way Estate include White British, Afghans, Black Africans, Iranians, Irish, Pakistani, and Indians. No exact data are available on the education levels of tenants; however, interviews with a board member (himself a tenant) and the manager of the company show that they are generally low. About 67% of tenants are on housing benefit, meaning they are either unemployed or are unable to work (interview with board secretary, 21 June 2016). The estate is relatively stable, with the average age of tenants being 40 years.



FIGURE 6.1 Roman Way Estate (tower block and low-rise blocks). Source: Author (June 2016).

Housing services

The services provided by the company are specified in the modular management agreement signed with the Birmingham City Council. They include estate services, tenancy management, repairs, income management, allocations and void management, and resident involvement (see details in Table 6.3). All housing management services that fall outside the agreement, such as repair and maintenance of gas systems and lifts, rent collection, grounds maintenance, electrical supply to communal areas, and some categories (A and B) of anti-social behaviour continue to be provided by the City Council.

TABLE 6.3 Services provided by RWECIC

CATEGORY OF SERVICES	DESCRIPTION
Repairs	<ul style="list-style-type: none"> - Day-to-day - Void repairs - Lock changes for evictions
Tenancy management and anti-social behaviour (ASB)	<ul style="list-style-type: none"> - Tenancy breaches, including ASB (category C) - Requests for subletting, permission, or consents - Tenancy management (abandoned properties and welcome visits) - Managing introductory tenancies - Lodgers in occupation, assignment, and succession
Estate services	<ul style="list-style-type: none"> - Caretaking and cleaning - Estate management
Income management and leaseholders	<ul style="list-style-type: none"> - Administration of rechargeable repairs
Allocations and voids	<ul style="list-style-type: none"> - Void management (key handling and ending tenancies) - Advertising empty properties on home choice - Viewings and lettings
Resident involvement	<ul style="list-style-type: none"> - Consultation about TMO service delivery - Consultation and project management of a community improvement budget - Consultation and project management of aerial budget

Source: Roman Way Estate CIC (2016).

Income and expenditure

The main source of income for RWECIC is the annual allowance paid to it by the BCC for the purpose of providing housing management services. It also raises income from rechargeable expenditures to leaseholders. Its main expenditure item is repairs and maintenance, representing 45.5% of operating expenses for 2014 and 41% in 2013. Other major expenditure items include salaries and insurance, agency and temporary staff, and rents, in that order.

§ 6.5.2 Organisation for management

This section describes the organisation to carry out housing management in RWECIC, including the legal framework, organisational structure, human resources, and financial structure. As mentioned earlier, the analytical framework is applied to describe the management and activities in the company.

Legal framework

The legislation that has propelled the formation and continuance of TMOs in general is the Leasehold Reform, Housing and Urban Development Act 1993, which introduced the right to manage by tenants and leaseholders of local authorities. The right to manage regulations, usually issued by the Secretary of State, have been revised since 1994, in 2005 and 2008. The current regulation, the Housing (Right to Manage) (England) Regulations 2012, has simplified the process of establishing a TMO (Newton & Tunstall, 2012). The regulations provide guidance for dealing with various aspects of the transfer process, including but not limited to processes for setting up a TMO, calculation of allowances to be paid to TMOs by local councils, and relations between the TMO and local housing councils. As companies, TMOs are also regulated by the Companies Act 1985, TMO rules, and governance codes. As agents of local councils, they are further regulated by the regulatory framework for social housing in England, 2015.

Policy framework

The MMA that defines the relationship between the BCC and RWECIC is an important policy document that guides the operations of RWECIC. The document spells out in detail responsibilities that have been delegated to RWECIC. The memorandum and articles of association (the constitution), along with internal policy, guide the company's operations. For instance, the MMA includes provisions relating to membership, appointments of directors, the composition of the board, and general meetings. The constitution outlines the objectives of the company and how it pursues these objectives. RWECIC, like any other TMO, is also required to prepare a business proposal for the management of the properties and must be guided by the proposal in its operations.

Finance structure

The main source of finance is the allowance that is paid by the BCC to RWECIC for management. The allowance is calculated based on the services taken on by the company and the amount the city council would normally have spent to provide those services. Other minor and irregular sources of income mentioned by the board chair include rents from letting the premises out for activities such as a polling centre (e.g., for Brexit vote) and service charges (re-charge) to leaseholders for services that are the leaseholders' responsibility to do. Occasionally, the company receives grants from Tenant Services Authority and other agencies for its activities. For instance, it recently received £8,000 from Tesco Company and Groundwork through its Bags of Help Initiative to support projects such as greening and beautification of the estate.

Organisational structure

The General assembly, composed of all registered members (tenants) (figure 6. 2) is the apex body of the company. The second is the board of directors who are elected from among the assembly of tenants at an annual general meeting. The board is responsible for the overall control of the company. The third level is the manager, who is responsible for the operations of the company. A new position, administrative assistant to the manager was recently created and yet to be occupied. The fourth level is the operations (in-house maintenance unit) team made of estate supervisor, estate assistant and environmental operative.

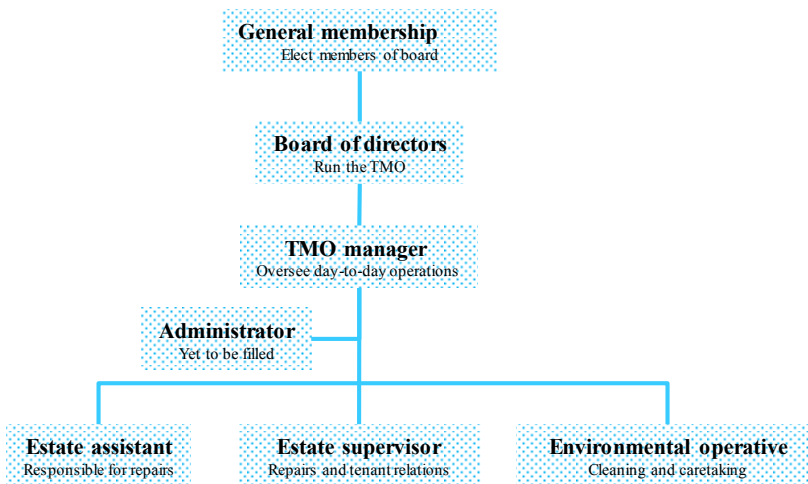


FIGURE 6.2 Organisational structure of Roman Way Estate CIC.

General assembly

The general assembly is made up of all members (shareholders) of the company who are either council (TMO) tenants or leaseholders. To be a shareholder of the company, one is required to pay £1⁶ as a share in the company. Shareholders approve the programmes of the company and vote to elect the members of the board of directors. Where necessary, the General Assembly may hold general meetings to consider decisions proposed by the board or management. It is not a requirement that all council tenants whose properties are managed by the company be members of the

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Members are not required actually to pay the £1. In the event of closure, this is the only liability to members.

company. According to the board member, RWECIC has a total membership of about 192 tenants and leaseholders, and it manages 204 properties.

Board of directors

The seven-member board of directors is responsible for the overall control of the TMO. Board members receive training in good governance practices and skills necessary to direct the company effectively. They receive continuous support and training through the National Federation of Tenant Management Organisations (NFTMO). The support and training deal with recruitment of staff, approving budgets and accounts, and monitoring performance, among other areas. The board is not involved in the day-to-day running of the company, and service on the board is voluntary.

Manager

The managing director is responsible for the day-to-day running of the company. She makes decisions on operations strategy and ensures that other staff members are performing to agreed terms. Currently, the managing director works part-time because, according to the board secretary, "The services we have taken on do not require her to be in all the time" (21 June 2016).

Operations team

The operations team or technical or in-house maintenance unit comprises the estate supervisor, estate assistant, and environmental officer. It carries out most technical works, including repairs in the estate and social services, such as dealing with anti-social behaviour. The estate supervisor is responsible for dealing with both technical and social issues, such as tenancy arrangements on the estate, and when necessary is assisted by the managing director. The estate assistant is mainly responsible for carrying out minor repairs, such as lock changes and plumbing works, while the environmental operative is responsible for the cleaning and caretaking of the estate, especially the common areas in the tower blocks.

Human resources/skills

According to the board secretary, the four staff members responsible for operations are adequate for the number of properties and services provided. However, when necessary, they employ the services of contractors and other partners, including the police and social services workers. An administrative assistant is being recruited to augment the staff. The technical team has adequate expertise (multi-skilled) to perform site-based repairs, reactive/reactive maintenance, and tenant relations. In addition to technical skills and knowledge, respondents emphasised the importance of the ability of staff to connect to and relate well with tenants.

When we interview for a post in the TMO, it's really important to let people know that although it's housing management, it's not housing management as you know it. We are not people who sit behind the desk and are faceless. It's not going to be that somebody rings up and you're never going to see that person. When I go out there and walk around the estate, people know who I am, and it's the same with the guys on the staff. So part of the role is very much about connecting with the tenants and so forth. (Interview with manager, RWECCIC, 21 June 2016)

Culture

Culture includes the behaviour and attitude of staff members in their work, reflecting the values of the company embodied in its vision and mission. The values of RWECCIC are: care and respect for the community and people; to work for care and respect not financial gain; to represent and serve all tenants fairly and equitably; and to build confidence and encourage participation and creative solutions. These values were indeed emphasised and may be observed in interviews with staff.

We physically go and help them. Because we have a big work managing those properties, and we want to make sure they are happy and the property is maintained to a high standard. (Interview with estate supervisor, RWECCIC, 21 June 2016)

We don't need to supervise him [the estate supervisor] because he had a couple of weeks off, and we had tenants calling in to ask if he [the estate supervisor] is okay. So the tenants actually know when he's in, and when he's not; because he's part of the estate. Both he [the estate supervisor] and [the estate assistant] said that they feel part of the family. (Interview with board secretary, 21 June 2016)

Housing quality in RWECCIC

Most of the properties in Roman Way Estate represent the old architecture of the 1960s and 1970s, and they seem structurally sound from visual examination (see Figure 6.1). According to staff members, areas of concern largely relate to the age and standards of bathrooms, kitchens, and roofs, the result of which is spending a large part of the void maintenance budget on replacing kitchens and bathrooms.

§ 6.5.3 Activities of management

This section describes how key operational activities, categorised as technical, social, or financial (with emphasis on maintenance) are carried out in Roman Way Estate CIC.

Technical activities

Technical activities relate to repair and maintenance works to maintain or improve the quality of dwellings and services. Key technical activities performed in-house are day-to-day responsive repairs and void maintenance. Other activities, such as repair and servicing of boilers, gas and electrical repairs, and major or capital works, are the responsibility of the BCC. It is published on notice boards in the estate what repairs are for RWECIC and what are for BCC.

Reactive/responsive repairs

The in-house technical team carries out responsive repairs, including repairs of windows and leaking roofs, changes of door locks, repairs of broken tiles, and minor plumbing work. The general procedure for responsive repairs is that tenants may call or walk in to the office to report complaints or make repair requests. Calls during out-of-office hours (9:00 am – 4:00 pm) are automatically diverted to an emergency service line. The maintenance team logs in the repair request and contacts the tenant to make an appointment to conduct the repair. For repairs carried out by a contractor, a technical officer first inspects, writes a description of the damage, and takes the tenant's contact details. The work is referred to the contractor, who makes an appointment with the tenant to carry out the repairs. Repairs and maintenance have been categorised according to the level of seriousness and the expected response time (see Table 6.4), and this information is supplied to tenants, along with a contact number. The supervisor makes a follow-up audit of all completed repairs, whether by the in-house team or a contractor. Tenants also complete a repair satisfaction survey upon completion of the repairs. The BCC's contact number is also provided to tenants to report landlord repairs.

TABLE 6.4 Categories of repairs and estimated response times

EMERGENCY (2 HOURS)	ONE DAY	URGENT (5 DAYS)	ROUTINE (28 DAYS)
Serious escape of water	Blocked toilet	Loss of hot water	Easing of doors
Electrical faults	Loss of heating	Minor plumbing	Minor fencing
Security issues	Loss of water	Leaking roof	Leaking gutters
		Defective intercom	Broken tiles
		Glazing repairs	

Source: Roman Way Estate CIC tenant information leaflet (2016).

Inspection of properties and estates

The technical team carries out inspections to assess the use, condition, and maintenance of dwellings and the neighbourhood twice a year. Common areas in the tower blocks and neighbourhoods are inspected monthly. Residents are invited to join in these inspections; it is an opportunity for the technical team to pick up residents' issues and concerns for redress. This promotes community participation.

Void maintenance

Void repairs are carried out to bring a property to acceptable standards before it is re-let (e.g., Figure 6.3). TMOs and the city councils have a period of 28 days to carry out void repairs. The works involved in void repairs include changing bathrooms, tiles, kitchens, doors, and windows; painting internal walls; and general plumbing and electrical work. According to the board secretary, RWECIC tries to go beyond the standards demanded by the BCC.

They [BCC] have their void standards, which we have to reach before we can let the property out to new tenants. This is what we do and even go beyond that. We try, for instance, to enhance the room; we decorate the rooms; we put some pride in the property and give them [tenants] a vision of what the potential of the rest of the property is. So they are more inclined to want to look after it [the property] and be good tenants and good residents. And to be fair, it has worked really well at the moment. (Estate supervisor, 21 June 2016)



FIGURE 6.3 Ongoing void repairs. (Right: Notice kitchen removed in the far end.) Source: Author (June 2016).

Social management activities

The main social management activities are administration of allocations, dealing with anti-social behaviour in the estate, support to tenants on personal issues, promotion of community integration and participation. The estate supervisor largely deals with most social management activities with support from the manager. The manager explained why social management is important among TMOs.

You can't work in isolation to all the stuff happening around you. So you might have got your own housing management perfect, but you've got to show an awareness of the other stuff that is happening that can affect the lives of your tenants. So, TMOs don't just do housing. They cannot just do housing. They have to have awareness of the effect of things that can come in and damage the work they do. (Manager, RWEIC, 21 June 2016)

Allocation services

Selection and allocation of dwellings are performed by a team in the city council. Qualified and interested persons can bid for an available property via an online portal called "Home connections". RWEIC only provides post-selection services, including viewing the property and signing on tenants (tenancy management). When there is a vacant property, RWEIC notifies the BCC via an online system called "North Gate",⁷

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A database of all residential properties in Birmingham city.

which allocates the property. As explained by the supervisor, RWEIC signs the tenancy agreement on behalf of the BCC.

We would take you to look at the property. If you are happy and want to move in, we sit with you and go through the process of signing you up. I'll get your ID, and I'll tell you this is your tenant management responsibility, this you have to do, this is what we have to do, this is how much rent you have to pay, and so on. And once you are happy and we are happy, we sign. (Estate supervisor, 21 June 2016)

Other services include processing tenancy assignments and succession of and termination of tenancies.

Tenancy and anti-social management

Tenancy services include support with rent payment, payment of bills, and generally getting to know their responsibilities. As part of tenancy services, four weeks after a tenant moves into occupation, the estate supervisor visits the tenant (called the “welcome visit”) to check on them and help them with any needs, such as how to pay rent or issues to do with housing benefit, and any other support they need. Thereafter, the estate supervisor visits them every three months for the first year. Among other things, the estate supervisor may be able to observe and deal with any anti-social behaviour, such as noise nuisance, issues to do with rubbish disposal, and neighbour disputes.

Estate and personal services

Estate services include cleaning common areas, especially in the tower blocks, and maintaining the grounds around the estate. To promote community involvement, RWEIC organises social events such as barbecues and field trips (day out) and invites the police, fire service, and other agencies to educate tenants on social and housing issues. At the time of visiting RWEIC, a day's social trip had been advertised to visit the seaside at Weston Super Mare. The board secretary explains that “through these social programmes and interactions, we keep our tenants involved and informed” (Board secretary, RWEIC, 21 June 2016). RWEIC also supports tenants with personal welfare issues or refers them to get the right support.

Tenant participation

Tenants' participation occurs at both formal and informal levels. Through the approval of plans and projects at general and annual general meetings, tenants are able to make direct inputs and approve proposals submitted to them by management. Tenants

also contribute ideas at informal social events where staff members informally elicit opinions about things tenants prefer. On the basis of such consultations during regular condition inspections, RWECIC used part of its surplus to paint the communal areas of the tower blocks at the request of the residents. Some tenants have participated directly by assisting with their expertise. According to the board secretary, through these consultations, a 19-year-old tenant now assists the office in designing newsletters and posters.

§ 6.5.4 Performance

The Birmingham City Council monitors the work of RWECIC by using performance standards set out in the MMA and within the audit commission's key lines of enquiry for housing stock. BCC makes arrangements for inspections and regular audits to check the quality of services. RWECIC also presents annual performance reports. The liaison officer of BCC meets monthly or quarterly with RWECIC to discuss the TMO's performance. The performance of RWECIC is also assessed through the National Federation of Tenant Management Organisations (NFTMO) targets that compare performance against other local and national TMOs. In addition, RWECIC conducts annual tenant satisfaction surveys to assess its own performance. Not much information was available about the performance of RWECIC. However, Table 6.5 presents a general qualitative assessment overview of some of the activity categories of management to give a sense of RWECIC's performance. The assessment is based on documentary evidence and interview responses of staff members.

TABLE 6.5 Performance assessment overview of RWECC

CRITERION	ACTIVITY/CATEGORY	INDICATORS
Effectiveness	Maintenance and repairs	<ul style="list-style-type: none"> – Response rate for day-to-day repairs is satisfactory, enhanced by the categorisation of repairs. – RWECC has higher void standards compared to Birmingham City Council, e.g., kitchen replacement.
	Tenant services	<ul style="list-style-type: none"> – There are adequate ways (telephone and personal visits) to contact RWECC and report complaints. – RWECC offers additional non-housing services, including care support for elderly people. – RWECC makes welcome visits to new tenants to integrate them into the community and provide necessary information.
Efficiency	Housing finance	<ul style="list-style-type: none"> – Operating expenses on repairs and maintenance increased between 2013 and 2014. – RWECC recorded operating surpluses in 2013 and 2014.
Equity	Allocations	<ul style="list-style-type: none"> – Birmingham City Council makes allocations, and RWECC completes tenancy processes.
Legitimacy and support	Tenant participation	<ul style="list-style-type: none"> – RWECC holds annual general meetings in which tenants decide on major issues. – Tenants join in compound inspection and greening of their environment. – RWECC holds regular social activities, including field trips, in which tenants participate.

Sources: 2014 year report and interviews with staff.

§ 6.6 Bloomsbury Estate Management Board

§ 6.6.1 Background

Bloomsbury Estate Management Board, the first organisation of its kind to be established in England, is responsible for managing council housing located in the Bloomsbury estate in Nechells, approximately one and a half miles from Birmingham city centre. It manages about 690 properties consisting of mostly high- and medium-rise flats and houses. (See Figure 6.4.) Bloomsbury EMB was formed largely against the backdrop of declining and deplorable housing conditions in the Nechells area in general and in Bloomsbury estate in particular. Through the support of the Priority

Estates Project by the Department of Environment (DoE), a tenant association, the Bloomsbury Estate Management Board, was formed in the 1980s to see to repairs and the general welfare of members on the estate. The BEMB exercised its right under the right to manage, and in November 2000, it became responsible for employing its own staff to manage the estates. It employs 34 staff, including an executive director, housing officers, concierge staff, caretaking and cleaning staff, and repairs team. The mission of the company is “to continue to work in partnership to deliver quality homes and services, a sustainable and safer neighbourhood, and to improve the lives of our residents”. Its values are: commitment, making a difference, honesty, integrity, transparency, respect, mutual trust, creativity, and listening and learning. The aim of the company is to build a sustainable business, assist to sustain the tenancies of members, and maintain a stable community.

Tenants characteristics

Tenants are drawn from different racial backgrounds, including African French speakers, Iraqis, Iranians, Somalis, Poles, Mexicans, and Eritreans, with an average age of about 40 years. There are no definite statistics regarding the educational level of tenants, but the board secretary estimates it to be low, with a few holding degrees and General Certificate–level education. Incomes are low, as about 75% of tenants are on full housing benefit. The average duration of stay in the estate is estimated at five years, and the range is six months to 40 years.



FIGURE 6.4 High- and medium-rise towers and houses of Bloomsbury Estate. Source: Author (June 2016).

Housing services

The range of services provided includes caretaking and cleaning services, responsive and void repairs, tenancy management, concierge services, and rent and arrears service (see Table 6.6). In line with its aims, the BEMB has adopted a proactive and preventive approach to service delivery by educating tenants to minimise housing incidents, such as fires, and social issues, such as anti-social behaviours. It also aids tenants with income management. It is not responsible for allocating properties to tenants, rent determination and collection, capital/major works (replacement of bathrooms and kitchens, structural repairs), roofs, double-glazing, internal services of high-rise towers, grounds maintenance, or street and bulk rubbish collection.

TABLE 6.6 Services provided by Bloomsbury EMB

SERVICE	DESCRIPTION
Concierge	Complaints reporting Security services Communication
Tenancy management and anti-social behaviour	Tenancy breaches Anti-social behaviour Rent and arrears services Older persons support
Allocations and voids	Advertising empty properties Viewings and lettings Void management
Repairs and maintenance	Day-to-day: leaks, window repairs, doors, locks Void repairs: kitchen replacement, electrical works
Estate services	Caretaking and cleaning Estate management Environmental services
Other services	Finance budgeting services Benefit advice Links to external support agencies and services

Income and expenditure

The main source of income for Bloomsbury EMB is the allowance paid to it by BCC for the management services. Other sources of income are interests and taxes. However, BEMB's main source of income is set to reduce as a result of government cuts in social housing rent by 1% every year from 2016, and this may affect the level of services

provided. “Potential reductions in our funding impact on our ability to offer the level of services you say that you want to continue to receive from us” (Annual Report, 2015). The main expenditure item is estate-based physical works (e.g., replacing kitchens, which would normally be the responsibility of the city council).

§ 6.6.2 Organisation for management

Legal framework

As mentioned earlier, the Leasehold Reform, Housing and Urban Development Act 1993, which introduced the right to manage by tenants and leaseholders of local authorities, and the Right to Manage Regulations are the basis for the establishment and development of TMOs in England.

It went from “tenant’s choice” to the “right to manage”. Instead of the local authorities saying, yes, we will go ahead, the legislation says, if those tenants wish to do it [manage the properties], they can’t be stopped by the local authority. The local authority would have to give them the opportunity. They [tenants] have to go through a process, quite a tight process. But it’s still in there, the right to manage. (Board chair, Bloomsbury EMB, 23 June 2016)

Other legislations that regulate the operations of TMOs, including BEMB, are the Equality Act, the Companies Act 1985, financial responsibilities, health and safety regulations, data protection and good governance procedures, and the regulatory framework for social housing in England 2015.

Policy guides

BEMB’s operations are regulated by two main documents: the rules of Bloomsbury Local Management Organisation (registered with the industrial and provident society) and the modular management agreement. According to the foundation chairman of BEMB, the PEP policy greatly contributed, through funding and technical support, to the establishment of BEMB. Another important policy document for the operations of the BEMB is its constitution, which prescribes, among other matters, the membership of the organisation, proceedings for general meetings, election of board members, and application of company profits. The board member handbook prescribes a code of conduct for board members and staff members of the organisation.

Finance structure

Like all TMOs, BEMB's finance structure is built around the allowance received from BCC. Other, minor sources of financing are interests on accounts and rechargeable expenses. Rechargeable expenses are levied on the city council, but it hardly fulfils its obligation to pay back. According to the chief executive officer (CEO), even though the funding source is secured, the amount of allowance paid to BEMB has decreased over a period of time, affecting especially the repairs and maintenance budget (Report to Annual General Meeting 2014-2015, 10 September 2015).

Organisational structure

BEMB has four levels in its structure (see Figure 6.5): the general assembly of shareholders, the board of directors, the chief executive officer, and the operations unit.

General assembly

The general assembly is composed of all shareholders. According to the board secretary, a tenant, leaseholder, or owner-occupier who lives within the estate can become a shareholder. He or she would have to complete a request for membership form and be vetted by the board before being admitted. Shareholders must attend annual general or special meetings of the company and participate in decision making by voting. They vote every five years to renew the mandate of the company to continue to manage the estate. Also, they have to renew the mandate of the organisation annually in general meetings, usually by a voice acclamation.

Board of directors

The board of directors is elected by the general assembly of shareholders. BEMB currently has nine out of 12 required board members. The board is responsible for directing the affairs of the organisation. It must ensure that the company is solvent to deliver services and ensure it complies with all applicable statutory regulations and requirements relating to its operations. The board is required to meet six times each year, but in practice it meet 10 times, once every month, except the holiday months of August and December. In order to be effective, the board has constituted itself into six subcommittees, namely: repairs and maintenance, finance, personnel and equal opportunities, performance review, safer neighbourhood, and welfare reform. Board members must regularly update their skills by participating in learning and development activities to be effective.

Chief executive officer

The CEO directs and supervises the day-to-day management of the organisation. She provides strategy and ensures that staff members are satisfied with work conditions and deliver on their responsibilities to meet organisational goals. She explains:

I hold planning meetings with [the operations manager], and he [the operations manager] will then hold meetings with the two managers, or sometimes with the managers themselves. We now have two managers. We've been through changes over the last years... Staff have regular team meetings with managers. I will occasionally have meetings with all of the staff over lunch. So rather than feedback through two or three chains, sometimes I like to go out and the staff tell me, and I also think that that means the staff can talk to me confidentially if they want to... I can sit here and deliver a million strategies, but it's the guys out there who will deliver the services. (Chief executive officer, BEMB, 24 June 2016)

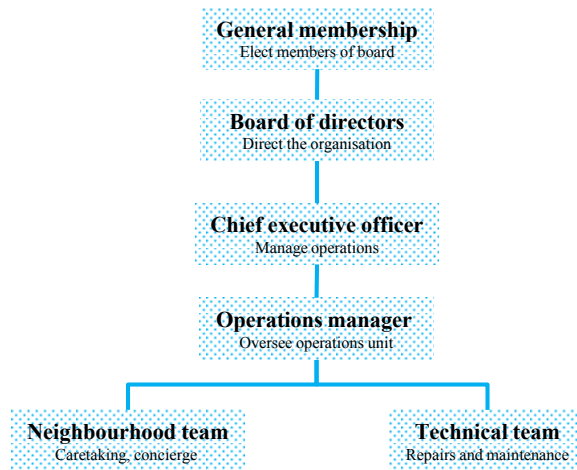


FIGURE 6.5 Organisational structure of Bloomsbury Estate Management Board

Operations unit

The operations unit performs actual day-to-day activities. The unit is headed by an operations manager, with managers heading the two sub-divisions/teams: technical and housing. The technical or in-house repairs team deals mainly with repairs and maintenance. The staff members in this team are artisans with trades in electrical, plumbing, and carpentry, among others. The housing unit employs trained personnel providing services in tenancies, safer neighbourhoods, finance counselling, and administration.

Human resources/skills

There are currently 32 paid full-time and 2 part-time staff members with various skills and experience working for BEMB. Most of the personnel bring to their jobs experience from other jobs with similar social housing objectives. The statement of the board secretary affirms the experiences of staff. He said:

I'm going to say this, our CEO and operations director are good. We have a new neighbourhood manager who is excellent. Our technical manager has come through the ranks; he started as an apprentice electrician. We couldn't employ him, so we kept him for a bit, then he went elsewhere and came back as technical administrative support, and he just worked his way up. Now he is the technical manager. He is good. (Board secretary, Bloomsbury EMB, 23 June 2016)

According to the board secretary, the board is satisfied with the current staff, and it has plans for continuous development and training to keep staff up to date with developments in the housing sector.

Organisational culture

The organisational values of BEMB include commitment to service and to make a difference; honesty, integrity, and transparency; respect for everyone; and listening to clients. These values are especially important because tenants are the board members' employers and can vote them out in the continuation ballot (ballot to continue the TMO) if they are not satisfied with the services. This comment of the CEO sums up the work culture in BEMB: "I have to say the biggest issue is not trying to motivate people, it is trying to stop them from doing too much... so I actually worry about their burn-out, than I do the other way" (chief executive officer, Bloomsbury EMB, 24 June 2016).

Housing quality in BEMB

According to the technical manager, the structures are in good physical condition. The main problem has to do with some of the roofs. Even though these repairs fall within the domain of the city council, BEMB tries to deal with them incrementally.

We have a lot of issues with the roof on the maisonette, so in a sense that's poor structure. There are quite a few roofs on the estate that need renewing, and we are spending our money patching them regularly, scaffolding up, quick fix, scaffolding down, when realistically BCC need to come in and spend money and renew the whole roof. But for the most part, our properties are in good condition. (Technical manager, BEMB, 23 June 2016)

Notwithstanding the concerns, the quality of the stock managed by BEMB generally compares well with that managed by the city council.

§ 6.6.3 Activities of management

As indicated earlier, two teams, housing and technical, perform operational activities. The technical team is the in-house maintenance unit and is responsible for maintaining the properties. The housing team handles tenancies – viewing of empty properties, tenancy agreements, and concierge services – and neighbourhood-related issues, including providing support to tenants. How they carry out some of their key activities, especially in relation to maintenance, is discussed below.

Technical management activities

The technical team or in-house repair team comprise eight artisans, with trades in electrical, plumbing, and carpentry, and four caretakers responsible for cleaning and caretaking in the estate. The technical team is also responsible for engaging contractors to execute works that they lack in-house expertise to perform, for example, window specialist. According to the technical manager, about 80% of reported repairs are performed in-house, while 20% are contracted out. Repair works are divided into emergency repairs, routine repairs, upgrades, and void repairs. Next, some of the key technical works are discussed, including participation of tenants in maintenance.

Reactive/responsive repairs

Reactive/responsive repairs are those conducted in response to complaints or requests by tenants or occupants, and they are either emergency repairs or one-day repairs. Emergency repairs mostly relate to plumbing works, as explained by the manager.

The reason we get a high amount of emergency is usually the plumbing side, because the majority of our properties are high rise. So the problem in the tower blocks is you have a lot of issues with leaks, which can go from floor to floor. So on average we do about 70 repairs a week. Out of that, approximately 50 of them are emergencies. (Technical manager, 23 June 2016)

One-day repairs could be plumbing works, broken window glass, or electrical faults. The technical team must rectify these faults within one day.

Tenants may report responsive repairs to the concierge through personal visits (face to face), via telephone call, or by using the intercom (intercommunication) system in the high-rise blocks. When the concierge receives a repair request, it is logged into an online system and picked up by the repair team. If it is an emergency repair, the concierge service makes an appointment with the tenant for the issue to be attended to. Most repair requests are made via personal visits. For instance, in 2015, 52.5% of requests were made through personal visits, 34.2% were made via telephone, and 13.3% were made through intercom (2015-2016 performance monitoring report).

Capital works and upgrades

The BCC is responsible for capital works. However, as the technical manager explains, in most instances BEMB is compelled to carry out some capital works for reasons of delays on the part of the BCC. However, it is difficult to get refunds (recharges) from the BCC after carrying out these repairs. BEMB is making proposals for the BCC to allocate a fixed amount annually towards capital works and upgrades. Upgrades are mostly in the nature of requests for kitchen replacements. An average of 30 kitchens are replaced each year.

Notwithstanding the above, the city council has done some capital works as part of its capital works programme, including electrical re-wiring and changing the front doors of some properties. The technical manager states that there has been close collaboration with the BCC in recent times for the installation of more than 400 boilers in some of the properties. According to him, BEMB is on the capital works committee of the city council.

Void repairs

BEMB is responsible for void maintenance, which must be done to statutorily approved standards. Void maintenance may include changes to bathrooms and kitchens, inspection and service of heating systems, and cleaning of the property. The technical manager notes that the void standards of BEMB are higher than the council's. He cites that BEMB would normally replace kitchens and bathrooms as part of void repairs, even though they are capital works. The city council would not normally replace bathrooms and kitchens in void repairs.

Caretaking service

Caretaking service largely encompasses cleaning of the estates and surroundings. Four caretakers clean and maintain the communal areas and lifts in the tower blocks, including daily litter picking, cleaning, polishing, vacuuming, and sweeping. They also receive complaints of antisocial behaviour from tenants.

Engaging contractors

BEMB recruits contractors for specialist repairs, such as window repairs, gas-related repairs, repair and servicing of lifts, and repair of roofs, for which no expertise exists in house. The technical team is responsible for recruiting contractors. BEMB has a number of contractors it has worked with over time (five years plus) and whose services meet its standards. The team monitors the work of contractors for quality and cost of repairs. On the other hand, only a small percentage of in-house repairs are inspected.

Tenants' role in repairs and maintenance

The role of tenants in repair and maintenance is defined in legislation. It is also contained in the tenancy handbook, which is given to every tenant. For instance, tenants are supposed to change the washroom, tap, and toilet seat fixtures and fittings, among others. By far the most important role of tenants in repair and maintenance is their actions or lifestyles. Another aspect of tenants' involvement is that they may actually cause damages and the need to repair. The technical manager explains, "About 20% of the work we carry out could be prevented due to tenancy lifestyle. Maybe even higher." The common lifestyle problem is damp and mould (90% of the instances) caused by poor ventilation.

Social management activities

The housing team has 13 staff members responsible for social activities that include income management, neighbourhood services, dealing with anti-social behaviour, maintaining a safer neighbourhood, concierge services, and other estate and personal services. Some of the key services are discussed below.

Tenancy management and neighbourhood services

Tenancy management services include processing allocations, dealing with breaches of tenancies, processing succession of tenancies, assignments, and managing introductory tenancies. A neighbourhood officer handles all tenancy services. The BCC allocates dwellings to applicants, while BEMB provides post-selection services, including viewing and signing of rent contracts.

The neighbourhood services include dealing with anti-social behaviour, fire vulnerability assessment and education, risk or vulnerability assessment (to identify peculiar needs of tenants), and maintaining general peaceful coexistence in the estate. The safer neighbourhood officer deals with neighbourhood issues. The majority of anti-social behaviour relates to noise nuisance, particularly in the tower blocks. Vulnerability assessment is intended to identify whether tenants need help in any way, including

drug and alcohol abuse and mental conditions. A risk assessment form (questionnaire) is used to assess the vulnerability of tenants.

Concierge service

The concierge service operates a 24-hour schedule. Five staff members run a 12-hour shift system and receive complaints and concerns from tenants via telephone, intercom, and direct walk-ins. They receive all kinds of complaints, including issues of rent arrears, repairs, gas servicing, and neighbourhood nuisances. All complaints are logged in an online database and picked up by the appropriate officers. The unit has a CCTV surveillance service through which it monitors security in the estate. According to the housing manager, the concierge service sets BEMB apart because it is the only estate-based concierge service in Birmingham city.

Personal and other services

Other staff members of BEMB provide various personal services to tenants. The support officer assists mostly older tenants with services that are personal, varied, and specific in nature. The financial inclusion officer assists tenants to identify and apply for benefits. BEMB also liaises with external organisations such as Free@Last, which provides debt advice to tenants, and Think Family, which helps people explore possibilities of getting back into employment.

Tenant participation

Tenants mainly participate formally in decision making through annual general or special meetings. For instance, tenants voted to give the board a green light to explore the possibility of stock transfer. BEMB staff members also make home visits and send newsletters, posters, and leaflets to tenants. The concept of the block champion (block representative) is being proposed to help get tenants more involved. The company also informally consults for tenants at social events that it organises.

§ 6.6.4 Performance

Like all TMOs in the city, BEMB is required to submit quarterly and annual performance reports to the BCC through the liaison officer and to shareholders at annual general meetings. The annual performance reports provide information on indicators such as percentage of rent collected, number of anti-social behaviour cases reported and dealt with, response time for these ASB cases, percentage of reported day-to-day repairs completed, and average completion time for void repairs. The two team managers of BEMB submit weekly and monthly performance reports to the operations manager.

At an operational level, BEMB has a complaints and compliments form that tenants may complete to register their satisfaction or lack thereof with services. With regard to repairs, tenants may complete a satisfaction form after every repair that asks, among other things, about the attitude of the workers, the helpfulness of the staff member who received the repair request, whether the appointment was kept, and the overall quality of work. A tenant shared her knowledge of how to report satisfaction thus:

I think the compliments and complaints, if you are not happy or extremely happy about something, you go to the office and say, I would like to complain and compliment, and then they would give you the form. But every time when you report a repair and they come in to do so, then you have a feedback form as well. They give it every time when the repair is finished. (Interview with tenant, Bloomsbury Estate, 23 June 2016)

Other ways in which tenants assess the performance of TMOs include tenant surveys and the continuation ballot (the ballot to renew the TMO's mandate), conducted every five years. The outcome of previous ballots in 1999 (93.2%), 2006 (94.3%), and 2011 (94.87%) show that tenants are largely satisfied with BEMB's performance. A general qualitative assessment overview of BEMB's performance in some of the activity categories is presented in Table 6.7 to give a sense of their performance. The information is largely from tenants' perspectives and based on reports and interviews with staff.

TABLE 6.7 Performance assessment overview of BEMB

CRITERION	ACTIVITY/CATEGORY	INDICATORS
Effectiveness	Maintenance and repairs	<ul style="list-style-type: none"> – Recorded 98% day-to-day repair completion against a target of 96% in 2015. – BEMB provides maintenance services beyond recommended levels by BCC (e.g., kitchen replacement).
	Tenant services	<ul style="list-style-type: none"> – Multiple ways (intercom, telephone, personal visits) for tenants to contact BEMB. – BEMB offers non-housing services, including skills training, income management, and services for older people. – There is a 24-hour concierge service to receive tenants' complaints. – BEMB successfully dealt with 94% of anti-social behaviour cases.
Efficiency	Housing finance	<ul style="list-style-type: none"> – Recorded budget surpluses in 2014 and 2015.
Equity	Allocations	<ul style="list-style-type: none"> – Birmingham city council makes allocations, and BEMB completes tenancy processes.
	Housing cost and affordability	<ul style="list-style-type: none"> – Recorded reduced incidents of rent arrears (e.g., 208 in 2014 to 186 in 2015).
Legitimacy and support	Tenant participation	<ul style="list-style-type: none"> – BEMB holds regular annual general meetings in which tenants decide on major policies (e.g., stock transfer). – Passed three continuation ballots by an average of over 90%, showing high tenant satisfaction.

Sources: Year plans for 2014 and 2015, annual review report, and interviews.

§ 6.7 Comparing the cases

§ 6.7.1 Similarities

The two cases compare closely in terms of characteristics of tenants and type of properties managed. In both cases, most tenants have low levels of education, are unemployed, and depend on housing benefit (see Table 6.8). Furthermore, there are similarities in organisational elements, such as structure, finance, policy, and culture; in housing management services, including tenancy management; in housing maintenance; and in personal caretaking and other non-housing services, such as financial advising (see Table 6.9). These similarities confirm findings in other studies of

TMOs (e.g. Cairncross et al., 2002; Newton & Tunstall, 2012) and may be attributed to the basic legal requirements for establishing a TMO and the characteristic that public or social housing is largely for low-income households.

TABLE 6.8 Summary of characteristics of BEMB and RWECIC

ELEMENT	ROMAN WAY ESTATE COMMUNITY INTEREST COMPANY	BLOOMSBURY ESTATE MANAGEMENT BOARD
Age in existence (yrs)	4	26
Number of properties	204	690
Type of properties	- High rise, medium rise, houses	- High-rise flats, medium rise, houses
Characteristics of tenants	- Multi-ethnic backgrounds - Generally low education levels - 67% on housing benefit - Average age of tenants 40	- Multi-ethnic backgrounds - Generally low education levels - About 75% on housing benefit - Average age of tenants 40
Number of staff members	- 5	- 34
Main services taken on	- Repairs - Tenancy management and anti-social behaviour "C" - Allocations and voids - Estate services - Income management and leaseholders - Resident involvement	- Repairs and maintenance - Tenancy management and anti-social behaviour "C" - Concierge - Allocations and voids - Estate services - Other services (income management)

TABLE 6.9 Organisation and management activities in RWECIC and BEMB

CATEGORY	ELEMENT	ROMAN WAY ESTATE COMMUNITY INTEREST COMPANY	BLOOMSBURY ESTATE MANAGEMENT BOARD
Organisation	Legislation	<ul style="list-style-type: none"> – Leasehold Reform, Housing and Urban Development Act 1993 – Housing (Right to Manage) (England) Regulations 2012 – Equality Act 2010 – Companies Act 2006 	
	Policy	<ul style="list-style-type: none"> – Modular management agreement – Company constitution 	<ul style="list-style-type: none"> – Modular management agreement – Company constitution
	Finance structure	<ul style="list-style-type: none"> – Annual allowance from BCC – Bank interest – Grants 	<ul style="list-style-type: none"> – Annual allowance from BCC – Bank interest
	Structure	<ul style="list-style-type: none"> – General assembly – Board of directors – Manager – Operations team 	<ul style="list-style-type: none"> – General assembly – Board of directors – Chief executive officer – Operations manager – Operations teams (2)
	Human resources	<ul style="list-style-type: none"> – Multi-skilled staff – Two artisans – Expert partners 	<ul style="list-style-type: none"> – Artisans (carpenters, plumbers, electricians) – ASB and neighbourhood officer – Tenancy management officer – Administrator – Expert partners (e.g., debts)
	Culture	<ul style="list-style-type: none"> – Care and respect for people – Fair and equitable services – Passion to help tenants – Commitment 	<ul style="list-style-type: none"> – Passion and commitment – Honesty, integrity, and transparency – Respect for everyone – Creativity
	Quality of properties	<ul style="list-style-type: none"> – Good 	<ul style="list-style-type: none"> – Good
Management activities	Technical services	<ul style="list-style-type: none"> – In-house team (responsive, void, caretaking) – Use of contractors 	<ul style="list-style-type: none"> – In-house team (responsive, void, caretaking) – Use of contractors
	Social services	<ul style="list-style-type: none"> – In-house officer – Collaborate with partners 	<ul style="list-style-type: none"> – In-house team – Collaborate with partners

§ 6.7.2 Differences

There are marked variations between the two TMOs in basic characteristics, such as age, number of properties managed, and staff population (see Table 6.7). To what extent have these differences affected the organisation and operations of the TMOs? The effect of the differences in size of the TMOs may be observed in the organisational structure for

management. In RWECIC, all technical and social activities are vested in multi-skilled personnel, while in BEMB they are distinct. Also, the number of properties managed affects the amount of allowance received. Therefore, even though the services taken on compare closely, the amount of allowance received to provide those services varies. The real effect of the number of properties managed and the allowance received may be felt in the procurement of services. BEMB, with larger properties, may benefit from economies of scale, compared with RWECIC, and this may translate into higher surpluses.

It was thought that the difference in the TMOs' ages may affect the organisational culture, policy, and general level of tenants' participation. It is possible that an older TMO may have a more well-developed organisational culture than would a younger TMO because attitudes and values may change to suit the context. However, no noticeable differences were observed in organisational culture that may be attributed to the TMOs' ages. On the contrary, it may be said that they share similar organisational cultures, probably because they have similar motivations and clientele (tenants), and they prioritise attitudes and values that emphasise tenants' interest and community spirit. In terms of operational policy, an older TMO may have more well-developed policies arising from practical experiences, as compared to a younger TMO. For instance, BEMB has computerised some of its practices, especially in relation to maintenance. Reports for repairs logged in an online database are received in real time by the technical team, who can quickly attend to them. RWECIC is yet to develop its operations to a similar level. Nevertheless, it makes best uses of mobile telephony services to provide real-time services to tenants. Apart from the effect of age, it is also possible to attribute these operational policies to the sizes of the TMOs. Overall, experiences attributed to age help organisations improve procedures, processes, and practices, thereby improving efficiency and the effectiveness of service delivery.

Furthermore, it is possible to experience changes in interest and level of participation of tenant shareholders as a TMO ages, and this may affect performance. It was observed that BEMB has undergone significant changes in structure and changes to increase tenant participation over time. This became necessary because, according to evidence from the five-year continuation ballot, one indicator of tenant participation shows a consistent decline in the number of returned ballots. Another indicator of participation is the number of board members of the TMO. The number of board members in BEMB was three fewer than the required 12. RWECIC has the full complement of the board and is yet to hold its first continuation ballot. In the absence of any evidence to the contrary, it may be concluded from the responses of staff members and the board secretary, especially in relation to attendance at social events, that tenant interest and participation are high in RWECIC. However, sustaining participation at the governance level is a concern for TMOs because of the low interest

among tenants in joining the board, as noted in the case of BEMB. Therefore, it may be said that as TMOs age, this may have an effect on tenants' interest and participation.

Therefore, to comment on the reason for choosing the two cases, it can be concluded that while there may be benefits arising from the number of properties managed, such as improved operational procedures, this is not clearly established in these cases. However, the evidence shows that aging may affect TMO performance through declining tenant participation, and/or it may lead to improvement in operational procedures and process.

§ 6.8 Drawing lessons from the English case

A number of issues may be identified from the experiences of RWECIC and BEMB that need to be addressed to achieve effective organisation of housing management and maintenance. In addition to the experiences from these cases, the conclusions about the issues are complemented by knowledge of TMOs from the literature. Using these issues as bases, this chapter abstracts principles that provide guidance for organising HM to achieve effective maintenance. The issues are categorised as either context or organisational issues. The latter includes governance and operational issues.

§ 6.8.1 National context issues

Context issues include regulatory and socio-cultural factors that have impacted on the development and perpetuation of TMOs in England. Issues that have been identified include legislation, national policies, financial security, and quality of housing.

Laws, regulations, and codes guide management

The Leasehold Reform, Housing and Urban Development Act 1993 is the fundamental legislation that paved the way for the establishment of TMOs in England. Other laws and regulations include the Housing (Right to Manage) (England) Regulations 1994, 2008, 2012; The Right to Manage Guidance 2005; and the Right to Manage (Statutory guidance) 2013. Furthermore, the establishment of TMOs has been spurred by national policies such as Priority Estate Project and Estate Action Programme (EAP).

At the local level, the MMAs have supported and regulated the operations of TMOs. Individual TMOs are required to have constitutions, operate according to company codes, and prepare annual plans to guide their operations. All these regulations, policies, and codes have ensured that TMOs operate in a manner consistent with their continuing viability. It seems that similar regulatory and policy frameworks are required to replicate the TMO model in other context. Issues that may be identified from this discussion that need attention for effective HM include: What is the goal and form of tenant participation contemplated? What laws, regulations, and policies institute and define the nature of tenant participation? At what level (national and local) will regulations and policies in relation to tenant management or participation be introduced and applied? What skills requirements and support is necessary for tenants to participate or manage?

Socio-cultural values drive HM

TMO management is premised on improving individual and collective housing conditions and community action. It is not driven by profits or direct personal gain. Frequently the services provided by tenants and shareholders to the organisation are voluntary. The continuation of TMOs depends on values such as care and respect for neighbours, community action, accountability, transparency, honesty, and integrity. These attributes are definitely fundamental to establishing a TMO of the nature discussed in this chapter. Issues that are identified from this discussion include: What are the society's values? How can these values be leveraged to promote tenant participation? How can tenants be united for common action? How can values that emphasise the community interest above the personal be sustained?

§ 6.8.2 Organisational issues

Governance issues

Mechanisms to monitor and supervise HM

At the organisation level, operational policies have outlined reporting procedures. For instance, BEMB's operational team managers are required to report on performance weekly and monthly to the operational manager, who in turn reports to the CEO. The CEO, in turn, reports the organisation's performance on a quarterly basis to the board and annually to the general assembly of shareholders. The BCC, an interested party,

also receives quarterly performance reports from TMOs. The liaison officer of the city council may participate in board meetings. Performance templates are used for regular reporting. At the national level, the NFTMO also receives performance reports from individual TMOs and provides a platform for comparing performance. As the liaison officer explains, close supervision and monitoring ensure early detection of challenges, which can be quickly addressed with technical support from experts at the city council. Issues that emerge from this discussion that need to be addressed for effective HM include: Who and what should be supervised and monitored, and when? What are the hierarchy and procedures for reporting and supervision? How can the outcomes of monitoring and supervision be addressed?

Secure finance for HM services

Funding for TMO operations is secure because the city council pays the allowance for management services for each year in advance, before the council actually collects rents from tenants in that year. The amount paid is based on the cost to provide the services taken on by the TMO and the number of properties managed. TMOs are reluctant to take up rent collection because of the risk of rent losses in the event of defaults and the impact these losses may have on operations. Thus, the city council shields TMOs from the effect of rent losses. This arrangement underscores the importance of secure finance for TMOs to deliver their services. Issues identified from this discussion that need to be addressed for effective HM include: How can secure finance for HM be ensured? How do rent levels compare with services provided? What are efficient and effective ways to collect rents? How can the system ensure that rents are spent on HM?

Defined organisational structure and responsibilities of stakeholders

All TMOs in England have a basic governance structure developed around tenants who are shareholders, and boards of directors. Boards recruit management staff to run the day-to-day functions of the organisation and supervise performance. The management reports to the board of directors. At the operations level, the tasks and responsibilities of personnel are clearly outlined, as in BEMB, even though for smaller TMOs, such as RWECIC, it is normal to find multi-skilled personnel performing several tasks, with faintly defined responsibilities. The structure and division of tasks may be based on the TMO's size and the services taken up. For instance, whereas BEMB has a five-level structure, RWECIC has four levels. From the foregoing, it can be observed that the tasks of shareholders and boards are clearly defined, and so it is for staff members of the organisation. The issues that emerge that are relevant to organising effective HM include: What services are provided to what sizes of properties managed by the organisation? What structure is most suitable to facilitate the delivery of effective

housing services? What skills are required to provide housing services? What are the roles and responsibilities of stakeholders in the management of the houses?

Operational issues

Mechanisms to receive and respond to maintenance requests; defined maintenance responsibilities

The two TMOs have established mechanisms to receive and respond to requests for repairs and maintenance promptly. To be effective, the TMOs have instituted various ways that tenants can contact the office and have established an in-house technical unit with skilled artisans to handle repairs. To guide their actions, they have classified the types of damages and expected response times to address complaints. For instance, tenants can directly contact specialised contractors in cases of emergency repairs. In addition, the TMOs have instituted a feedback mechanism to assess their performance with regard to repairs and maintenance. All these measures have positively impacted the cost, response time, quality, and planning of repairs and maintenance. Furthermore, the division of maintenance responsibilities has been clearly defined: the City Council is responsible for major repairs, and the TMO and tenants for minor repairs. Pertinent issues that emerge that need to be addressed for effective housing maintenance include: What is the strategy for addressing repairs and maintenance? Will it make use of an in-house team or contract out for services? How should repair and maintenance requests of tenants be received and responded to? What are the maintenance responsibilities of tenants and the manager and/or landlord? How will the quality of repairs and tenants' satisfaction be assessed?

Professionals manage and provide housing services

Even though TMOs are tenant-led organisations, they recruit and rely on professionals to provide day-to-day housing management services. The two cases show that small in-house technical units made up of tradesmen carry out common reactive maintenance, while social workers deal with housing and tenancy issues. For uncommon, periodic, and specialised services, such as servicing lifts and glazing works, TMOs employ the services of contractors. They also work closely with other expert partners to provide non-housing services to tenants, such as financial advising and employment advising. All these underscore the fact that even though TMOs are tenant led, they employ the services of professionals to provide HM services. Issues that emerge from this discussion that need attention for effective HM include: What housing services are provided? What expertise is required to provide HM services? What are efficient ways to provide housing services (e.g., through an in-house unit or contracting out)? How

can skilled personnel be used efficiently (e.g., the use of multi-skilled professionals) to provide services?

Mechanisms to involve tenants in management

Even though TMO management is tenant led, deliberate mechanisms are in place to involve tenants in operational management activities beyond the shareholder governance oversight position. There are informal interactions with tenants to ask their opinions on operational issues. For instance, to ensure that tenants are satisfied with maintenance work, they may complete a form and indicate their satisfaction level. In BEMB, for instance, tenants may fill out a complaint or compliment form or drop a note in a suggestion box about any issue of concern. Relevant issues that emerge that need to be addressed in HM in relation to tenant participation include: What are possible ways to involve tenants in management? To what extent should tenants be involved? What is tenants' level of knowledge in HM? What are ways to stimulate and maintain tenants' interest in participating in management?

Defined organisational values

Organisational values that define and guide TMOs' operations include respect, care for people and dwellings, honesty, integrity, and a passion for helping people. Staff members are expected to imbibe these attributes and be guided by them in their relations. This promotes personal satisfaction in the work and a spirit of willingness to help. Issues related to organisational values that need to be addressed to engender effective HM include: What is the goal of housing management? What are the characteristics of tenants? How can organisational values and norms be imbued in staff members?

Social support services for tenants

Non-core housing management services are an important part of TMO management because of their impact on tenants. For example, BEMB officials indicated that skills training provided to tenants enhanced their employability and ability to pay rents and meet household needs. TMOs work closely with expert organisations to provide specialised social services to tenants. Issues identified from this discussion that may promote HM include: What are the characteristics of tenants? What social issues are common among tenants? What expertise is required to provide social services? How can non-housing social services be provided to tenants?

§ 6.9 Conclusion

This chapter has discussed council housing management by TMOs in England. It addressed the question, What lessons can be learned from the organisation and practice of HM in other contexts? The purpose was to abstract principles by identifying issues that need to be addressed in order to achieve effective HM and maintenance. The chapter examined the organisational framework and housing activities of Roman Way Estate Community Interest Company and Bloomsbury Estate Management Board. Whereas BEMB is classified as a medium-size TMO, RWECIC falls into the category of a small TMO. The chapter discussed the laws, regulations and policies, structure, human resources, finance, and organisational culture for housing management and activities categorised as technical, social, or financial. The study found that the TMO model of HM in England has been successful largely because of, first, the laws, regulations, and policies that have supported TMO development, and second, the socio-cultural context of poor neighbourhoods, care for neighbours, and community spirit that spurred their formation. The TMOs offer similar housing services, including repairs and maintenance, tenancy services, and estate and non-housing services. Principles that may be abstracted from the organisation and practices of these TMOs include: laws, regulations, and codes are in place to guide HM; finance for housing management is secure; finance (rents) is able to cover housing services; a defined structure and responsibilities of stakeholders are in place; and a defined mechanism of supervision and monitoring is in place. Also, professionals manage and provide housing services, there are defined mechanisms to address repairs and maintenance, the maintenance responsibilities of tenants and managers are defined, mechanisms are in place to involve tenants, organisational values for housing management are defined, and there is planning for maintenance. In Chapter 7, these principles are applied to guide the development of solutions for challenges in HM in Ghana.

7 Developing an approach for public housing management by local authorities in Ghana

§ 7.1 Introduction

Chapters 5 and 6, respectively, discussed the study of social housing management in the Netherlands and council housing management by tenant management organisations in England. Social housing management in the Netherlands is performed by independent professional housing associations, whereas TMOs are tenant organisations that manage council housing in England. The purpose of these studies was to draw lessons by identifying issues that have to be considered in management and deriving principles therefrom. This chapter addresses research question 4, namely, *How can the lessons learned from other contexts be applied to HM by LAs to bring about maintenance and improve public housing quality in Ghana?* This chapter applies the principles derived from the two cases to develop a preliminary housing management approach, which is then validated through interviews with stakeholders in Ghana in an iterative process. It presents both the process of developing the preliminary management approach and the outcome of the validation process, involving initial validation, adjusting the approach, and a second validation to produce a final housing management approach.

Section 7.2 describes the approach and methods applied to design the preliminary management approach and used in the validation study. Section 7.3 recapitulates the key characteristics and challenges of public housing management in Ghana (discussed in Chapter 2). The principles drawn from the study of housing management in the Netherlands and England (Chapters 5 and 6) are presented in Section 7.4. Next, Section 7.5, presents the process of designing the housing management approach. It discusses the choice of who manages public housing and identifies and evaluates relevant housing management principles that may be applied in Ghana. The preliminary housing management approach for public housing in Ghana is presented in Section 7.6. The study to validate the preliminary housing management approach is presented in Sections 7.7 and 7.8. Section 7.7 presents the first phase of the validation

process, including focus group sessions and interviews with tenants and LA housing professionals. The second phase of the validation process, presented in Section 7.8, discusses interviews with LA housing professionals and a representative of the ministry of housing. The chapter concludes in Section 7.9 with a discussion of context issues emerging from the validation study that are relevant to the implementation of the HM approach.

§ 7.2 Approach and methods

§ 7.2.1 The preliminary management approach

The principles identified from the case studies were evaluated based on theoretical and practical knowledge to assess the feasibility of applying them in Ghana. Requirements necessary to meet each of the principles assessed to be feasible were then formulated. Using the requirements as a basis, proposals for changes to the current housing management approach in Ghana were suggested. Possible bottlenecks were identified at this stage and explored in the validation with stakeholders.

§ 7.2.2 Validation of preliminary and revised management approach

A two-phase iterative approach was adopted for the validation (see Figure 7.1). The first phase consisted of individual interviews with tenants and housing professionals and two focus group sessions with tenants, all aimed at assessing the effectiveness and feasibility of the management approach. The focus group sessions were intended to further interrogate concerns that emerged from the earlier interviews with tenants and housing officers and to validate additional proposals to address concerns that emerged from the individual interviews. The use of focus groups in this context helps to diagnose potential problems with the proposed approach (Powell & Single, 1996; Stewart & Shamdasani, 1990). The outcomes of both sets of interviews with tenants and housing professionals were incorporated in a revised management approach. The second phase involved a validation of the revised approach, this time with only housing professionals.

In the time available, it was considered prudent to interview housing professionals because they will be the main implementers of the approach and, therefore, are best placed to comment on effectiveness and feasibility and to identify implementation challenges and enablers. Implementation challenges, largely context issues (italics in summary tables), are discussed later, in the conclusion. The context issues enhance appreciation of the outcome of the validation and the final HM approach proposed (Baltrunas, Ludwig, Peer, & Ricci, 2011).

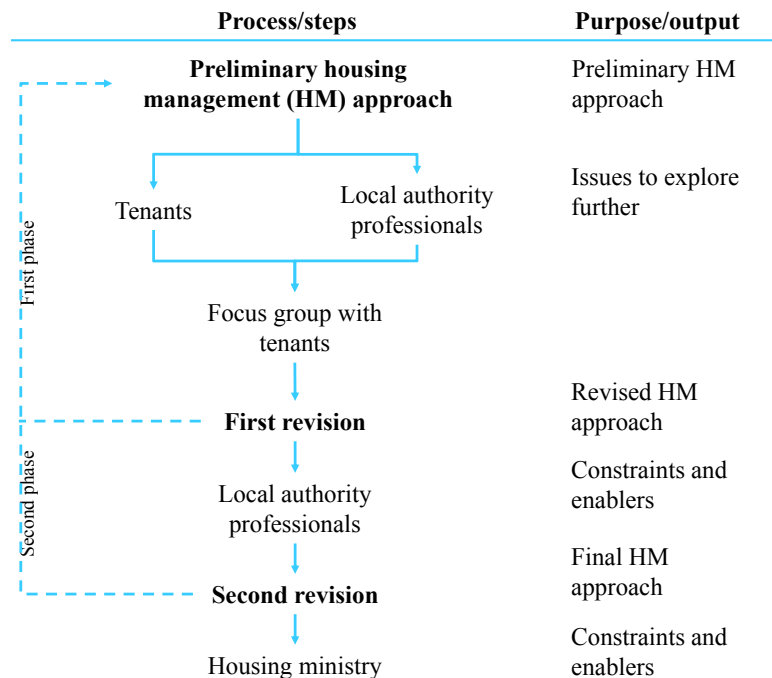


FIGURE 7.1 Steps in the validation process

§ 7.3 Characteristics and challenges of public housing management in Ghana

Municipal or local authority housing, which is the focus of this research, averages about 150 dwellings. The main beneficiaries of public housing are employees of government

and quasi-government institutions. Tenancy is linked to employment; therefore, tenants lose their housing if they cease to work for the government or relocate to a different municipality. Even though LAs manage the public housing, rents are largely determined and collected by a central government agency, the controller and accountant general department, through direct deduction from tenants' salaries.

The main challenge confronting public housing is poor quality or conditions due to lack of maintenance. Specifically, the challenges, as identified in Chapter 2, include:

- Inadequate regulatory and policy guidance to support and promote public housing management
- Lack of access to rent income by local authorities for housing management
- Low rent levels in public housing. Rents are fixed at 10% of tenants' basic salary.
- Inadequately defined institutional structure and division of roles and responsibilities for management. Operational activities are not under a single control.
- Poorly defined division of responsibilities, especially for repairs, between tenants and landlords
- Inadequate skilled personnel for housing management due to low recruitment and the general notion that other personnel can manage public housing
- Lack of defined values to guide staff in housing management

From the foregoing, the main problem may be summarised as (a) lack of maintenance resulting from an inadequate institutional framework for housing management and (b) lack of finance for housing maintenance. Therefore, the focus of interventions should be in these two areas and other areas that can enhance the housing management process.

§ 7.4 Lessons learned from case studies

The two case studies discussed in Chapters 5 and 6, HM in the Netherlands and TMO management in England, respectively, have shown to a large extent to produce satisfactory housing outcomes in terms of quality of maintenance and general performance (e.g. AEDES, 2013; Newton & Tunstall, 2012; Straub, 2004). Relevant lessons in the form of principles abstracted from the organisation and management practices in these cases are presented in Table 7.1. These principles can be used to guide the formulation of solutions to the problems in Ghana.

TABLE 7.1 Principles of housing management abstracted from cases

DUTCH MODEL	ENGLISH (TMO) MODEL
The principle is that there is financial security for HM.	The principle is that there is secure finance for housing management.
Rents are able to cover management and maintenance.	Rents are able to cover services.
Regulations and codes are in place to guide housing management.	Laws, regulations, codes, and protocols are in place to guide management.
A defined structure and responsibilities of staff are in place.	The principle is that a defined structure and responsibilities of housing staff are in place.
Defined mechanisms for supervision and monitoring are in place.	The principle is that defined mechanisms to supervise and monitor management are in place.
Planning and budgeting for maintenance are in place.	There is in place planning and budgeting for management and maintenance.
A structure and protocols are in place to deal with maintenance and other services.	There are mechanisms to receive and respond to maintenance issues.
Maintenance responsibilities of tenants and landlord are defined.	Maintenance responsibilities of tenants and managers are defined.
Mechanisms are in place for tenants to participate in management.	Mechanisms to involve tenants in management are in place.
Professionals manage and provide housing services.	Professionals and tradesmen manage and provide housing services.
Organisational values to guide housing management are defined.	Organisational values for housing management are defined.

§ 7.5 Designing a housing management approach for Ghana

§ 7.5.1 Who manages public housing

Currently, local authorities manage public housing in Ghana. The question is, should the current form of management be changed or not? The case studies present two options for who manages housing, namely: management by independent professional institutions and management by tenant-led organisations. To change the existing form of management in Ghana, two considerations arise: (a) What are the requirements for the particular form of management to function well (context), and (b) how feasible

is that form of management in the Ghanaian context, in terms of technical and resource requirements and existing institutional structure to support it. With regard to professional HM by independent housing organisations, context factors found necessary to function, from the study of Dutch practice, include a strong regulatory framework and the financial viability of the organisations. For the tenant-led form of management, as practiced in England, important context factors for organisations to develop include strong and effective regulatory and policy support, a willingness and commitment on the part of tenants to organise into groups, and the capacity of tenants.

Relating these requirements to Ghana, there are no regulations nor any policy specific to or promoting public housing management in Ghana. Also, tenants in public housing are not organised in associations or groups, and local authorities face the challenge of accessing rents that are deducted directly from tenants' salaries by central government. Also, there are no known non-profit organisations involved in public housing provision and management in Ghana. The examination of the context of Ghana shows that the requirements for housing management by either an independent professional body or tenant-led management do not currently exist. In the circumstances, it may be prudent to suggest an improvement of the current form of housing management in order to bring about results in the short to medium term. That is, embed in local authority (district assembly) governance the public HM approach and demonstrate that it would lead to maintenance, thereby improving housing quality.

§ 7.5.2 Relating principles to challenges

The two main problems of public housing have been stated as (a) a poorly organised institutional framework for public housing management and (b) a lack of finance for maintenance. An analysis of the main problems was conducted to break them down into sub-problem elements that show a cause-effect relationship and make it possible to relate them to principles that provide guidance for suggesting solutions (see Table 7.2).

TABLE 7.2 Analysing the housing problem and relating aspects to principles of HM

MAIN PROBLEM	KEY ASPECTS OF PROBLEM	PROBLEM DIAGNOSES	PRINCIPLES OF HM
Poor quality of housing due to lack of maintenance	Poor organisation of management	Inadequate regulations and policy	Laws, regulations, codes, and protocols are in place to guide management.
		Lack of supervision and accountability	Defined mechanisms for supervision and monitoring are in place.
		Inadequately defined institutional structure	A defined structure and responsibilities of staff are in place.
			A structure and protocols are in place to provide maintenance and other services.
		No involvement of tenants in management	Mechanisms are in place for tenants to participate in management.
		Inadequate skilled personnel	Professionals manage and provide housing services.
		Poorly defined responsibilities of tenants and landlord/manager	The division of maintenance responsibilities between tenants and landlord is defined.
			Planning and budgeting for maintenance are in place.
	No defined values to guide staff attitude	Organisational values to guide housing management are defined.	
	Lack of finance	Low rents	Rents are able to cover management and maintenance.
Rents are not available to LAs		Secure finance is in place for housing management.	

§ 7.5.3 Assessing the principles

The principles identified were tested for their effectiveness and feasibility in the Ghanaian context. The effectiveness criterion defines the extent to which a principle contributes to achieving the general goal of improvement in housing quality. The feasibility criterion is defined in terms of *technical knowledge, availability of financial resources, political acceptability, and institutional and socio-cultural fit* of the principle to the Ghanaian context. That is, it assesses the ability to apply the principle in the

Ghanaian context. According to Dolowitz and Marsh (2000), feasibility factors such as technology, cultural proximity, economic conditions, and ideology, among others, may act as constraints to policy transfer. Knill (2005) also reiterates the importance of the institutional and cultural arrangement to the implementation of policies. The assessment (presented in Table 7.3 below) was based on knowledge of the Ghanaian context from experience and literature.

TABLE 7.3 Assessing the effectiveness and feasibility of the principles of HM

PRINCIPLE	EFFECTIVENESS	FEASIBILITY				
		Technical knowledge	Financial resources	Political acceptability	Institutional structure	Socio-cultural suitability
Laws, regulations, codes, and protocols are in place to guide management.	These will define the goals and limits of actors in HM to achieve set goals. It will encourage accountability.	There are experts in the housing ministry and LAs who can draft regulations and codes. It is also possible to contract experts.	It is possible to allocate finance for consultations and drafting of regulations and codes.	The laws, regulations, codes, and protocols are likely to be acceptable as they will define the boundaries of HM. The impacts of laws include supporting good housing and serving as a positive score for politicians.	The housing and local government ministries and LAs are capable to support drafting regulations.	Regulations and codes of conduct are part of the public sector and socio-culture of Ghanaian society.
Defined mechanisms for supervision and monitoring are in place.	LAs and housing staff will perform to expected standards.	LAs have a reporting structure. It is possible to draw on housing experts in research and academia.	It may be difficult to devote financial resources outside existing structures for housing supervision.	It is normal to supervise and monitor performance in the public sector.	There exists a hierarchy of reporting and supervision in LA governance.	Supervision and monitoring are normal in public sectors. They do not conflict with known cultural values.
A defined structure and responsibilities of staff are in place.	Housing staff will perform their duties, and this may lead to maintenance.	There are skilled personnel that can be recruited. LAs/works depts. are capable to define operational structure.	No known financial implications will arise from defining operational structure.	It is normal practice to operate through defined structures and responsibilities.	The existing local governance structure provides an adequate framework.	It is culturally responsible to assign responsibilities to people.

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TABLE 7.3 Assessing the effectiveness and feasibility of the principles of HM

PRINCIPLE	EFFECTIVENESS	FEASIBILITY				
		Technical knowledge	Financial resources	Political acceptability	Institutional structure	Socio-cultural suitability
A structure is in place to provide maintenance and other services.	This may lead to prompt responses to tenants' concerns and bring about maintenance.	The works dept. can provide structure and has experts to carry out maintenance.	LAs (works depts.) are capable of bearing the cost of introducing structure to address maintenance issues.	There are positive political gains to having a structure to respond to tenants.	The works dept. is capable of providing the structure.	It does not infringe on any known socio-cultural norm.
Mechanisms are in place for tenants to participate in management.	This brings out improvements in service provision and builds social support for HM.	LAs have experience with working with beneficiary communities (e.g., in sanitation).	Tenants' participation may have financial implications. The extent of finance needed may depend on the form of participation.	Beneficiary participation occurs in other sectors. Therefore, it will be supported in HM. The political class may gain from tenant involvement.	LAs (works depts.) have the capacity to coordinate and facilitate tenant participation.	Broad beneficiary participation is encouraged socio-culturally.
Professionals manage and provide housing services.	Management by professionals may lead to appropriate and timely actions that lead to better maintenance.	There are professionals available who can be engaged for HM.	Recruiting professionals may lead to increases in HM cost. It is not likely that LAs can bear the cost of professionals.	It could be difficult for politicians to accept the financial implications of recruiting professionals. It will create jobs.	Local government services or LAs are capable of recruiting professionals.	There is no known norm or value that this may violate.
The division of maintenance responsibilities between tenants and landlord is defined.	Tenants and managers can hold each other accountable, thereby improving maintenance.	Experts in works dept. can prepare a schedule of responsibilities for the parties.	Finance may be required for tenant consultations to prepare a schedule of responsibilities.	It would be acceptable to both tenants and LAs because each can be held to their responsibility.	The works dept. has capacity to lead the process.	Socio-cultural norms encourage people taking responsibilities and enjoying rights.
Planning and budgeting for maintenance are in place.	This will ensure there are funds to maintain the houses systematically, thereby improving and maintaining housing conditions.	Experts in the works dept. are capable of planning maintenance.	Funds need to be allocated for maintenance.	Staff will be able to carry out their work with relative ease. Tenants can hope for improvement in housing conditions and will support it.	The works dept. is capable to carry out maintenance planning.	Planning is normal in the public sector. No known norms will be violated.

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TABLE 7.3 Assessing the effectiveness and feasibility of the principles of HM

PRINCIPLE	EFFECTIVENESS	FEASIBILITY				
		Technical knowledge	Financial resources	Political acceptability	Institutional structure	Socio-cultural suitability
Organisational values to guide housing management are defined.	This can improve tenant-manager relations and enhance HM practice and outcomes.	LAs can determine values based on local circumstances and the aim of public housing. LAs already formulate mission and vision statements.	No known financial implication is envisaged in defining values.	There is benefit to the political class in improving relations of housing staff. It will enhance relations with tenants and will be supported.	LAs are required to formulate mission statements. LAs have experience in HM to be able to formulate values for HM.	This is in parallel with general expectations of society for relations to be governed by socio-cultural values.
Rents are able to cover housing management and maintenance.	Funds will be available to cover costs of materials required for maintenance.	Professionals in the works dept. can advise, based on technical assessment, appropriate rents to charge.	There may be financial implications to assessing dwellings in order to determine rents.	Where it leads to rent increase, it may not be supported by tenants. LAs would be pleased to receive rents that can cover maintenance.	The works dept. has capacity to deal with this.	Tenants are used to paying low rents. Therefore, it could be difficult to persuade them to pay higher rents.
Secure finance is in place for housing management.	LAs can carry out regular maintenance and keep houses in good condition. It may also build public confidence in LAs.	LAs (finance units) have the capacity to introduce strategies to ensure effective rent collection.	-	It could be difficult to persuade central government to transfer funds to LAs because it will lose revenue if rents are collected locally. LAs have to commit to spend rents on maintenance.	LAs, through the works and finance depts., are capable of handling the security of finance for HM.	It would require commitment on the part of central government and LAs to allocate rents for maintenance because this has not been the practice.

§ 7.5.4 Requirements for housing management

The effectiveness and feasibility assessment shows that most of the principles can be applied in the Ghanaian context. The following requirements that need to be addressed

in order to meet the HM principles were then formulated to inform and guide the process of suggesting changes in Ghana.

- Rents should cover cost of maintenance.
- Ensure available and secure financing for housing management and maintenance.
- Revise mode of rent collection to make rents directly available to LAs.
- Define operational structure and responsibilities of staff members.
- Introduce mechanisms to supervise and monitor housing management,
- Institute mechanisms to involve tenants in housing management.
- Introduce strategies or mechanisms to communicate with tenants.
- Introduce a mechanism to receive and respond to repair requests.
- Plan for long-term maintenance and repairs.
- Define maintenance responsibilities of tenants and landlord.
- Formulate regulations, policies, and codes to guide housing management.
- Employ services of skilled professionals in housing management.
- Define and communicate values to guide staff activities.

§ 7.6 Preliminary housing management approach

As stated earlier, the preliminary housing management approach is for the approach to be embedded in local governance by LAs in Ghana. That is, it retains the state of who manages (that is, LAs) and suggests changes to the organisation and practices that may bring about maintenance and improvement in housing quality. The HM approach proposed here comprises elements for organising management and maintenance, requirements for each element, and suggested changes to meet the requirements. It also identifies possible bottlenecks to the suggested changes and issues to explore in validating the approach.

Financing housing management

The financing of housing management relates to arrangements necessary to make finance available for housing management. Finance requirements include:

- Rents should cover cost of management and maintenance.
- Financing for housing management and maintenance should be available and secure.

Necessary changes: Rents should be increased from current levels to be able to cover management and maintenance; the method of determining and collecting rents should be changed and responsibility placed on local authorities; local authorities should allocate rents for housing management and maintenance.

Possible bottlenecks: It may be difficult to convince tenants to accept rent increases. It may be difficult to convince central government to let go of the responsibility for rent collection because of possible loss of revenue.

Issues to explore: How should rent increases be introduced? How should rents be determined locally? How can the organisation ensure rents are allocated to housing management and maintenance? What is the best way to collect rents locally?

Structure for housing management

Structure is the basis for defining and assigning responsibilities of housing management staff and tenants. Structure is necessary for effective reporting, monitoring, and supervision. Related requirements include:

- Establish operational structure and define responsibilities of staff.
- Introduce mechanisms to supervise and monitor housing management.
- Institute mechanisms to involve tenants in housing management.

Necessary changes: Define designations of staff members responsible for public housing, define roles and responsibilities of staff members, outline the hierarchy of housing management, introduce a unit to receive complaints from tenants, outline a protocol for dealing with complaints from tenants, introduce periodic (e.g., yearly) meetings to consult tenants on housing issues.

Possible bottlenecks: It may be difficult to distinguish the responsibility of the works department to maintain all public property and the specific emphasis on public housing. The central administration of LAs may be unwilling to relinquish the responsibility for allocations to a housing unit or works department. It may be difficult to get LAs to commit and actually allocate rents to HM. It could be difficult to convince tenants to participate in meetings due to lack of interest. LAs may be unwilling to organise meetings with tenants and take on tenants' contributions.

Issues to explore: What are the skill and staff requirements for management and maintenance? What should be the responsibilities of staff? How and where should structure be located to receive complaints from tenants? What should be the structure

for supervision and accountability? What is the best form of involving tenants, and what should be their role? How can tenants' interest in participating in meetings be whipped up? How can tenants' expectations be managed?

Structure for maintenance

Part of the process of determining structure for housing management is to define clearly how to deal with housing maintenance in its different forms. To address all maintenance concerns properly, the following requirements are necessary:

- Define maintenance responsibilities of tenants and landlord/manager.
- Introduce strategy to receive and respond to repair complaints.
- Plan for long-term maintenance and repairs.

Necessary changes: Define the repair responsibilities of tenants and LAs, establish a unit to receive all repair complaints, define a procedure to respond to complaints for repairs, establish a housing unit to plan, budget, and handle all maintenance issues, conduct periodic condition inspections of dwellings.

Possible bottlenecks: It could be difficult to determine where to locate the unit for HM (within the works department or as a separate unit?). There could be difficulty in ensuring availability of finance for maintenance. It could be difficult to get tenants and managers to carry out their maintenance responsibilities. What level to place the structure could also be a problem? Should it be at the regional, district or community level?

Issues to explore: What should be the repair responsibilities of tenants and LAs? How should maintenance responsibilities be enforced? How can availability of funds for maintenance be ensured? Should there be a unit for repairs, or should repairs be incorporated in the works department? How often should condition inspections be carried out?

Policy and legal framework for housing management

National or local regulations and policies can help to streamline the task of HM by defining goals and procedures. Rent policy, eligibility criteria, and maintenance standards may be defined in policies. The requirement for the policy and legal framework is:

- Institute regulations, policies, and codes to guide housing management.

Necessary changes: Central government and local authorities should set out guidelines for HM by LAs.

Possible bottleneck: It is difficult to formulate laws and regulations because they require extensive consultation and, therefore, a significant amount of time and substantial financial commitment.

Issues to explore: What should be the goal of policy and the content of guidelines for public housing management? How should public housing be situated in the national context?

Human resources for housing management

The element of human resources relates to skilled personnel, managers, and artisans needed to carry out housing management and maintenance. The requirement for this element is:

- Employ the services of skilled personnel, including masons, electricians, estate officers, and plumbers, to carry out housing management.

Necessary changes: Employ estate professionals and commonly required tradesmen to manage and maintain public housing, instead of non-professional local authority staff.

Possible bottlenecks: It could be difficult to recruit professional personnel due to the organisation's inability to bear the cost. Rents may not be able to cover the cost of management and maintenance.

Issues to explore: What professional expertise is required for HM? How should the cost of recruiting skilled personnel be covered – by the central government or LAs? What is the relationship between stock sizes and the need for skilled personnel?

Organisational culture for housing management

Organisational culture includes the values that guide the housing staff in management. These may be captured in mission and vision statements. Housing staff members are expected to exhibit these values in their relationships with tenants. The requirement of this element is:

- Define, communicate, and imbue in staff values that guide housing management.

Necessary changes: Define the vision and mission for public housing management, outline values to guide HM.

Possible bottlenecks: It could be difficult to imbue defined values in staff because of differences in backgrounds.

Issues to explore: What values should guide housing management? How can these values be inculcated in staff? What should be the mission of public housing?

This section has suggested changes to the organisation and practices of HM in the form of an approach. As part of the process of developing a final HM approach, some issues were outlined and explored with tenants and housing professionals in a validation and development study in Ghana, to produce a final approach. The next section presents the outcome of the validation study.

§ 7.7 Validation of preliminary housing management approach

The previous section concluded with a preliminary approach for organising housing management, to be validated with stakeholders in Ghana. The validation was iterative in nature, consisting of two phases. The purpose of the validation was to assure, as far as possible, the effectiveness and feasibility of the approach to address the problems with public housing management in Ghana. Semi-structured, face-to-face interviews and focus group sessions were the main methods employed to collect data and information. Both closed-ended questions, requiring direct yes-or-no responses, and open-ended questions were posed to respondents. All interviews were recorded and transcribed. This section reports on the first phase, consisting of interviews with tenants (7.7.1) and LA housing professionals (7.7.2) and two group sessions with tenants from two municipalities (7.7.3).

§ 7.7.1 Selection of municipalities and respondents

Two municipalities in two regions, the Kassena-Nankana–Upper East region and Wa–Upper West region, were selected for the validation study for their convenience. They are among the four municipalities studied earlier in the problem identification stage. Thus, their involvement in the validation study presented an opportunity not only to formulate solutions with LAs but to create the basis for collaboration beyond this research to implement the approach. Additional reasons for selecting these municipalities are that they cooperated with the research in the research process, and they each represent different categories of municipalities in the country (explained in Chapter 4).

Four housing professionals (two from each municipality), comprising officers responsible for managing public houses and works officers, were purposefully selected and interviewed in this first phase. The number of tenants who participated in the face-to-face interviews was 20: 12 from Wa and eight from Kassena-Nankana municipality. They were sampled according to convenience methods based on their willingness to be interviewed (Charmaz (2006). Convenience and purposive sampling techniques enabled the study to obtain an in-depth review of the HM approach, as well as to identify context issues that may affect implementation. Context issues identified through the expressions, worries, or explanations of respondents are indicated in *italics* in the summary tables for each report and are discussed in the conclusions of this chapter.

§ 7.7.2 Interviews with tenants

The individual interviews with tenants were structured in four parts. The first, introductory interview was held to check with tenants if they associate with the key problems of public housing management from earlier studies (Chapter 3). The second interview covered the management approach relating to repair and maintenance; the third, finance for management and maintenance; and the fourth, organising management and maintenance. The concluding part of the interview sought respondents' general opinions about how to improve the organisation of public housing management and maintenance.

Recapping the problems of public housing in Ghana

The key problems presented here as accounting for the poor management and maintenance of public houses include lack of access to rent income by local authorities, low rent levels, lack of a well-defined institutional structure to manage and maintain public houses, poorly defined responsibilities of tenants and landlords, and inadequate personnel. Respondents largely agreed with the problems identified. However, their responses show that a likely challenge to implementing the management approach presented here relates to the attitude of both tenants and managers. Tenants need to show more responsibility and ownership of the property in their use of dwellings; housing managers also need to demonstrate responsibility by maintaining the houses.

Our [tenants'] attitude as occupants is nothing to write home about... I think tenants, too, have to take responsibility and treat the property as their own.

There is lack of responsibility to maintain on the part of the landlords; that is the assembly [municipality].

In my opinion, rents collected from tenants are not even used to maintain the buildings.

The rents that are paid locally, do they make proper accounts of its use? (Tenant interviews, February 2017).

Repair and maintenance

The proposals in the approach relating to repair and maintenance included determining how to organise the process for repair requests and the processing and execution of repairs, and encouraging tenants to take responsibility for repairs and maintenance. They included establishing a technical unit to deal with maintenance and repairs, and defining the maintenance responsibilities of tenants. Most respondents supported the establishment of a unit to manage and maintain the houses and the need to define the responsibilities of the parties. The issues emerging from the interviews were the need for the works department to actually carry out repairs and create opportunities to interact with tenants. There was concern about the commitment of local authorities to maintain the houses by allocating funds for the purpose. The respondents also agreed regarding the need for tenants to take up clearly defined maintenance responsibilities. Currently, tenants are responsible for minor repairs, but these are not defined. Also, respondents want to see the LA lead the way by carrying out its maintenance responsibility. Below are some responses to the

questions of establishing a unit for management and maintenance and of defining repair responsibilities.

Yes, it will be good if they will be effective. If you have your problem, you know where to send it, and maybe in the next two days they will respond to the complaint.

Yes, it is very good... But if we have a unit that is purposely meant for that, I think we can go to make our complaints to have them addressed.

There should be clear-cut definition of your responsibilities as landlord and tenant. So that in case one breaches the rules or conditions, one can be held responsible.

We can put request in writing and present it to the works office, and they will follow up. As to how quickly they will attend to you is another matter.

I think there should be an officer in charge of complaints in relation to these residential properties so that people can just walk in and report. Regular organisation of tenants to talk to them to make them aware of these things will be good.

Yes, if it is detailed, we [tenants] will know what we are supposed to do and what we are not supposed to do.

Yes, we can do it, but you know human nature. If we do it, it will go a long way to help maintain the houses.

Yes, that is in order. If all the necessary things are in place and I move in, I would also know I have to keep them well so that the next person coming will also find them in good shape. It will not be a problem.

I think minor repairs like painting should be done by the tenant. Major repairs like the ceiling, roofing, and water closet are major repairs that should be done by the landlord.

The internal aspects of the house, like painting, small cracks, change of locks, and others. The landlord should provide fixed items. They should take care of roofing and ceiling. (Tenant interviews, February 2017)

Finance for management and maintenance

The first intention was to check with respondents whether they agree to the general principle that part of rents should cover the costs of repair and maintenance. The

proposals in this category included to increase rents, to allow local authorities to determine and collect rents locally, and finally to introduce measures to check rent utilisation. Respondents were divided on the proposal to increase rents, and their apprehension was because they want to see evidence that the rents are actually being spent to repair and improve houses.

That is, if they agree to take up the cost of maintenance and increase the rents, I have no problems. But if they increase rent and I still have to finance the repair of cracks, that will be disturbing.

Yes, it will be good to increase rents, if only it can help the repair and maintenance procedure. (Tenant interviews, February 2017)

The majority of respondents supported the proposal for rents to be determined and collected by LAs. They agreed that rents should be based on the type of property, the condition, and the facilities available in the house. Other respondents were of the opinion that the current 10% rate on basic salary is fair since those who earn more pay more. Most respondents supported the LA collecting rents through direct bank debits. However, some respondents were concerned that the LA might misapply rents and not spend them on maintaining the houses.

Nearly all respondents supported the proposal that LAs prepare maintenance plans and show how rents are used to maintain the houses. Most respondents were of the opinion that the existing local administrative structure is adequate to supervise rent utilisation; in addition, they felt LAs should account to tenants to engender confidence.

Yes, it will be good because tenants can know how the money is spent to maintain the houses.

It is also economical because you will not spend much in the long term to maintain the house.

At the end of the year there should be a statement, a report on the money they got from rent and how it is spent. The committee [of the assembly] can check the utilisation of rents. (Tenant interviews, February 2017)

Organising for maintenance

The proposals pertaining to organising for maintenance included establishing a unit within the local authority responsible for managing public houses, establishing a body to supervise the activities of housing management, and involving tenants in the management process in order to improve outcomes. Most tenants supported the suggestion for a unit or designated office to be responsible for managing public houses. This unit should be responsible for receiving and responding to tenants' concerns, conducting inspections of the houses, carrying out allocations, and rent payment. Some of the duties of the unit mentioned by respondents include:

Receive and check complaints of tenants for repairs.

Take inventory, inspect the properties, conduct repairs, and check that all tenants have paid rents.

Allocation of houses, a repair complaints office, invite non-compliant tenants, and arrange periodic meetings to discuss issues of mutual concern.

Do physical inspection of the houses, receive reports from tenants about the problems they encounter with where they stay, take decisions on these reports or problems that tenants face, and working very fast to alleviate or resolve these problems. (Tenant interviews, February 2017)

The proposal to have a body responsible for supervising housing management was supported by most respondents. They suggested having representatives from the rent control department, traditional authority, security services, the District Assembly, Ghana Water Company, Electricity Company of Ghana, Ghana Health Service, Ghana Education Service, the Co-ordinating Director, the District Chief Executive, and tenants. However, some respondents had other suggestions:

No, I don't think it is necessary, setting up another board to oversee this unit. It will be another cost to government.

I think the structures at the local authority level can take care of this.

There are a lot of committees that are in charge of various issues in the municipality. I think they have the works committee that can take charge of these issues.

I think the assembly [local authority] has the structures to supervise. It will be like a unit under the assembly, and the co-ordinating director or the chief executive will supervise the unit. (Tenant interviews, February 2017)

As to the proposal for tenants to participate in the management process, all respondents supported it. They suggested participation through representatives and periodic meeting with tenants.

We can introduce quarterly meetings with all tenants, and the unit head will be responsible for organising and guiding the meeting.

You [housing managers] can agree with tenants to have periodic meetings in which you brief them of the state of the properties, accounts, and policies the unit intends embarking to maintain the properties.

Yes, if even they cannot call all of us, they can serve a notice to everyone to inform us that this is what they want to do. (Tenant interviews, February 2017)

Even though most tenants supported the proposal to have satisfaction surveys, a few others were of the opinion that a gradualist approach will be preferred, where people first get used to holding meetings about issues relating to the houses.

Generally, tenants supported designating a unit responsible for dealing with all maintenance issues and tenants' concerns. It is important to consider how a separate body tasked to supervise housing management would fit within the existing LA administration. The argument that existing structures in the LA can supervise management is worthy of consideration. Also worthy to consider is when to introduce satisfaction surveys in implementing the approach. The outcome of the interviews with tenants is summarised in Table 7.4.

General concerns and issues to explore further

At the conclusion of the interviews, respondents were asked to share what issues they think are most important to achieve well-maintained public housing. Most respondents emphasised regular meetings with tenants, inspections and examinations of the condition of the houses, spending rents on maintenance, and a change of attitude on the part of tenants towards the houses. Furthermore, the immediate measures they want introduced include designating a unit to receive tenants' complaints, maintaining the houses progressively, and collecting rents locally and

spending them on maintenance. A number of issues that emerged from this section and were explored further in group discussions included:

- How to convince tenants of the commitment of local authority officers to maintain the houses,
- How to address the issue of the attitude of tenants and managers,
- How to address the issue of condition inspections and supervision of the use of the houses,
- The debate about how to determine rents – staying with the status quo or fixing rents according to the characteristics of the houses,
- Introducing periodic meetings with tenants and the issue of tenant participation, and
- How to supervise housing management activities.

TABLE 7.4 Respondents' opinions about proposals of the model

CATEGORY	MODEL PROPOSAL	RESPONDENT OPINIONS		REMARKS
		Accepted	Rejected	
Repair and maintenance	Introduce a system to receive, process, and execute tenants' repair requests	√		<i>Scepticism about the commitment of local authorities to implement (e.g., resistance to change)</i>
	Assign clearly defined repair responsibilities for tenants and landlord in tenancy agreements	√		Local authorities keeping to their obligations
	Prepare maintenance plans and budgets	√		<i>There are concerns about local authority commitment.</i>
Finance for maintenance	Increase in rents to be able to finance repair and maintenance adequately		√	Current rents are already considered high relative to the condition of the houses. <i>Low rents is part of conditions of service. There is no assurance that rents will be spent on maintenance. Tenants want to be convinced of the utilisation of current rents.</i>
	Present annual reports of rents realised and utilisation	√		Report on houses that have been maintained. Use existing reporting structure in local authority.
	Allow local authorities to determine and collect rents	√		Base rents on house characteristics. Direct bank debit to assembly account. <i>How to check misallocation of rents</i>

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TABLE 7.4 Respondents' opinions about proposals of the model

CATEGORY	MODEL PROPOSAL	RESPONDENT OPINIONS		REMARKS
		Accepted	Rejected	
Organising maintenance	Establish unit within local authority to manage public houses	√		
	Establish a body to supervise activities of housing management	√		Existing local authority structures are adequate. To be explored further
	Involve tenants in management of public houses	√		Through meetings Serve notices/letters <i>Possible apathy of tenants from inaction of managers or absence of evidence of impact of involvement</i>
	Introduce satisfaction surveys to check level of services provided	√		Carefully consider when to introduce them.

Italics: worries, concerns and explanations relating to context

§ 7.7.3 Interviews with LA housing professionals

The term "housing professionals" loosely describes the actors involved in one way or another in the management and maintenance of public housing at the municipal/local/district level. The professionals interviewed were housing officers (two) and the works officers (two) in the two municipalities. The housing officers are typically administrators engaged in the management of houses – largely allocations, in addition to other schedules. One officer described his schedule thus: "We treat it [housing management] as a schedule in addition to our administrative duties. We don't have an office dedicated to estate management" (housing officer, Wa Municipal, 14 February 2017). The works officers in the district works department are responsible for maintaining all public property in the municipality, including public housing. The housing officer for Kassena-Nankana Municipal has occupied that position for four years, while that for Wa Municipal has been in the position three years. The works officer for Kassena-Nankana Municipal has worked in that capacity for 15 years, while the officer for Wa Municipal has held the position for 18 years. The issues discussed with the housing professionals related to repair and maintenance, finance for maintenance, organising maintenance, human resource needs, and the organisational culture for housing management.

Repair and maintenance

The issues discussed with respect to repair and maintenance included creating structures to receive and respond to complaints repairs, maintenance planning and budgeting, condition inspections of houses, and defining the repair responsibilities of tenants and landlords.

On the issue of creating a structure to receive and respond to repair requests from tenants, all the professionals said yes, it is possible to do it. They indicated that a similar arrangement already exists where tenants are supposed to report complaints to the works department, but the constraint has been the lack of funds to carry out the repairs. According to them, what is needed is to strengthen the current arrangement and have money to actually repair and maintain.

I think we have something like that, and if it is strengthened, it will help... But because we don't have cash to do the repairs, we ask tenants to pay. (Housing officer, Kassena-Nankana Municipal, 8 February 2017)

Yes, when we have the resources, it is something we can establish. Because we have a well established works department. They actually come to report to the works department; sometimes we encourage them to put into writing the repairs that are required in the quarters [houses]. We should be able to have a well-established source of income and draw the plan, and within a time period we should be able to execute some parts of the plan, if not all. (Housing officer, Wa Municipal, 14 February 2017)

Another question to the professionals was, “Do you support a proposal to prepare maintenance plans and budgets for the houses? If yes, what structures should be in place to support these plans? Would local authorities be able to do that?” The respondents said yes, LAs could prepare maintenance plans because they already do that for other facilities.

We have maintenance plans and budgets, but it's difficult to implement our plans due to lack of funds... For instance, we agreed in this year's [2017] budget, we are going to rehabilitate two quarters [houses]... but the amount of money we generate locally is not enough to cover the renovation. So we end up doing one, and the rest are rolled over. (Housing officer, Kassena-Nankana Municipal, 8 February 2017)

Yes, it is necessary. That will give us a good image. It can be a good way to encourage people to adopt the habit of maintenance. (Works officer, Wa Municipal, 14 February 2017)

In order to support maintenance planning, the management approach suggests conducting periodic condition inspection of houses. Professionals were asked if they support this proposal, and whether LAs are capable to do it. All the officers said yes it could be done.

Yes, it will be good. We don't usually do it, but we discussed it. One day we went out to inspect a few of them, and the tenants were happy. It will be a good thing if we periodically inspect them [houses]. (Housing officer, Kassena-Nankana Municipal, 8 February 2017)

We can adopt this practice; we go and do a proper assessment of the quarters. We have never done that, but it's a good idea. We can get personnel to go and do that and prepare a budget for the maintenance of the quarters [houses]...The problems that are coming up are the roof, door panel, louver blades, ceiling, burglar proofs, door frames; those are the problems they report. These are the ones recurring in the reports. So we can design a form to capture the condition of most of these issues that they commonly report. (Housing officer, Wa Municipal, 14 February 2017)

The next issue asked of the professionals was whether they support the proposal to define the maintenance responsibilities of tenants and landlords; if yes, what responsibilities should tenants and landlords take up? Is it possible for local authorities to do it? All of them said yes. According to them, the current practice is to inform tenants more generally of their responsibility to do minor repairs, including painting internal walls, changing insect netting, and replacing broken louver blades.

It is the best practice. The allocation letter only gives room for maintenance cost borne by tenants to cover at most two years of rent... The next step is to come out with a list of things that are tenant's responsibility and those that are our [landlord] responsibility. (Works officer, Kassena-Nankana Municipal, 7 February 2017)

The professionals' responses show that the works department is in a position to receive and respond to tenants' complaints, but this will have to be outlined. Also, LAs are willing and have the capacity to plan maintenance and repair of the houses and to undertake periodic inspections for that purpose. Furthermore, they are also prepared to improve the allocation letters and define the maintenance responsibilities of tenants and LA.

Finance for maintenance

Rent is currently the main source of finance for repair and maintenance of public houses. Another potential source of finance is the District Assembly Common Fund (DACF) allocation to the municipality – a central government subvention to district assemblies. However, the fund allocation is specific in regard to areas of utilisation, such as education, water, sanitation, and health infrastructure. It does not include public housing maintenance. The issues discussed in this part focused on rents only, including rent fixing and collection, rent utilisation, and the principle that rent should cover the costs of maintenance and repairs.

The professionals were asked, “Do you support the proposition that rents should cover cost of repairs? Is it possible to apply this principle in local authority housing management?” All but one officer said yes, rents should be increased. However, they cautioned that the rents should reflect the state of the houses, and also, this should not defeat the intention of government to provide subsidised housing to its employees.

Yes, it is good for effective management of state houses. It is good for us to implement it. As I said, a percentage of your salary is deducted as rent... In most cases, it is too small to cover the cost of repairs. It will be good for management of the houses if we can institute measures so that rent is able to cover cost of repairs... but it is government policy to get houses for its workers to have peace of mind to work. So we have to be careful how we increase rents. (Housing officer, Wa Municipal, 14 February 2017)

No, for now I will say some of the rents are very high compared to the private market. Apart from the privacy tenants enjoy, their current state is bad... If we don't improve on their state, and we merely compare it with private sector and fix rents, it will not be proper. (Works officer, Kassena-Nankana Municipal, 7 February 2017)

Next, the management approach proposes that rents be determined and collected by LAs; thus, professionals were asked, “Do you think local authorities should be allowed to determine and collect rents?” All the officers supported this proposal, noting that the condition of houses and their location should be considered in determining rents. They also supported the proposal to collect rents through direct debit of tenants and pay them into a designated rent account of the LAs so as to check utilisation.

Yes, if the mandate is given to us, we will determine the rents. We will sit with the tenants and determine the rents, because the houses are of different categories. When local people have to fix the rents, it will be based on the classes or categories of the houses and their conditions... One control measure is that we open a separate account solely for state housing management. We have accounts like that for funds from donors.

That is to avoid misappropriation of funds. (Housing officer, Wa Municipal, 14 February 2017)

If we set up the special account, we can improve the conditions gradually by renovating about three properties yearly. (Works officer, Kassena-Nankana Municipal, 7 February 2017)

The housing officers were asked whether they support and will implement the proposal to submit regular reports of housing activities and financial statements as a way of checking rent utilisation. They responded that LAs already submit annual reports, albeit in a general and composite form.

Yes, it is good we do that [submit reports], so that the tenants will know that their money is being invested in the property. Where we have total control, we can do that. (Housing officer, Wa Municipal, 14 February 2017)

Yes, it will ensure that all the rents we are getting are re-channelled to the properties... Whatever goes into the separate account is tracked, and we can tell what it is being used for. Everybody will want that. (Works officer, Kassena-Nankana Municipal, 8 February 2017)

The professionals agree that, as a principle, rents should be able to cover repairs. However, they do not think the current state of the houses would allow for rents to be increased to levels that can adequately cover repairs. Instead, current rents should be utilised to improve the houses to acceptable standards before rent increases are effected. They support and indicate that they are capable of determining and collecting rents locally. To check that rents are utilised for maintenance, they propose to operate a separate account for public housing rents and to present reports of collection and utilisation for maintenance annually. The concern here is that the current legal regime designates specific officers as signatories to LA accounts; therefore, there is the possibility of misappropriation of rent, even if it is lodged in a separate account.

Organising for maintenance

How can management be organised and maintenance and repairs be conducted effectively? The proposals in this category relate to establishing a unit/department to manage housing, supervision of the unit/department, and the involvement of tenants in management and maintenance.

The professionals were asked, "Would you support the proposition to establish a unit responsible for maintaining public houses? Can it be established?" Whereas some

officers fully supported the suggestion, others partly supported it. The view is that the works department is already responsible for maintaining the dwellings. The officers also mentioned financial constraints that may make the proposal not feasible.

I think the works unit will do, because our works department is in charge of anything of that sort [repair and maintenance]. (Housing officer, Kassena-Nankana Municipal, 8 February 2017)

I think it depends very much on the stock of houses you have. If your stock is not much, and you go by that approach, you will see that it will not be cost effective. Your administrative cost will even overweigh what you have to do on the properties themselves. (Works officer, Kassena-Nankana Municipal, 8 February 2017)

Yes, it will help, so that the person or that department will remain focused on those things, like supervision, estates... but the salaries of officers in the unit will be a challenge. Their salaries will have to be paid by government. (Housing officer, Wa Municipal, 14 February 2017)

Generally, there exists a structure for managing public houses comprising the central administration of the LA, the works department, and the finance department.

Here, the arrangement is that we have public works department that is in charge of construction and maintenance... The central administration is in charge of management, including allocation of housing units (Housing officer, Wa Municipal, 14 February 2017)

What we have is a client service unit, and the public is aware that they can contact the unit on anything, and they will be assisted to get to the right person. Our finance officer is mandated to collect the rents, not works. (Housing officer, Kassena-Nankana Municipal, 8 February 2017)

It is proposed that supervision be carried out by a purpose-established governing board. The question to officers was, do they support establishing a body to oversee management and maintenance of public houses? All but one of the four professionals rejected this proposal. They contended that the structure and membership of the district assembly already performs that role through their oversight in the running of the district.

No, I think we have that in the allocation committee. Now it is the allocation and management of residential properties committee. The committee comprises Central Administration, works department, finance office, rent control office. The head of the committee [budget officer from central administration] and building inspector [from

works department] do the day-to-day works. (Housing officer, Kassena-Nankana Municipal, 8 February 2017)

The next issue asked of professionals was if they support the participation of tenants in managing public houses, and whether LAs are willing to allow tenants to be involved. All of them said yes to the question. Indeed, both municipalities have in the past held meetings with tenants. They also supported the introduction of tenants' satisfaction surveys.

Yes, we can involve them. The last time we had a tenant meeting, the conference hall was full. If we want to revise some of our conditions, we call them and listen to their problems and also incorporate them into our management strategy. (Housing officer, Wa Municipal, 14 February 2017)

It is good to adopt it [the survey] because you render public service. You should give room to evaluate whether you are meeting their [tenants'] needs to be able to improve upon yourself. If they are not satisfied, they will tell the reasons, and then you can improve upon that. So is good once in a while to carry out such an assessment or the meetings. (Works officer, Kassena-Nankana Municipal, 7 February 2017)

In general, the housing officers support defining a clear arrangement, by designating either a unit or an officer to manage public houses, rather than the current "scattered" arrangement. This could be embedded in the works department or in a stand-alone unit, depending on what is efficient. They reject establishing a board to supervise housing management but prefer instead to go by current arrangements in LA governance, where units report to the municipal coordinating director and to the Assembly. They are willing to involve tenants in housing management through meetings and by getting feedback through satisfaction surveys.

Human resources for management

The management approach recommends that local authorities recruit professionals and other skilled staff for housing management and maintenance. Hence, the professionals were asked if they support the proposal to recruit professionals to manage public houses. They were also asked: What professionals or skill sets are relevant in that regard? Who will pay for new employees? All four respondents said yes to the suggestion to use experts for housing management. They stated that there are expert artisans in the works department, but they are inadequate. The works department requires professionals such as estate officers, quantity surveyors, and building inspectors, and tradesmen such as plumbers, carpenters, masons, and

electricians. However, local authorities are not in a position to pay salaries of new staff because they do not generate adequate revenue locally. They recommended that central government absorb the salaries of new housing professionals. It remains to be seen if central government is able to take this on.

Organisational culture

The question to professionals about values to guide housing management was, “Do you support formulating attributes to guide staff in housing management? How can we inculcate these values in staff?” All the officers said yes in support of having guiding values. They stated that LAs already have institutional values, which are communicated through their mission and vision statements, and these may be tailored to suit housing management. However, some officers expressed doubts about the impact of these values on staff members’ attitudes.

It will be good to have something like that. But you know our culture [people do not pay attention to government issues]. It will be good, just that it will be difficult. As an assembly [LA], we have a mission and vision. But while some are working towards achieving this vision, others will not care. (Housing officer, Kassena-Nankana Municipal, 7 February 2017)

Finally, the professionals were asked their opinion regarding first steps to take towards attaining effective housing management and well-maintained public housing. Their responses included:

- Local authorities designate and assign clear responsibilities to an entity or person to manage public houses.
- Educate tenants to understand and perform their repair responsibilities as defined in tenancy agreements.
- Institute regular monitoring – that is, condition assessment and inspection of houses.
- Local authorities determine rents by reference to conditions of houses and collect them locally through direct bank debit.
- Pay rents into designated public housing rent accounts of municipalities.
- Commit to spend rents to repair and maintain public houses to bring them to acceptable standards
- Regularly report on the activities of housing management to LA and tenants to enhance transparency and accountability and engender public confidence.
- Institute regular meetings with tenants to obtain feedback for improving management and maintenance.
- Build good customer relations with tenants for effective and open communication.

In general, LA housing professionals assess the proposals to be capable of addressing current public housing management challenges and bringing about maintenance. Table 7.5 presents a summary of the opinions of professionals and some remarks.

TABLE 7.5 Opinions of professionals about the management approach

CATEGORY	MODEL PROPOSAL	RESPONDENT OPINIONS		REMARKS
		Accepted	Rejected	
Repair and maintenance	Introduce a system to receive, process, and execute repair requests by tenants	√		Properly organise existing structures <i>Finance required to be able to carry out repairs</i>
	Prepare maintenance plans and budgets	√		Carrying out maintenance can positively impact tenants to adopt a culture of maintenance. <i>Issue of finance to fund maintenance plans</i>
	Assign clearly defined repair responsibilities for tenants and landlord in tenancy agreements	√		<i>Local authorities must fulfil their obligations to demand same from tenants.</i>
	Introduce periodic condition inspections of houses	√		Opportunity to educate tenants to maintain houses Up-to-date knowledge of housing conditions
Finance for maintenance	Increase rents to be able to finance repair and maintenance		√	<i>Rent levels must not defeat the intent of public housing. Current state of houses may make increases difficult. Current rents should be utilised to improve houses.</i>
	Present annual statements of rent receipts and utilisation	√		Financial reporting exists in municipalities.
	Allow local authorities to determine and collect rents	√		Rents should be based on house characteristics. <i>Easier to collect rents through direct bank debits</i>
	Establish and lodge rents in separate account	√		<i>Ensure rents are utilised to repair and maintain houses. Tendency to misapply rents Have to rely on commitment of signatories to accounts to ensure financial discipline</i>

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TABLE 7.5 Opinions of professionals about the management approach

CATEGORY	MODEL PROPOSAL	RESPONDENT OPINIONS		REMARKS
		Accepted	Rejected	
Organising maintenance	Establish unit to manage public houses	√		Stock size may not support establishing a unit. <i>Challenge of paying salaries of new staff</i> Can designate a member of works dept. to manage houses
	Establish a body to supervise activities of housing management		√	The district assembly exercises oversight in the district. Existing local authority structures are adequate. Report like other units at that level.
	Hold regular (annual) meetings with tenants	√		<i>Meetings need to be specific to interest of tenants.</i> Tenants' representatives may be included in allocation committee.
	Introduce surveys to estimate tenants' satisfaction with services	√		Consider timing to create needed impact. <i>Tenants' recognition of their role in management</i> LAs' ability to analyse surveys and utilise findings
Human re-sources	Recruit professionals for housing management	√		<i>Challenge of LAs to pay new staff</i> Central government may absorb cost of new staff.
Organisation culture	Outline values and attributes to guide staff	√		<i>Challenge of staff living by defined values</i>

Italics: worries, concerns and explanations relating to context

§ 7.7.4 Focus group sessions

A focus group is a homogenous group of individuals selected and assembled by researchers to discuss and comment on the topic of interest, from personal experience (Powell & Single, 1996; Smithson, 2000). The focus group method was employed in this study because it is limited to a small number of issues emanating from previous individual interviews. The two focus group sessions were held in Wa and Kassena-Nankana (Navrongo) municipalities. The purpose was to validate additional proposals that addressed concerns emerging from individual interviews with tenants and housing professionals. The main criteria for recruiting participants were that they should be living in government (public) housing and that they were willing to participate. Most

participants were recruited in the course of the individual interviews. The basis for inviting participants was purely their availability. In line with conventional practice, an excess of about 25% of the expected number of participants (10) were invited in each case. In both Wa and Navrongo, 13 tenants were invited; seven actually participated in Wa, while nine participated in Navrongo.

Participants were asked how effectively and efficiently the proposals addressed the concerns noted in the previous interviews. The issues discussed in the sessions were categorised as maintenance, administrative, or accountability issues. Maintenance-related issues included the commitment of local authorities to maintain the houses, the conduct of professional condition assessments, and tenants' attitudes towards the houses. The administrative issues were rent determination and mode of rent payment. Communication with tenants, supervision of housing management, and rent utilisation were accountability issues addressed.

Characteristics of participants

Participants in both group discussions were from departments of the public sector, including Ghana Education Service (GES), Ghana Health Service (GHS), Ghana Fire Service (GFS), the National Commission for Civic Education (NCCE), Environmental Services Department, municipal authorities, National Board for Small Scale Industries (NBSSI), and the Regional Coordinating Council (RCC). The length of time they had lived in public housing ranged from less than a year to 33 years, and the types of houses they lived in included terraced single rooms; detached houses with one, two, or three bedrooms; and semi-detached two-bedroom houses. A total of 16 tenants (seven in Wa and nine in Navrongo) participated in the focus group sessions. Details of participants are presented in Table 7.6.

TABLE 7.6 Characteristics of focus group participants

MUNICIPALITY	TYPE OF HOUSE			DURATION OF STAY (YEARS)			GENDER	
	Terraced	Detached	Semi-detached	0-5	6-10	20+	M	F
Kassena-Nankana	-	3	6	4	4	1	7	2
Wa	2	2	3	6	-	1	5	2
Total	2	5	9	10	4	2	12	4

Commitment of local authorities to maintain houses

The concern of respondents in individual interviews was that one of the main reasons for the poor state of public houses is lack of commitment by local authorities to maintain the houses, and not low and/or lack of access to rents. To assure tenants of LAs' commitment to maintenance, participants were asked whether designating an office or unit to emphasise public housing management would be adequate to clear up their doubts about LAs' commitment. They were asked, What alternatives should local authorities do to demonstrate their commitment to maintain the houses? Participants in both discussions supported the suggestion to establish and recruit staff to an estate office that would be responsible for managing the houses. They mentioned that the works department, which should be responsible for the houses, is not performing. They stated that establishing an office would be in line with the Local Governance Act 2016, Act 936.

To me, I feel that it will be good to get somebody responsible, so that when I have a problem, I can go to that person and make a complaint. If the problem remains unsolved, I can go back to that person. So you know who and who are supposed to solve my problem for me. If I am paying rent, I'm paying to you. Everything I'm doing, I know I'm dealing with you. (Group interview, Navrongo, 15 April 2017)

The estate unit is there already, but it is simply that they are not doing what they should do. So I don't know how different you want it to be. (Group interview, Navrongo, 15 April 2017)

Condition inspections and attitude of tenants

Respondents noted extensively the absence of condition inspections or inventories of facilities in houses before and after occupation. This situation, some respondents indicated, partly accounts for the careless manner in which other tenants use the houses. As a result, it is common to find tenants leaving the houses worse than they found them. To address this, it is proposed to have regular inspections and to surcharge tenants who cause damage and leave without doing required repairs. Participants were asked if these proposals are adequate and implementable, and whether they would support them. All participants supported the institution of annual inspections and surcharges for tenants for damage caused. They suggested introducing a complaints form for LA officers to respond to repair requests.

As we said earlier, if you have an estate manager, the fellow is supposed to inspect the houses. This is not done because the local authorities don't have an officer specifically for estate. Because I think that is part of his duties. (Focus group interview, Wa, 1 April 2017)

Yes, we will agree. It is normal that over a period, they should come and check whether I'm breaking the walls. Some people brew pito [a local alcoholic drink] in houses. If the house is falling on you, too, they will see.

In addition to the inspection, it should be possible to complete a repair complaint form in their office, so that they can follow up to ascertain the true nature of the complaint. (Focus group interview, Navrongo, 15 April 2017)

As well as surcharging departing tenants, they also suggested evicting tenants who continuously abuse or misuse the properties. The concern here, however, is whether officers are willing and able to enforce conditions of occupancy.

But the concern I have is, if you have an estate officer and he sees this problem and recommends that the person be ejected. Maybe a top official may be his relative, or a party [political party] member. Do you really think the person will eject me? That is the problem I have. (Focus group interview, Wa, 1 April 2017)

Yes, it is possible. But it is difficult. The human face is the problem. It will be very rare, because you go and the person admits he has committed the wrong and starts to beg, and volunteers to do it [the repair]. (Focus group interview, Navrongo, 15 April 2017)

Rent determination, collection, and utilisation

The question to participants was whether they support the suggestion for LA to determine rents based on the characteristics and condition of the houses instead of the current flat rate of 10% of a tenant's basic salary. Participants were also asked whether they support collecting rents through direct bank debit. All participants in both focus group sessions supported these proposals.

I think they should bring all those living in similar quarters to pay the same rent. I think that will be fair.

I think this is the ideal case, given that the accommodation system is good. (Focus group interview, Navrongo, 15 April 2017)

Yes, the money [rent] should be collected locally. That will help the assembly to raise funds to do maintenance. (Focus group interview, Wa, 1 April 2017)

What I have done is that I have made a standing order to the bank to deduct the rent and pay into the assembly's account. (Focus group interview, Navrongo, 15 April 2017)

In order to assure that rents are utilised to maintain the houses, it is proposed for local authorities to submit annual reports and financial statements of rent receipts and utilisation. Participants were asked if this is satisfactory and whether they will be interested in these reports. Most participants said yes, they would be interested in knowing what and how rents are spent. "That will be okay. It is part of communication. Tenants too are not organised to demand accountability" (focus group interview, Navrongo, 15 April 2017).

Communication with tenants

To address the widely reported poor communication between tenants and LAs, it is proposed to hold meetings with tenants. Participants were therefore asked if this proposal addresses the concern, and whether they would participate in these meetings. All participants supported this proposal and stated that the meetings will be avenues to discuss issues related to rent determination, maintenance, security, and sanitation with LA officers. However, there was concern about the impact and the possibility to affect future meetings.

Yes, I think estate-level meetings will help, because if you don't interact with the people, how do you get to know the problems?

The rent to be charged – if we sit and you [the municipality] come and impose rent on us, it will be difficult to take it, because it is based on the problems of the house. (Focus group interview, Wa, 1 April 2017)

Yes, it can help to improve communication between the assembly and tenants, and among tenants.

At the initial stages, yes, tenants will go. But the only thing is that they will be disappointed and probably start withdrawing over time. That is why if they [tenants] have an association, the leaders can represent and convey such information to tenants... But the difficulty is that tenants do not have a proper representation. (Focus group interview, Navrongo, 15 April 2017)

Allocation of housing

In the individual interviews, respondents raised the issue of unclear procedures for housing allocations. To address this, it is proposed for local authorities to outline and publicise criteria for the application and allocation procedure. Participants were asked if this addresses this concern. All participants in both sessions supported this proposal. As regards what, in their opinion, should be basic criteria for allocations, all participants agreed that allocations should be made on a department basis. According to participants, other criteria for allocation could include the rank of the applicant. They further suggested for LAs to agree with current tenants on suitable allocation criteria.

Supervision and accountability

To seek further clarification on the participation of tenants in supervising housing management, participants were asked if they would be interested in participating in supervising housing management, or are satisfied with the current supervision and accountability process of the LA. All the participants said yes, they are satisfied with the current supervision arrangement, where the municipal coordinating director supervises all the departments and units in the local authority and in turn reports to the district assembly. In the opinion of the participants, internal reporting combined with regular meetings with tenants is adequate to ensure accountability.

Generally, the outcome of the focus group sessions shows that participants think that it will be effective to have an office or person designated to manage public housing and be the interface with tenants. They also find it feasible to conduct regular condition inspections, but LAs must actually act on the outcomes to be effective. Also, LAs should be forthright in enforcing tenancy conditions, including evictions, in order to instigate a change of attitude towards public housing and public property in general. In addition, participants find it effective and feasible for LAs to determine and collect rents locally. They further find it adequate to account for rent utilisation through existing administrative structures of LAs by presenting annual reports and reporting to tenants at meetings or through tenant representatives. Finally, participants see it effective and feasible to improve communication by holding periodic meetings with LAs. They wish to participate more effectively in decision making through the representation of a tenant association. Table 7.7 presents a summary of the opinions of participants of the focus group sessions and some remarks.

TABLE 7.7 Proposals and opinions of focus group participants

CATEGORY	ISSUE OF CONCERN	PROPOSAL	PARTICIPANTS' GENERAL OPINION		REMARKS
			Accepted	Rejected	
Repairs and Maintenance	Commitment to maintenance by local authorities	Establish unit and recruit staff for more focused attention	√		<i>Seeming lack of culture of maintenance by local authorities Need for interface with tenants</i>
	Professional condition assessments	Periodic inspection of houses	√		<i>Use of form to report complaints Challenge with lack of funds to repair</i>
	Attitude of tenants	Surcharge or eject recalcitrant tenants	√		<i>Difficult for reasons of cronyism and political interference Need commitment of authorities to change</i>
Administrative	Allocations	Define and publish allocation criteria Publish application procedure Create database of tenants and properties	√		<i>Local authorities agree with tenants on fair criteria Collect relevant data about tenants</i>
	Rent determination and mode of collection	Reference characteristics of houses Direct bank debits	√		<i>Should consider the condition of houses Direct debit can reduce incidents of default</i>
Accountability	Communication with tenants	Periodic (annual) meetings with tenants	√		<i>Manage expectations of tenants about outcomes Evidence of impact of meetings Tenants can have more impact if organised in an association</i>
	Rents utilisation	Submit statements of rent receipts and expenditure	√		<i>How to avoid misapplication of rents</i>
	Supervision of housing management	Involve tenants in supervising housing management		√	<i>Existing supervision structure and meeting with tenants are adequate</i>

Italics: worries, concerns and explanations relating to context

§ 7.8 Validation of revised HM approach

The first phase of the validation process culminated in a revision of the preliminary management approach. The revised approach was further validated in a second phase with only housing professionals and a representative of the ministry of housing. Two LA officers – the housing officer for Wa Municipal and the works officer for Kassena-Nankana Municipal – were interviewed. An assistant director responsible for housing in the Ministry of Housing and Water Resources was interviewed to ascertain likely national-level support and possible constraints to the approach.

The main adaptations to the model were in the areas of finance, organisation, and human resources. In the area of finance, the earlier proposal to increase rents was withdrawn. This was because both tenant respondents and housing professionals argued variously that the current condition of the houses makes it difficult to increase rents. Instead, the way forward, according to respondents, is for LAs to show evidence of investing current rents to improve the houses to justify any future increases. On organisation, the proposals modified include, first, the introduction of an alternative of having an officer located in the works department to manage public houses instead of establishing a separate housing unit. It was argued that financial constraints may make it difficult for LAs to recruit staff for a separate unit. Furthermore, the total stock may not make it efficient to create a housing unit. Instead, a feasible option will be to designate and train an officer in the works department to be responsible for housing and all tenant-related issues. Second, the proposal to establish an independent body to supervise housing management was withdrawn in the revised model. Respondents saw the proposal as a duplication of tasks that the LA structure already addresses. The current LA administrative and reporting structure is adequate, as the housing unit or officers will report, like other departments, to the coordinating director, who is the administrative head of the LA and who reports ultimately to the local assembly.

§ 7.8.1 Second interviews with housing professionals

The second interviews involved a point-by-point assessment of the efficiency and feasibility of the proposals in the approach, including models to illustrate the HM structure and protocol for addressing minor and major repairs and maintenance.

Organisational issues

The proposals in relation to organisation included establishing a housing unit/ department/officer with defined roles to manage public houses, instituting periodic meetings with tenants, and instituting a system of supervision to ensure transparency and accountability. The questions to the housing professionals were, Are these proposals acceptable? Do you think local authorities would be able to adopt these proposals? Can these proposals be implemented?

On establishing a unit to manage housing, while both officers said it would be effective, they expressed reservations about feasibility. They noted that most LAs currently do not have the ability to bear the financial burden of recruiting new staff; second, there may not be a need for a housing unit to manage houses relative to stock size.

Yes, it's okay; it's in the right direction... But the difficulty will be government financing the salaries of new staff. Unless we [local authorities] get staffs who are already working in the public service to take that task as an additional responsibility. (Housing officer, Wa Municipal, 19 May 2017)

Establishing a housing unit is good for bigger assemblies with a sizeable number of properties. The works department needs to have a housing unit. The department could have a housing unit with an estate officer. It will be good. (Works officer, Kassena-Nankana Municipal, 23 May 2017)

To ensure effective supervision of public housing management, the proposal is to follow existing reporting and supervision mechanisms for departments and units of LAs. That is, reporting through the co-ordinating director and the district chief executive to the district assembly. The officers said this was feasible, as it is in line with existing practice.

Yes, the normal reporting system is what you have mentioned. We present our report to the co-ordinating director and the chief executive officer. The co-ordinating director is the secretary to the House [district assembly]... He explains issues arising out of implementation of decisions of the general assembly to them. (Works officer, Kassena-Nankana Municipal, 23 May 2017)

The third proposal in this category is to institute regular meetings with tenants. The officers were asked if this proposal is feasible and whether the meetings will be effective. The officers said yes, the proposal is feasible; it can be implemented. They indicated that similar meetings have been held in the past.

It is a good idea. It is implementable. The government side [local authority], we are so busy that we are not able to call meetings. The last time we held one was in 2014. We addressed them, and they discussed the challenges. (Housing officer, Wa Municipal, 19 May 2017)

The admission by the housing officer of a busy schedule, for which reason they (the managers and local authority) are unable to organise regular meetings, may reinforce the need for a designated estate or housing officer. However, in view of the financial challenge, LAs may consider hiring a part-time staff member.

Finance structure

The proposals in this category include local authorities to determine and collect rents through direct bank debit into designated rent accounts, and presenting statements to account for rent receipts and expenditure. The question to professionals was whether these proposals are feasible and whether local authorities will be willing to implement them.

On the issue of determining and collecting rents locally, both respondents supported these proposals and indicated that they are feasible. They stated that rents could be fixed as part of the fee fixing of district assemblies. However, for this to happen, the policy that empowers central government to determine and collect rents will have to be reviewed. The professionals also stated that it was feasible for local authorities to collect rents through direct debit into designated accounts.

The rent can be determined locally. The fee fixing is being done locally, so the committee can look at the facilities and value the house and determine the rent payable. (Works officer, Kassena-Nankana Municipal, 23 May 2017)

Yes, it is good that rents should be determined locally, but there is a defect. It is a law in our rent control act. It has been reduced from 16% to 14% to 12%, and now it is 10%. It is a law we are operating with. So for now, until it is determined otherwise, we have to operate with the law.

Yes, that is possible. In fact, I will try and see how we can implement that for those who are paying locally to us [local authority]. (Housing officer, Wa Municipal, 19 May 2017)

On the question of submitting regular financial accounts of rents and utilisation, responding to the question, Is this possible to implement?, the works officer for Kassena-Nankana said,

Why not? Yes, they [local authorities] will do it. For now, it [reporting and accounting] is one of the measures for assessing assembly's performance. That is letting the citizenry know the main financial statement of the assembly. How much IGF [internally generated funds] and expenditures must be displayed at public notices for citizens to know. That includes rent receipts. (Works officer, Kassena-Nankana Municipal, 23 May 2017)

Maintenance and repairs

The proposals relating to maintenance and repairs include: plan and budget for maintenance, institute procedures to respond to reports/complaints for repairs, institute procedures for procuring contractors, institute regular condition inspections of houses, define repair and maintenance responsibilities of tenants and landlord, and build and maintain a database of public houses and tenants. Respondents were asked if each of these proposals would be effective and feasible, and what are possible challenges to implementing them.

On the proposal to institute procedures to receive and respond to repair requests, the respondents noted that it is implementable, and they suggested measures to enhance effectiveness.

It means the unit, if established, should be able to communicate freely with tenants – correspondences and others. If there are complaints, it should be lodged and feedback sent to tenants. Okay, that is possible. We can do it. (Housing officer, Wa Municipal, 19 May 2017)

Another proposal is to prepare plans and a budget for maintenance. Respondents were asked if this is feasible and whether it will be effective. They said yes, it is feasible, as they are already engaged in planning for other properties of the district but not public housing. But it can be expanded to include public housing.

Yes, we have maintenance plans. Most of our houses lack maintenance, and it is because of the fact that our rent goes into the general pool of IGF, and there are a lot of other activities competing for funds... Despite the fact that rent may not be able to take care of the needed maintenance, at least making budgetary allocation is good. (Works officer, Kassena-Nankana Municipal, 23 May 2017)

Another proposal is for the division of repair responsibilities between tenants and landlord to be clearly defined. Therefore, the officers were asked if this can be implemented. They stated that it is already being implemented because they have

conditions of occupancy in the allocation letters to tenants. On procedures for procuring external contractors, the officers stated that the public procurement act, Act 663, 2003, regulates all procurements. For this reason, the housing officer would not need to outline procurement procedures.

The housing management approach proposes for LAs to institute regular (e.g., annual) condition inspections and assessments of the houses to check abuses and, more importantly, to ascertain their state of repair. Respondents were asked if this is feasible. Both officers said yes, it can be implemented. Flowing from the inspections, the approach proposes punitive actions, including ejections, to be taken against defaulting tenants. However, while the respondents said it was possible to implement this proposal, they acknowledged that social influences may affect enforcement.

Yes, the department can do the inspection... The point is that, as you check every quarter, you will also be able to know where there is negligence on the part of the occupant... The tenant will know that, the last time they came, the louver blades were intact. Three months after, two louver blades are off. Then we can make a comment. (Works officer, Kassena-Nankana Municipal, 23 May 2017)

Even if nobody reports a problem, the unit can go out to do its own assessment based on a checklist. That is okay... Yes, that is good. We can do it. (Housing officer, Wa Municipal, 19 May 2017)

We have that [punitive measures] already. The conditions are there. It is just the implementation. Because of our relationship, sometimes we relax in applying the punitive measures. But where things are well established, we can do that. (Housing officer, Wa Municipal, 19 May 2017)

The final proposal on maintenance is for local authorities to maintain, an up-to-date database of public houses, conditions, and occupants for the purposes of efficient and effective management. The officers said yes to the question of feasibility. According to them, they have manual records of the properties and occupants, and this can be improved, especially by using computers.

The feedback from the housing professionals shows that, to a large extent, the proposals in the management approach are feasible. It is possible for LAs to designate an officer located in the works department to be wholly responsible for managing public housing. The existing administrative structures, including the allocation committee, are adequate to supervise and monitor the activities of this unit. Thus, it is feasible for the officer or unit to report regularly on activities and account for rents and their utilisation to the structures and to tenants to enhance transparency, accountability,

and confidence. Also, LAs have the capacity to determine and collect rents; this may enhance the impact of rents on maintenance since the loop between rent collection and utilisation is shortened. On maintenance and repairs, LAs, through the works department, have the capacity to prepare maintenance plans, establish a system to receive and respond to tenants' complaints, outline repair responsibilities of tenants and landlords, conduct regular inspections of the condition and use of public houses, and enforce conditions of tenancy. However, issues that may pose challenges in the attempt to implement these proposals include securing rent inflows, the influence of social ties, and the commitment of the LA to maintaining public houses. Table 7.8 presents a summary of responses and key issues emerging from the interviews to take note of in implementing the housing management approach.

TABLE 7.8 Summary of proposals and opinions of respondents

CATEGORY	MODEL PROPOSAL	RESPONDENT OPINIONS		REMARKS
		Accepted	Rejected	
<i>Repair and maintenance</i>	Institute processes to receive and respond to repair requests by tenants	√		Ability to conduct repairs <i>Finance required to procure materials for repairs</i>
	Introduce periodic condition inspection of houses	√		Finance required to address outcomes of inspections Logistics to manage data from inspections
	Introduce punitive measures for violation of conditions of occupancy	√		<i>"Human face" factor affecting enforcement of conditions</i> Committee to decide on and enforce recommendations
	Prepare maintenance plans and budgets	√		<i>Finance (rents) required to implement plans</i>
	Define repair responsibilities for tenants and landlord in tenancy agreements	√		<i>Greater expectation of local authorities to fulfil their responsibility to maintain</i>
	Institute procedures to procure contractor services	√		Already exist. The Public Procurement Act 2003, Act 663, is adequate.
	Build and maintain database of houses and occupants	√		Logistics (computers required to store and manage data effectively)

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TABLE 7.8 Summary of proposals and opinions of respondents

CATEGORY	MODEL PROPOSAL	RESPONDENT OPINIONS		REMARKS
		Accepted	Rejected	
<i>Finance for maintenance</i>	Local authorities to determine and collect rents	√		Require permission from central government Likely greater impact if rents collection is closer to utilisation
	Collect rents through direct bank debits from tenants' accounts into municipal rent account	√		<i>Easier to stop when tenant leaves public housing</i> Can reduce incidences of default
	Set up account to receive and manage rents	√		<i>Targeted rent utilisation and better accountability</i>
	Present annual financial reports of income and expenditure of rents	√		Report through existing structure Reports for tenants
<i>Organising maintenance</i>	Establish unit/designate staff to manage public houses		√	Stock size versus need for a unit Financial challenge to pay and maintain staff
	Institute periodic (annual) meetings with tenants	√		To be organised by person responsible for management
	Institute a system to supervise and report on housing management activities		√	Report through internal structures Report on maintenance activities to tenants

Models of part of HM approach

Models of the structure of the approach (see Figure 7.2) and protocol for addressing maintenance (minor/complaints and major repairs; see Figure 7.3) were used to aid professionals in visualising parts of the approach to obtain more concrete feedback about feasibility and effectiveness.

(a) Model of structure for management

The structure illustrates the relationship between the various actors in the LA system expected to play roles in public housing management. This structure, as shown in Figure 7.2 includes the District Assembly, the municipal chief executive/coordinating director, the works department, the housing unit/department, and tenants. The coordinating director will directly supervise housing management, while the works department will be responsible for repairs and maintenance. The housing unit/officer will be responsible for general administration. The responsibilities of each actor in the structure and feedback from the housing professionals in the form of remarks, suggested revisions, or additions are presented in Table 7.9.

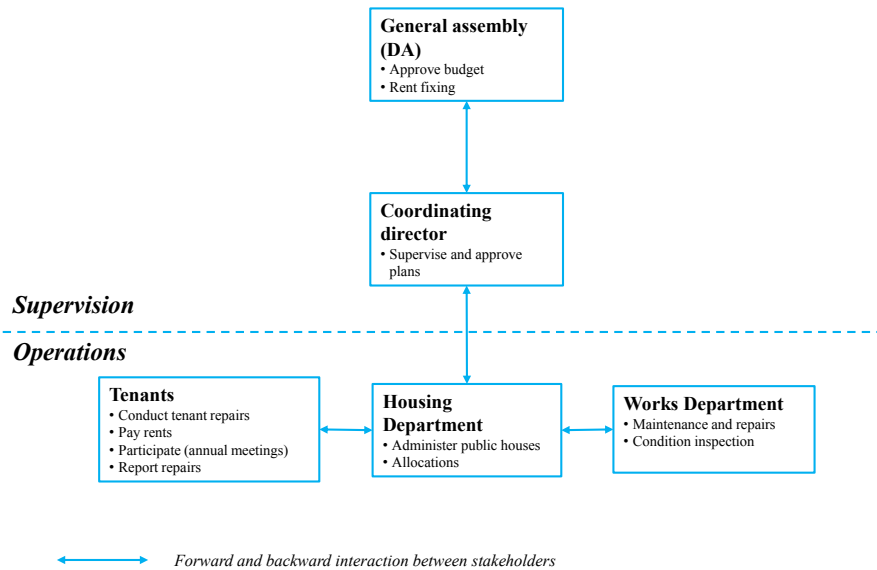


FIGURE 7.2 Visual model of proposed structure for management

(b) Model of how to address maintenance and repairs

Figure 7.3 illustrates the procedure and how actors should interact to address minor and major repairs and maintenance. Minor repairs (complaints repairs) begin with a tenant making a repair request to the housing officer or unit. Contractor or major repairs are initiated by the housing unit and go through a tender process. Detailed procedures for addressing both minor and major repairs are outlined in Table 7.9, including feedback (remarks, revisions, and additions) from housing professionals.

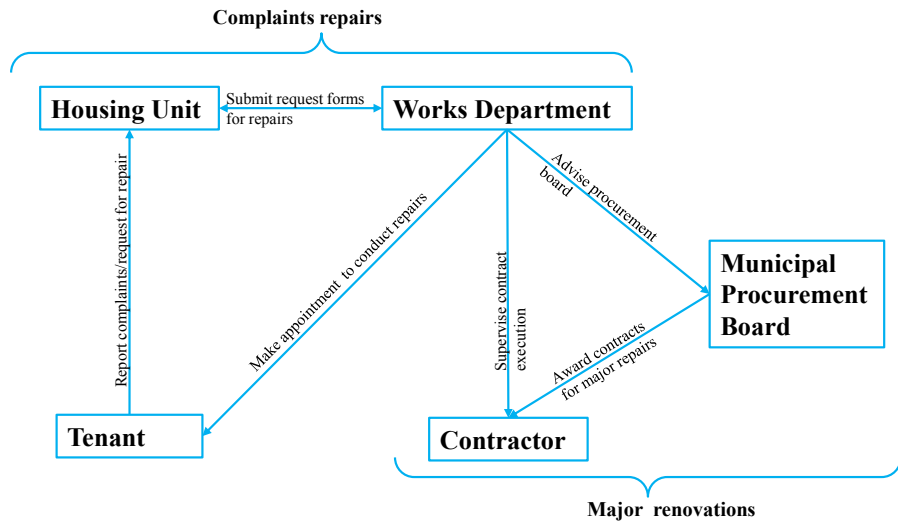


FIGURE 7.3 Visual model of protocol to address maintenance

TABLE 7.9 Proposals and opinions of respondents

SKETCH	ELEMENT OF STRUCTURE/ TOPIC	PROPOSED RESPONSIBILITIES/STEPS	REMARKS/REVISIONS/ADDITIONS
Organisational structure	District assembly	<ul style="list-style-type: none"> – Oversee the management of public houses – Approve maintenance plans and budgets – Approve financial statements of housing unit – Determine rents for public houses 	<ul style="list-style-type: none"> – Pass fee-fixing resolution of municipality, including rents for public houses – Approve all plans of the assembly – Monitor implementation of plans
	Municipal/ coordinating director	<ul style="list-style-type: none"> – Supervise and approve plans and budgets of housing unit – Authorise spending of housing unit – Report on administration of municipality, including housing unit 	<ul style="list-style-type: none"> – Only one approval by the district assembly. The director authorises. – Supervise preparation of plans – Authorise release of funds for housing unit – Applications for housing are addressed to the chief executive officer. – Take action on punitive measures against tenants
	Works department	<ul style="list-style-type: none"> – Carry out complaints and landlord repairs – Conduct condition inspections and assessment of houses – Present report of condition assessment – Advise on and supervise contractor repairs 	<ul style="list-style-type: none"> – The department also values and costs works by the quantity surveyor.
	Housing unit/department	<ul style="list-style-type: none"> – Manage allocation process – Make shortlist of applicants based on set criteria – Rents administration – Advise assembly on rent fixing – Prepare maintenance plans and budgets – Build and maintain database of houses and occupants – Receive and process requests for maintenance made to works department – Report annually on housing management activities – Plan and organise annual meetings with tenants – Make arrangements to engage contractors 	<ul style="list-style-type: none"> – Covered by public procurement law – Could be a section/unit of the works department – Not cost effective with small stock size – These can be included in the activities of the works department. – Financial statements are normally prepared by the finance department. But the estate officer can track payments.
	Tenants	<ul style="list-style-type: none"> – Pay rent promptly – Report all faults or complaints to housing unit – Carry out all tenant repairs of houses – Keep and maintain houses in habitable conditions – Attend and contribute at meetings of tenants and landlord 	<ul style="list-style-type: none"> – Report all major defects
	Sketch of structure and relationships	<ul style="list-style-type: none"> – See Figure 7.2. 	<ul style="list-style-type: none"> – The works department reports to the coordinating director. – The coordinating director does not approve plans; he supervises implementation.

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TABLE 7.9 Proposals and opinions of respondents

SKETCH	ELEMENT OF STRUCTURE/TOPIC	PROPOSED RESPONSIBILITIES/STEPS	REMARKS/REVISIONS/ADDITIONS
Organisational structure	Sketch of how to deal with repairs and maintenance	<ul style="list-style-type: none"> - See Figure 7.3. 	<ul style="list-style-type: none"> - We have, by law, a district tender committee to handle all procurements. - District tender committee awards contracts. - Works department may outsource supervision if it lacks capacity. - Each municipal authority charter will detail time lines to respond to specific issues. - Works department refers procurement issues to the procurement committee.
Addressing maintenance	Description of process (dealing with maintenance)	<ul style="list-style-type: none"> - Tenant makes request to the housing unit. An administrative assistant assists tenant to complete a repair request form. - Repair requests are entered into a database referenced to the property and a log book. - Estate officer reviews repair requests and refers them to foreman in works department. - Works foreman assigns the respective artisan to visit the property and make repairs. - The works foreman makes material requests for purposes of repairs to the housing unit. Material requests are entered in a log book. - The foreman supervises and assesses the quality of all maintenance works. - Date of completion of repairs is entered in repairs request form. - The housing office is informed of completion of work, and this is entered in the database. 	<ul style="list-style-type: none"> - In addition to date of completion, the foreman should indicate cost of works. - The engineer assesses the repairs and assigns a foreman to do the work. - The foreman makes material requests to stores.
Notes		<ul style="list-style-type: none"> - A form is to be used for inspections and assessments. - Allocation letters detail tenant's responsibility for maintenance. - A tenant complaint/repair request form for reporting repairs - A computer for data management of housing information 	<ul style="list-style-type: none"> - The allocation letter should be different from the tenancy agreement. - Tenancy agreement should contain all the conditions of occupancy. - A computer is important for easy management.

§ 7.8.2 National government – housing ministry

A deputy director in charge of housing at the Ministry for Housing was interviewed. The issues discussed related to government policy on LA management of public housing, including central government preparedness to relinquish rent determination and collection to LAs, central government willingness to pay salaries of housing staff, and general maintenance policy for housing in Ghana.

First, the director was asked whether it would be useful to have a policy on LA management and maintenance of public housing. In his opinion, within the concept of decentralisation, it is logical that LAs should be responsible for managing public houses within their locality. The director was asked whether the government will consider formulating a policy on housing maintenance. The director stated,

It was part of the mandate of the Director of Works at the ministry. "Initiate development of a national maintenance policy." So it is something that is being considered. It is now going to be initiated. (Deputy director – housing, Ministry of Works and Housing, 26 May 2017)

Again, the director was asked specifically whether the government will accede to a request by LAs to take over the role of determining and collecting rents for public houses. He stated that LAs will have to make a representation and justification to the finance ministry through the ministry of local government. This is because the local government ministry is responsible for LAs, while the finance ministry deals with all issues of finance.

They [local authorities] will have to make a case that if they [central government agency] deduct at source, we do not get the money back for it to be used for maintenance... but they will have to work with the local government ministry and Local Government Service. We [Ministry of Housing] will not be involved. (Deputy director, Ministry of Works and Housing, 26 May 2017)

According to the director, central government could argue that it remits, through the District Assembly Common Fund (DACF), subventions to LAs from national revenue, of which rents is part. However, the response from LAs, as mentioned earlier, would be that the DACF subvention is earmarked to be spent in priority areas determined by central government, such as education, health, and water and sanitation, and does not include public housing maintenance. The director stated that the housing ministry can only advocate but will not be involved in granting permission for LAs to collect rents.

Finally, the director was asked whether the government will be willing to absorb the salaries of staff recruited to manage public housing, because LAs are not financially capable to do so. In response, the officer said that it does not lie within the authority of the works and housing ministry. It is the responsibility of Local Governance Service and the Ministry of Finance to recruit personnel.

Even though some tenants are paying rents locally, central government permission is required for LAs to take on the task of determining and collecting rents formally. To do this, LAs will need to make representations to the Ministry of Finance through the supervising ministry, the Ministry of Local Government and Rural Development (MLGRD), in collaboration with the Local Government Service (LGS) and Ministry of Housing. Similar representation is required for central government to absorb the financial burden of new staff members of LAs. Government policy on LA management of public housing can address issues such as rent fixing and collection and staffing concerns.

§ 7.9 Conclusions

This chapter has presented a preliminary management approach for public housing to be embedded in LA governance and discussed a study to validate the approach with tenants and housing professionals in Ghana. The approach addresses challenges identified with public housing management by LAs in Ghana. The chapter addressed the question, How can the lessons learned from other contexts be applied to HM by LAs to bring about maintenance and improve public housing quality in Ghana? The chapter applied principles abstracted from studies of HM by HAs in the Netherlands (Chapter 5) and TMOs in England (Chapter 6) to suggest solutions for Ghana presented in a preliminary HM approach. The approach recommends changes in three main areas, including finance, organisation, and tenants' participation. It recommends for rents to be determined and collected locally in order to make funds readily available for housing maintenance. It further recommends designating an officer or unit to be wholly responsible for housing management and maintenance, and finally, it suggests consciously involving tenants in housing management. This preliminary approach was validated with tenants and LA housing officers in Ghana in a two-phase iterative validation process.

The outcome of the first phase of the validation shows that, generally, stakeholders find the approach to be largely effective in addressing the problem of non-maintenance and feasible within LA governance. However, respondents rejected some proposals,

such as increasing current rents and establishing an independent body to supervise and monitor housing management. They also recommended changes in the areas of establishing a unit to manage public housing and structure to supervise housing management. The feedback from this phase was incorporated in a revised HM approach that was further validated with only housing professionals, to produce a final management approach (Chapter 8).

The validation process identified context issues that may have influenced the responses of respondents and that may affect the implementation of the HM approach. Issues that are discussed here include finance, people's attitudes, social influences, mistrust of LAs, low levels of national attention to housing and maintenance in general, a poor culture of maintenance, and low interest in public housing management among tenants.

Finance for housing management and maintenance is an important context issue to be aware of. First, low rent levels in the public housing sector may affect the adequacy of finance for housing management and maintenance. However, low rent levels must be viewed in the context that (a) public housing is perceived as part of the conditions of service for government employees, whose wages are largely considered to be low, and (b) public houses are generally seen to be in poor condition; hence, it would appear that the rents remain low to compensate for that. This may explain why the proposal for rent increases was rejected. Second, there is a generally acceptable practice of financial indiscipline among public sector institutions. It is considered acceptable to apply funds meant for one activity to another. This point was acknowledged by some tenants, professionals in the municipalities, and the officer at the national level. Therefore, there is a great tendency to apply rent incomes to other ventures perceived by LAs as important and pressing. If this happens, it may have implications for housing management and maintenance. Third, local authorities have a weak capacity for internal generation of finance. As a result, they are incapable of raising funds for housing maintenance other than relying on rents. This may affect the extent of and number of houses they are able to maintain in a period (e.g., per year). Furthermore, their low ability to raise funds internally means they may not be capable of paying salaries for additional staff, unless they rely on central government. Currently, nearly all staff members of LAs are paid by the national government.

Another context issue relates to people's attitudes. There is concern about a widely recognised practice where people perceive public property or endeavours as belonging to nobody and, therefore, they pay less attention to it or care for it less. On the part of tenants, this manifests in how they treat public houses; on the part of public officers or LA officers, it is manifest in their response to work and their duty and attention to public houses. Thus, on one hand, tenants report that "authorities are not committed", while

LA officers, on the other hand, report that “tenants do not care” about the houses. The counter accusation seems to suggest it is a widely observed phenomenon that may be difficult to deal with. But it is possible for a committed member of leadership in a LA, including the district chief executive, district coordinating director, and members of the assembly, to initiate a change.

Related to attitude is a generally accepted practice of social ties, cronyism, nepotism, and political interference affecting the enforcement of contractual obligations, such as tenancy conditions. This can affect the implementation of the approach when, for instance, LAs are not able to enforce tenancy agreements, including evictions. Uneven application of agreements on account of social influences may affect tenants’ confidence and trust in LAs. Like attitude, it seems this would require committed LA leadership to change this, as well.

Furthermore, the responses show a general lack of trust in public-sector institutions and, for that matter, LAs. For example, tenants do not trust that if rents are increased, the funds would be utilised to repair and maintain public houses. This may be attributed to previous issues of financial indiscipline, the attitude of most public-sector staff, and the influence of social ties. Another factor that may have caused mistrust is the consistent failure of public institutions to fulfil their responsibilities to tenants satisfactorily, especially in relation to maintenance. The inability of public institutions to carry along the beneficiary public/tenants causes the latter to lack appreciation for the genuine challenges and difficulties institutions may be facing. For instance, local authorities are not proactive in informing tenants that they do not receive some of their rents and therefore are constrained in carrying out required repairs and maintenance.

Another issue that can be noted from the validation study is that less attention has been given to housing maintenance in general and public housing in particular. National government has not allocated the subvention it sends to LAs to maintain public houses as it has done for education, health, agriculture, and water and sanitation. Instructively, the officer in the ministry stated that if government finds housing maintenance a priority, it will allocate funds for maintenance. Similarly, LAs seem not to have given adequate attention to public housing. It is hoped that this research will contribute to creating awareness of the need to pay attention to housing maintenance.

Also, beyond housing, there is a general lack of maintenance culture in the country. Tenant respondents and the officer made several comments to this effect. The approach presented in this thesis advocates greater attention and focus on housing maintenance and real estate in general. This remains a challenge in a system with a culture of poor maintenance. Again, there seems to be no easy fix for such a widespread

societal problem. It would require commitment and action on the part of leaders – such as allocating funds for maintenance to change this trend.

Finally, there seem to be low interest and motivation among tenants to participate in public housing management. This may be a result of the fact that public institutions rarely consult with beneficiaries, or the cause may be that beneficiaries do not recognise they have a role to play or believe that their opinions do not influence the services provided them. Tenants' responses suggest that all these possibilities exist in public housing management by local authorities. For instance, some tenants were not interested in how funds are managed; they simply want the houses to be maintained. Also, tenants noted extensively that their complaints are not considered by LAs. The approach presented in this thesis recommends that beneficiaries (tenants) actively participate in public housing management. The regular meetings proposed may serve as a platform to awaken tenants' interest in participating and being involved. Equally, the initiative and motivation of LAs is important to achieve this.

In conclusion, this chapter has pointed out context issues that present a challenge to the implementation of the final HM approach. A lot of responsibility rests with LAs to allay the feeling of despondency among tenants. LAs need to seize the opportunity presented by this approach and commit to implementing it to improve housing maintenance and conditions. It should be noted that LAs will benefit by improving relations with tenants and that this may have an impact on employees' productivity.

8 An approach for public housing management by local authorities in Ghana

§ 8.1 Introduction

Chapter 7 presented a preliminary approach for public housing management by local authorities and a study to validate and further develop the approach with stakeholders in Ghana. This chapter presents the final HM approach developed after the validation process. It completes the answer to the fourth sub-question, namely, *How can the lessons learned from other contexts be applied to HM by LAs that may bring about maintenance and improve public housing quality in Ghana?* Section 8.2 presents the final HM approach. Section 8.3 elaborates on part of the HM approach in relation to structure within the local authority and protocol for addressing maintenance. The implementation strategy is discussed in Section 8.4. The conclusion to the chapter is presented in Section 8.5.

§ 8.2 The HM approach

§ 8.2.1 Goal of the approach

The main aim of the HM approach is to bring about maintenance, thereby improving public housing quality. To achieve this, the approach proposes changes to the organisation and practice of housing management and maintenance by LAs. It proposes roles and responsibilities for actors including (a) the District Assembly, (b) the municipal chief executive/co-ordinating director, (c) the housing unit/department,

(d) the works department, and (e) tenants. Important conditions necessary for the implementation and therefore success of the approach include availability of finance, participation of tenants, change of attitude among tenants and LAs, and commitment on the part of local authorities.

§ 8.2.2 Elements of the HM approach

The approach is presented in terms of elements necessary for organising effective housing management and maintenance. It outlines requirements for the elements of organisation and describes changes necessary to meet these requirements. The elements of the approach include finance, structure, legal and policy framework, human resources, and organisational culture. It includes important logistical requirements to facilitate management and maintenance.

Finance for HM

Finance for HM refers to sources of finance and arrangements to mobilise funds for housing management and maintenance. The requirements relating to finance are:

- Identify and secure a source of finance for housing maintenance and management, usually rents.
- Ensure efficient rent collection and effective utilisation.
- Spend part of rents on management and maintenance.

Proposed changes

- Rents should be determined locally by district assemblies by considering the condition (quality, size, facilities) of houses. That is, rents should reflect the houses' condition.
- Rents should be fixed to cover at least operational cost to ensure finance for maintenance.
- Rents should be paid locally through direct debit from tenants' accounts into designated rent accounts of local authorities.
- Local authorities should present annual financial statements of receipts and expenditure of rents, for the purpose of transparency and accountability, to the local assembly, tenants, and the general public.

Structure for HM

This element of structure for HM forms the basis for defining and carrying out operational management and maintenance. A basic structure should outline the responsibilities of staff and tenants for easy monitoring, supervision, and reporting. The structure should also outline procedures to deal with repair and maintenance, a key component of HM. Requirements include:

- Establish an operational structure for actors and define the roles and responsibilities of staff members.
- Institute measures to receive and respond to complaints for repairs and to assess the condition of houses.
- Introduce mechanisms to supervise and monitor housing management.
- Introduce mechanisms to involve tenants in housing management.

Proposed changes

- Establish a housing unit or designate an officer (estate officer) in the works department to be responsible for managing public houses in line with the new Local Governance Act 2016, Act 936.
- Define roles and responsibilities of actors, e.g., the assembly, coordinating director, housing unit/works department, and tenants.
- Institute regular supervision and monitoring in line with the existing reporting structure of the LA – that is, through the district coordinating director/district chief executive to the general assembly.
- Define repair and other responsibilities of both tenants and landlord (the LA) in tenancy agreements or allocation letters, including possible consequences for non-compliance.
- Define protocol for dealing with both complaints and major repairs and maintenance. Institute the use of a repair request and works completion form (see sample of form in Appendix A).
- Build and maintain an up-to-date database of all properties, housing conditions (from inspections), and details of occupants. Institute the use of a condition assessment form (see sample of form in Appendix B).
- Prepare annual plans and budgets to maintain houses.
- Introduce an effective recordkeeping system in housing management.
- Outsource major works that are beyond the capacity of the works department to contractors, following procurement processes.
- Institute regular (e.g., annual) meetings with tenants to improve communication, involvement, information sharing, and feedback.
- Establish tenant committees/associations with tenant representatives to participate in housing management.

Human resources for HM

The element of human resources for HM refers to technical expertise and skills needed to manage and maintain public housing, including skilled artisans to carry out repairs. The requirement for this element is:

- Employ services of skilled personnel, including masons, electricians, estate officers, and plumbers to manage and maintain houses.

Proposed changes

- Recruit professionals or train an estate officer and skilled artisans (tradesmen) for the housing and/or works department.
- Engage specialised contractors where necessary for major repairs, in accordance with procurement law.
- Undertake regular training for housing staff.

Culture for HM

Culture includes values that guide staff members in providing HM and maintenance services. These may be defined in mission and vision statements – for example, respect for people, fairness, reliability, and care. The requirement for this element is:

- Define, communicate, and imbue in staff values that convey a positive disposition towards tenants, properties, and HM in general.

Proposed changes

- Formulate vision and mission statements for LAs.
- Define values for HM in line with the vision and mission of LAs.
- Carry out orientation and training for staff to imbibe organisational values.

Policy and legal framework

National or local regulations and policy help to streamline the public housing task by defining the goals and approach to HM. Policies may outline, for example, rent policy, eligibility criteria for housing, and maintenance standards. Laws and regulations can define the limits of housing managers' authority. The requirement for policy and legal framework is:

- Introduce policy guidelines and/or regulations to regulate and direct public HM and maintenance.

Proposed changes

- Local assemblies should set out guidelines and codes of conduct for housing staff.

- Introduce guidelines for maintenance standards for housing.
- Revise policy of transferring rent administration from central government to LAs.
- Define eligibility and application procedure for public housing.

§ 8.2.3 Instruments and logistics

The following instruments are necessary to enhance the performance of HM and maintenance outlined above:

- 1 Tenant’s repair request and completion of work form (see sample of form in Appendix A)
- 2 Condition assessment form (see sample of form in Appendix B)
- 3 Housing application form (see sample of form in Appendix C)
- 4 Tenancy agreement (should detail tenant and landlord responsibilities, including repair and maintenance, as well as possible punitive measures)
- 5 Computer and cabinets to store and manage housing data and assets

§ 8.3 Elaboration of HM approach within the LA

The Kassena-Nankana municipality (KNM) is used in this example to operationalise part of the HM approach in relation to structure and maintenance. Therefore, while much of the elaboration is generic in character, specific references are made to the KNM. The aim is to visualise the HM approach embedded within local authority governance and, in particular, how it addresses maintenance and repairs. The elaboration includes a description of the responsibilities of the actors, staffing needs, and protocol for addressing major and minor maintenance.

§ 8.3.1 Governance structure of local authorities

Local authorities in Ghana are generically called district assemblies (DAs); there are currently 216. District assemblies are categorised as metropolitan, municipal, or district assemblies based on population and size. Metropolitan assemblies must have a population of not less than 250,000; municipal assemblies must have a population of not less than 95,000; while district assemblies should have populations of not

less than 75,000 ("Local Governance Act, 2016," 2016). The Kassena-Nankana assembly is at the municipal status. The office of the district assembly is responsible for the administration of the district. The district's administration is organised along departments. According to the Local Governance Act, there should be 19, 16, and 14 departments, respectively, in each metropolitan, municipal, and district assembly. The central administration department is responsible for coordinating all the other departments of the district. The model is to be embedded in the central administration department and/or the works department. The central administration department comprises administration, planning and budgeting, auditing, human resource units, and the registry; it has an average staff size of 35. The typical governance structure of a district assembly consists of the following:

- 1 The district assembly
- 2 Chief executive officer
- 3 Co-ordinating director
- 4 Departments of the assembly

§ 8.3.2 Housing management structure within LA – the Kassena-Nankana municipality

The local authority structure in the municipality, in relation to housing management, comprises the following: (a) the district assembly, (b) the municipal chief executive/co-ordinating director, (c) the housing unit/department, (d) the works department, and (e) tenants. The responsibilities and relationships among the stakeholders are indicated in Figure 8.1. The estimated total number of public houses in the KNM is 70; therefore, it is classified as small municipal housing.

In Figure 8.1, the KNM exercises ultimate supervision and control over management of public houses through the municipal chief executive (MCE) and municipal co-ordinating director (MCD). The MCE is a political appointee of the President of the republic, while the MCD is a civil servant. The MCD will oversee day-to-day management of the housing unit and report to the municipal assembly through the MCE. The MCD will receive reports of activities of the housing unit/department and may give directives or receive advice from it. The director, in turn, may advise or receive directives from the MCE. The housing unit/department is the nucleus of the housing management structure. It will serve as an interface between tenants and the municipality. It receives requests/complaints for repairs and forwards them to the works department for execution. It is responsible for all logistical procurements necessary for effective repairs and maintenance. It is responsible for planning and

organising periodic tenant engagements and addressing tenants' welfare. The works department is responsible for all repairs and maintenance in the municipality. It will carry out and advise on all technical repairs and related matters. For efficiency reasons, it is prudent to consider the size of stock and decide whether to have a staff member handle all technical and social activities or assign this role to a separate unit. For example, in the KNM, it will be prudent to assign the activities to a single individual. Tenants are expected to carry out tenant repairs and report landlord repairs to the housing unit. Tenants may advise or receive advice from the housing department about maintenance and other matters. The double-headed lines linking actors indicate forward and backward communication to inform and improve processes and service delivery. Further description of the actors/units, responsibilities, and staff requirements is discussed next.

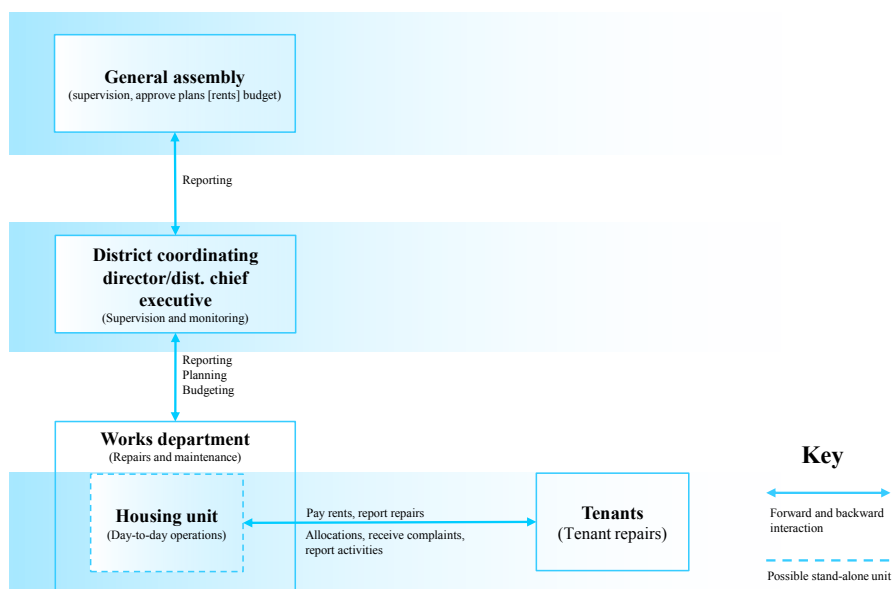


FIGURE 8.1 Structure for public HM embedded in local authority governance

The district assembly

The district assembly is the highest decision-making body of the LA. It is composed of both elected members (70%) representing electoral areas in the district and other members (30%) appointed by the President of the country. The district assembly exercises political and administrative authority in a district. It gives guidance to, provides direction to, and supervises other administrative authorities in the district. The district assembly exercises deliberative, legislative, and executive functions. It approves plans and budgets for the whole district and authorises spending in the district. The assembly meets at least every quarter of the year; it exercises ultimate responsibility for public housing management. The executive committee of the district assembly exercises the executive functions of the district assembly. It works through sub-committees that include development planning, social services, works, justice and security, and finance and administration. The responsibilities of the DA in relation to HM include:

Responsibilities

- Approve plans and budgets of the district, including that of the housing unit
- Monitor the implementation of plans of the district, including the housing/works department
- Approve the financial statement of the housing department/unit
- Pass the fee-fixing resolution for all properties in the assembly, including rents of public houses

Municipal chief executive (MCE)/municipal co-ordinating director (MCD)

The municipal chief executive

The district chief executive is appointed by the President of the republic with prior approval of the district assembly. He is the representative of central government in the district and is responsible for the day-to-day performance and administrative functions of the district. He is responsible for the supervision of the district's departments. He presides at meetings of the executive committee of the district assembly.

The municipal co-ordinating director

The MCD is the administrative head of the district and secretary to the district assembly. He is responsible for co-ordinating the activities of the district's departments. He will exercise the first level of supervision over the housing unit (see Figure 8.1). The housing unit will report on its activities to the co-ordinating director, who will, in turn, report to the district assembly through the chief executive officer. The MCD/MCE shall perform the following responsibilities in relation to public HM.

Responsibilities

- Supervise the preparation and submission of plans and budgets of the housing unit
- Authorise the release of funds for the housing unit
- Approve all requests of the housing unit
- Present report of the administration of the district including the housing unit to the district assembly

The housing unit/department

The housing unit will be responsible for managing public housing. It will have an estate officer, assisted by a standing allocation committee of the assembly. The estate officer may be assisted by an administrative assistant. The housing unit could be located in the works department for efficiency reasons, depending on the stock size and resources. In the case of Kassena-Nankana Municipal, it is advised to locate it in the works department.

Staffing

- 1 Estate officer (also knowledgeable in welfare issues)
- 2 Administrative assistant (optional)

Responsibilities

- Manage the allocation process (applications and lettings)
- Make shortlist and selection of applicants according to defined criteria
- Organise rents collection and arrears recovery
- Advise assembly members on rents fixing
- Build and maintain database of all public houses and occupants
- Prepare maintenance plans and budgets
- Receive, record, and forward requests for maintenance to works department
- Conduct regular inspection of all housing units in collaboration with works department, and present reports on housing conditions
- Prepare and submit annual reports of housing management activities

- Plan and organise periodic (annual) landlord-tenant meetings or involve tenant representatives in management

The decision whether to recruit and designate a staff member in the works department to manage the houses or to establish a housing unit may also be informed by the expected amount of work to be performed. It is estimated that about 57.5 out of 230 working days (excluding holidays) are required in a year to manage 100 houses. Based on these estimates and resource constraints, KNM may engage a part-time staff member to manage its houses.

Works department

The works department is the in-house technical unit of the district responsible for carrying out all repairs and maintenance. It is composed of three sections: feeder roads, water and sanitation, and building sections. Each section has an engineer. The building section would normally be resourced with tradesmen, including carpenters, plumbers, masons, painters, and electricians, as well as works foremen, building inspectors, and labourers. However, the KNM lacks some of these artisans. The department will perform the following responsibilities in relation to HM:

Responsibilities

- Carry out reported/complaints repairs and landlord/major repairs
- Carry out inspections and condition assessments of houses in collaboration with housing unit
- Advise on and supervise contractor/major repairs
- Determine costs of repair/maintenance works

Tenants

Tenants as beneficiaries are key stakeholders in public HM. They will perform the following responsibilities:

Responsibilities

- Pay rent promptly
- Carry out all tenant repairs
- Report all major defects or landlord repairs to the housing unit for remedial attention
- Keep houses and environment in tenantable conditions

- Attend and contribute at meetings of tenants and landlord or represent tenants' interest in decision making

§ 8.3.3 Approach to maintenance and repairs

A key element of public HM is dealing with repairs and maintenance. Figure 8.2 illustrates how to deal with complaints/minor repairs/works and contractor/major works. Most of the minor repairs are expected to be carried out by tenants, as defined in tenancy agreements. However, some minor works may be carried out by the works department. Major works must always be referred to the works department. The procedures for dealing with these repairs are elaborated below.

Minor/complaints repairs

Minor repairs are mainly initiated by the tenant and may be executed by the works department. The following is the procedure for addressing complaints repairs:

- A tenant makes a report to the housing unit/department by completing a repair request form. The form captures details of the complainant and the property and a description of the problem. The form must be endorsed when the repairs are completed.
- An administrative assistant records the repair requests into a database, referenced to the property.
- The estate officer then reviews all repair request forms and refers them to the works department for execution.
- The works engineer visits the property to assess the works to be carried out and prepares material/cost estimates.
- Based on the assessment, the engineer refers the works to the foreman, who shall visit the property together with the appropriate tradesman and carry out the required repairs.
- The works foreman may request materials to carry out repair works, which will be entered into a log book at the stores.
- The foreman supervises and checks the quality of the repairs being carried out.
- When repairs are completed, the foreman must sign the repair request form indicating (a) date of completion of works, (b) the scope of works performed, and (c) materials used. The tenant must countersign the completion of works form.
- The completed repair request form is then submitted to the housing unit by the works officer.
- The works engineer supervises the quality of all maintenance works.

Major repairs

Major repairs and maintenance may emanate from tenants or the works department, based on condition inspections and planning.

- Where the works involve procuring materials not usually procured in advance or are beyond the capacity of the works department and require procurement of an external supplier/contractor, the engineer refers the material/cost estimates to the coordinating director.
- The co-ordinating director then refers the cost estimate to the district tender committee, which will prepare and procure the requisite services by following prescribed procurement procedures. See Figure 8.2.

Response time to complaints

A reasonable time to respond to emergency repairs will be within a day or two of a complaint being made, while non-urgent repairs should be dealt with in not more than two weeks.

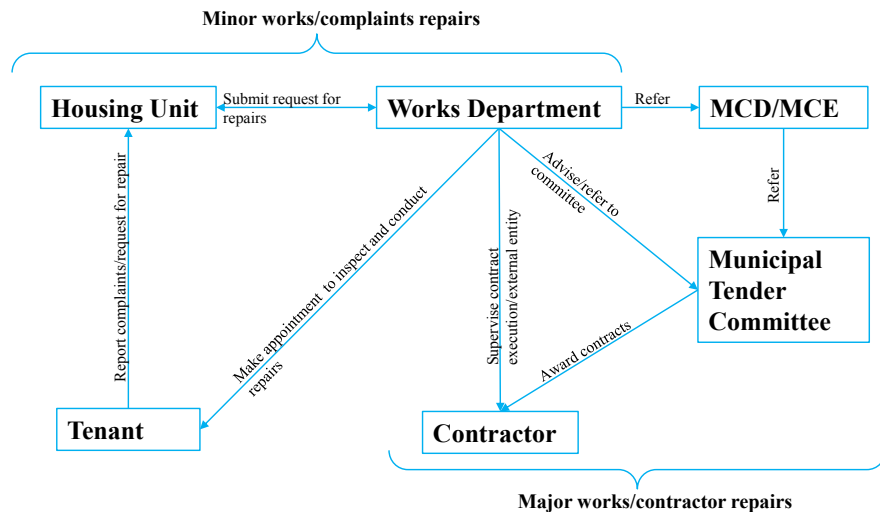


FIGURE 8.2 Model of how the approach addresses complaints and major (contractor) repairs

§ 8.4 Implementation strategy

§ 8.4.1 A growth model

The HM approach proposed in this chapter is meant to be an end-state product. It is anticipated that LAs will gradually and incrementally implement the proposals to reach, ultimately, a fully operational HM approach. When the approach is fully operational, it is hoped that human and material resources will be available for maintenance and that the approach will lead in the long term to improvement in public housing quality. To reach that end state, LAs need to prioritise and undertake changes in the short, medium, and long term. In that regard, suggested first steps to kick-start the implementation process are discussed next.

Designate an officer responsible for public housing

LAs need first to designate an officer responsible for public housing who will interface between LAs and tenants. This first step can reassure tenants of the renewed interest and commitment of LAs to maintain the houses. The housing unit and/or works department can conduct condition assessments of houses to plan, prioritise, and carry out maintenance in the future.

Local authorities take steps to collect all rents locally

To make funds immediately available for maintenance and repairs, LAs need to collect rents locally. Central government concurrence should be obtained through the local government ministry and local government service. Relatedly, LAs should adopt efficient and effective modes of rent collection, such as direct bank debits of tenants.

Utilise rents to maintain houses

How LAs spend the rents collected will largely indicate their commitment to maintain the houses. It will earn the confidence, trust, and support of tenants for future actions, including rent increases. It may also influence tenants' commitment to carry out their responsibility for maintenance. Therefore, LAs need to show evidence that the rents are actually being spent to maintain the houses. This would require enormous financial discipline on the part of LAs, and a way to help in that regard could be to lodge rents in a separate account.

Meeting with tenants or tenant involvement

Regular tenant engagement offers opportunities for LAs to outline intentions and plans and to solicit tenants' views on the course of management and maintenance. This step is very important because LAs need to carry tenants along with the plans for the houses. In this way, tenants will better appreciate the genuine challenges that confront LAs. The meetings should be seen as a starting point to develop into more active participation through tenants' representatives.

§ 8.4.2 Implementation issues

A number of context issues were identified in the validation study that may affect the implementation of the approach. These issues are discussed here so that measures may be considered to address them in the implementation of the approach. As mentioned earlier, finance is important for maintenance, and, for that matter, rents must be made available for the purpose. In that regard, LAs must endeavour to observe a high level of financial discipline and must not spend rents on non-housing issues at the expense of maintenance. If this happens, it may have far-reaching consequences for HM, as it could lead to apathy, non-cooperation, and a general loss of confidence in LAs on the part of tenants.

A positive attitudinal disposition is required for implementing this approach. There needs to be a change to the generally accepted cliché of “poor maintenance culture” and “poor attitude towards public property” in Ghanaian public life. LA managers would need to demonstrate a sense of personal ownership of the dwellings. Similarly, tenants must exhibit a sense of being shared owners and not passive occupiers of public housing. They must demonstrate this by carrying out their maintenance responsibilities. However, the greater expectation lies with LAs to lead by example so that they can be morally well placed to sensitise and encourage compliance from tenants. It is important to note that it is not easy to change practices or attitudes that seem to be deep rooted and that have been christened “culture” in a society; great effort and commitment are needed to bring about change. Owusu (2012) has noted that internal leadership is required to change organisational cultures. In this instance, much responsibility rests with MCEs and MCDs to lead the process of change in attitudes and culture that is necessary for this approach to succeed.

How to stimulate and motivate tenants' interest in HM is another important issue to address. It is possible to relate tenants' interest to culture and say that because of the low interest or lack of attachment to public property, people are not motivated to

participate in HM. Given that there are enormous benefits to tenant participation in HM (e.g. Cairncross, Clapham, & Goodlad, 1994; Richard Simmons & Birchall, 2005; Simmons & Birchall, 2007; Wong, 2006), the question, then, is how to stimulate and sustain tenants' interest in participating in HM in Ghana. The remark of a participant in one of the focus group discussions that tenants will be disappointed and start withdrawing over time is instructive. A way to motivate tenants is for LAs to show tangible evidence of results directly arising from participation. Also, there must be transparency in dealing with tenants. Tenants should be informed of genuine difficulties, such as lack of finance, that affect the ability of LAs to provide adequate housing services. Furthermore, LAs could support tenants in forming associations and having representation in HM.

A certain level of trust between LAs and tenants is necessary for the successful implementation of this approach. Most respondents in the validation study repeatedly doubted the commitment of LAs to implement proposals that were suggested. For example, the suggestion to increase rents was rejected because respondents doubted that the rents would be spent to maintain the houses. LAs need to take advantage of the meetings to earn tenants' trust. More important, they need to demonstrate a practical commitment to maintain the houses and a concern for tenants' welfare. LAs may then leverage tenants' trust to enforce the terms of tenancy agreements. Therefore, as stated earlier, much rests with and is expected from LAs and housing officers.

Political interference and cronyism is becoming pervasive in Ghanaian society and is an issue to watch in the implementation of this approach. Its effect in HM was well noted by participants in the validation study. It may lead to sidestepping rules and regulations, which can create uncertainty and weaken institutions (Osei-Tutu, Badu, & Owusu-Manu, 2010). LAs and housing officers must be able to act forthrightly and apply rules dispassionately in order to engender confidence in them. The effect of this phenomenon could be reduced if issues such as housing applications, selection processes, and criteria for prioritising maintenance and repairs are clear and known to stakeholders. That is, greater transparency.

Finally, an important question that needs attention is, Would national government be willing to allow LAs to collect rents locally? It is possible to refer to two main instances to conjecture an answer. First, as noted in the validation study, some LAs already collect rents locally, which mean there is a dual system of rent collection by LAs and the national government. It may be assumed that the national government has given tacit approval for LAs to collect rents. Second, the officer at the ministry noted that the national government may grant the LAs' request, made through the Ministry for Local Government and the Local Government Service, to collect rents. It suggests that the

involvement of the Ministry and the Service may be important. In addition, LAs need to convince the national government that rents will be spent on maintenance and that a large national benefit and credit to the national government will result from well-maintained housing. On these bases, it may be concluded that national government will be willing formally to cede rent collection fully to LAs for the purpose of housing management and maintenance.

§ 8.5 Conclusion

This chapter has presented an approach for organising local authority housing management and maintenance in Ghana. It addressed the question, How can the lessons learned from other contexts be applied to HM by LAs in order to bring about maintenance and improve public housing quality in Ghana? The chapter presented an HM approach to be applied by LAs so as to bring about maintenance, thereby improving housing quality. The approach proposes changes in areas including finance arrangements, structure for HM and maintenance, and tenants' participation in management and maintenance. It is envisaged that the proposals in this approach will be implemented incrementally as a growth model and that, eventually, the approach will attain full application. In that regard, the chapter suggested important first steps to kick-start the process. These include making finance available for maintenance, designating a unit to take full responsibility for management, and meeting with tenants to involve them in the HM process. The chapter further discussed issues necessary to implement the approach successfully. These include the need for attitudinal change, financial discipline, and commitment on the part of LAs.

9 Conclusion and reflection

§ 9.1 Introduction

This chapter concludes the thesis by presenting the conclusions of this PhD research. It answers the main question, In what way can housing management by local authorities be organised so as to lead to maintenance and improvement in public housing quality in Ghana? It presents a summary of the main conclusions in Section 9.2, reflects on the relevance of the research in Section 9.3, and discusses limitations in Section 9.4. The chapter concludes with suggestions for further research, presented in Section 9.5.

§ 9.2 Conclusions

The aim of this thesis research was to propose an alternative approach to the management of public housing by LAs that will bring about maintenance and lead to improvement in housing quality. Thus, the focus was to impact on the current lack of maintenance of public houses. To do this, the research addressed four sub-questions, whose answers are summarised here.

§ 9.2.1 Answers to sub-questions

Sub-question 1:

How is housing management and maintenance by LAs organised, and how have challenges identified therein affected public housing quality in Ghana?

Public housing development in Ghana was spurred on immediately after independence through government policy to provide housing for the population directly. The SHC

and the TDC were the main state agencies that carried out government housing development and management. However, following a shift in government policy to play a facilitator role in housing development, most of the public houses were sold out, and the remainder transferred to LAs to manage. Therefore, public housing management is organised such that, while LAs are responsible for maintaining the houses through the works department, central government, through the CAGD, retains the responsibility to collect rents. Unfortunately, these rents are not, in turn, transferred to LAs for maintenance. That is, the lack of funds means that LAs, over the years, have not been able to maintain the houses, leading to their deterioration. In addition, the institutional structure for management is poorly defined and does not promote effective administration. There is poor coordination among the departments involved in management, including central administration of the local district (allocations), the works department (maintenance), and the CAGD of the central government (rent collection; see Figure 2.2). Furthermore, LAs do not have adequate professionals and skilled artisans to manage and maintain the houses. For instance, they do not have trained estate officers, and they also lack artisans such as carpenters, plumbers, and electricians. Another challenge to housing management is a lack of effective communication and participation on the part of tenants in decisions of management. For instance, responses from tenants showed that, among other issues, they had difficulty contacting LA officers to make complaints in relation to the houses; where they were able to contact them, they received no response. A major concern that tenants expressed, which has persisted partly due to lack of communication and coordination, is that tenants suffer continuous rent deductions from their salaries long after they have moved out of the public houses. All these challenges show that public housing managed by LAs is poorly organised, and this has led to non-maintenance. It was found that the lack of maintenance has greatly impacted the quality and condition of the houses. The condition of the dwellings reported by most tenants included cracked walls, faded paint, leaking roofs and rotten ceilings, torn insect netting, and dysfunctional plumbing systems, among other problems (see, e.g., Figure 2.1). Given that regular and periodic maintenance would normally have addressed these conditions in the houses, it can be concluded that, among other factors, lack of maintenance has resulted in the poor quality of public housing.

Sub-question 2:

What factors can be distinguished to describe and analyse the organisation of and assess performance in HM?

The organisation of housing management is the art of harnessing the resources of an organisation to perform tasks and achieve set goals, usually good-quality housing, through effective maintenance in a defined context. To describe and analyse the

organisation of HM, it is important to understand the scope of HM, the elements of organisation, and the context in which management occurs. Some authors (e.g. Casey, 2008) have noted that it is difficult to define the scope of housing management. However, various authors have presented their views of the scope of HM. Clapham (1992) outline of the scope of HM includes day-to-day repairs, letting, tenancy relations, rent administration, arrears recovery, and general estate management duties. Murie and Rowlands (2006) outline includes long-term planning for estate renewal (referred to as strategic management), planning and monitoring the use of housing to ensure continuous improvement (referred to as day-to-day management), and working with and listening to tenants to develop approaches to management and participation. His list of activities of management includes allocations, lettings, management of voids, repairs and maintenance, rent collection and arrears recovery, and dealing with unacceptable behaviour. From the foregoing, the scope of HM can be defined by the activities of management, categorised as technical, social, and financial management (Boelhouwer, 1999; Priemus et al., 1999).

The 7S-based framework (Figure 4.3) developed and used by Gruis et al. (2009) to describe the management of privatised housing in Western European countries, Australia, and China offers a relevant insight in regard to describing the elements of organisation of HM. The elements of the 7S framework include policy/strategy, financial resources, human resources, culture, legal framework, organisational structure, and housing quality. The 7S model, originally developed by Waterman et al. (1980), underscores a basic fact about organisations. It identifies and underscores the fact that multiple factors influence change in an organisation. Therefore, the elements of the framework may be used to describe and analyse the organisation of HM.

The context of HM includes factors external to the organisation that affect HM. These factors may include laws and regulations, policies, and social and cultural norms.

Therefore, the research concludes that factors that can aid in describing and analysing the organisation of HM include the elements of the 7S-based framework and the activities and the context of HM, which are combined in a framework presented in Figure 4.4.

Performance is the extent to which an organisation is reaching set goals or the purpose for which it exists. Specific goals of housing management may be defined in the mission statements of housing organisations or in policy statements. Effectiveness, efficiency, economy, equity, and legitimacy/support are among the main criteria that have dominated housing performance assessment. Effectiveness in HM refers to the extent to which the services provided actually lead to the achievement of set goals (Kemp, 1995). Efficiency refers to the economic cost relationship between inputs and

outputs – that is, the production of a desired set of outcomes from the least inputs in HM (Kendall & Knapp, 2000). Economy refers to the ability to purchase resources at the lowest cost without compromising quality and quantity (Walker & van der Zon, 2000). Efficiency and economy are sometimes treated as the same. Equity refers to the extent to which the target group fairly benefits from the outcome of HM. Legitimacy/ support refers to the positive assessment of HM, mainly from external stakeholders, but it may rely on the satisfaction of beneficiaries (Walker & Boyne, 2006). The assessment criteria make it possible to assess performance by examining the entire spectrum of HM, including inputs, outputs, and outcomes.

Unfortunately, it can be difficult to obtain data related to indicators for assessing performance because HM is considered a means to end – the end being the effect or impact of housing management, which may not be immediately visible or easily attributable to HM. In general, performance in housing management may be assessed by using indicators that tell about effectiveness, such as quality of maintenance, responses from staff in relation to tenant services, and tenants' access to information. The cost of maintenance per dwelling and net rent are indicators that tell about efficiency and economy, while application procedures, rent levels, and support for tenants help to assess equity. The level of tenants' participation and the frequency and ease of communication with tenants help to assess legitimacy and support for HM. Table 4.3 presents indicators that may be used to assess performance in HM. Generally, when selecting indicators, the type of organisation, the purpose of performance assessment, and the availability and ease of obtaining data should be considered. This research relied heavily on information about effectiveness – maintenance and repairs, tenant services, and legitimacy and support – as well as tenant participation, to comment on HM performance.

Sub-question 3:

What lessons can be learned from the organisation and practice of HM in other contexts?

In order to gain knowledge about the organisation and practice of housing management for the purpose of suggesting solutions to the problems in Ghana, the research studied two models: first, social housing management by independent not-for-profit professional housing associations in the Netherlands (described in Chapter 5); second, council housing management by tenant management organisations in England (described in Chapter 6). The purpose of the studies was to abstract principles for HM by identifying issues that need to be addressed in order to achieve effective housing management and maintenance. For this purpose, Wonen Wateringen HA was studied. HAs are registered non-profit organisations that pursue social goals in the housing sector, including supply of adequate affordable, good-quality homes for

less privileged (low- and middle-income) households. Housing associations in the Netherlands emerged from private initiatives on the part of entrepreneurs and church organisations who were concerned about the poor conditions of workers. They were later taken over by the state, which invested significant resources to expand the sector, making social housing in the Netherlands one of the biggest in the European Union today, with about 30% share of the total stock. It can be said that the growth of HA management has been spurred by a strong regulatory environment and policy support through, for example, the financial security system and by a social value of providing good-quality housing for everyone, especially the low-income and vulnerable. There is a generic or traditional structure around which HAs are organised, and they operate as professional institutions providing housing services. They provide mainly housing services such as repairs and maintenance, neighbourhood development, and tenancy management, as well as non-housing-related services such as care and support for aged and vulnerable people. The main principles abstracted from this model include: regulatory and policy guidance in place, mechanisms to monitor and supervise HM, financial security for HM, rents that are able to cover housing management and maintenance, a defined structure and operational procedures and responsibilities, professionals managing housing, and mechanisms for tenants to participate.

TMOs are a means by which council or housing association tenants collectively take responsibility for managing and maintaining their homes. They emerged in England in the 1990s out of dissatisfaction with the disrepair of council housing. A large part of council housing was characterised by poor heating, the poor state of kitchens and bathrooms, and the general poor appearance of dwellings (Kearns & Parkes, 2003). In line with the general thinking that increased tenant participation brings benefits – including improved service delivery, improved decision making, better value for money for tenants, and improved landlord/tenant relations, among others (Simmons & Birchall, 2007) – the right to manage law was introduced in 1994 through the Leasehold Reform, Housing, and Urban Development Act 1993. The law empowered tenants to take on the responsibility of providing some housing services hitherto provided by the local council. However, council tenants must form a legal body (a TMO) for the purpose and make an agreement (MMA) with the local council for the services they wish to take on. Services commonly taken on by TMOs include repairs and maintenance (mainly day-to-day complaints repairs and void maintenance), cleaning, caretaking, tenancy management, estate services, and other non-housing services such as skills training, finance support services, and social and community activities. There are about 230 TMOs in England that manage properties ranging from 25 to 1,000 or more units per TMO. Unlike HAs, TMOs' development was initiated by the state. It is noted that the development and success of TMOs may be attributed to a strong regulatory and policy framework and the support, commitment, and community spirit of tenants. Bloomsbury Estate Management Board and Roman Way Estate

Community Interest Company were studied in this research. Key principles abstracted from this model of HM include: laws, regulations, and codes to guide HM; secure finance for housing management; rents that are able to cover housing services; defined structure and responsibilities of stakeholders; defined mechanism of supervision and monitoring; professionals carrying out HM; defined protocols to address repairs and maintenance; defined maintenance responsibilities of tenants and managers; and mechanisms in place to involve tenants. These principles were applied to guide the formulation of proposals to address the challenges of HM in Ghana.

Sub-question 4:

How can the lessons learned from other contexts be applied to HM by LAs in order to bring about maintenance and improve public housing quality in Ghana?

The research abstracted principles from the case studies and used them to guide the formulation of proposals to address HM challenges in Ghana. These are presented in an HM approach to be applied by LAs. The process of abstracting principles and applying them to Ghana was inspired by the steps in lesson drawing and transferability suggested by Rose (2001). A preliminary HM approach was developed first, after an assessment of the effectiveness and feasibility of the principles to be applied to Ghana. To enhance the feasibility of the approach, an iterative validation and review process involving tenants and LA housing officers was followed to produce the final HM approach. By involving LA housing professionals who will be the main implementers, along with tenants who are beneficiaries of housing services, the research enhanced the effectiveness of the approach to address the problem of non-maintenance, thereby providing the answer to the main research question.

§ 9.2.2 Answer to main research question

In what way can HM by LAs be organised so as to bring about maintenance and lead to better public housing quality in Ghana?

The research investigated challenges to the organisation of public housing management by local authorities that have affected maintenance. It then investigated housing management in the Netherlands and England in order to gain knowledge for solving the challenges in Ghana. The research concludes that public housing management should be embedded within LA governance. That is, a unit or department under the district assembly should be responsible for management and should have

a defined structure. Furthermore, it should be adequately financed, should make use of professionals, and should involve tenants in management. Changes to the current organisation and practice of housing management have been suggested and presented in the form of an HM approach detailed in Chapter 8. The key elements of the approach are elaborated here.

1 Defined structure for housing management and maintenance

The structure for HM in the approach identifies and defines roles and responsibilities and the relationship of stakeholders in management, including the district assembly, the coordinating director, the works department, and tenants, to ensure effective communication, supervision, and accountability. A model of the structure for management is presented in Figure 8.2. The structure further defines the protocol for addressing repairs and maintenance, including a mechanism to receive and promptly respond to tenants' complaints for repairs (see Figure 8.3). For instance, tenants will have to complete a repair request form to initiate the process of addressing minor repairs. The approach recommends regular condition inspections of dwellings, along with planning for maintenance.

2 Reliable and secure finance for housing management

The approach also makes recommendations in the area of finance to make funds available and secure for maintenance. It recommends that rents be determined and collected by local authorities in order to make funds readily available for maintenance. Furthermore, it recommends that LAs create separate accounts for rents, submit annual statements of receipt and expenditure of rents, and, above all, exercise financial discipline to ensure that rents are actually spent on housing maintenance. In addition, the approach proposes that LAs institute mechanisms, such as regular meetings, that would allow tenants to participate actively in management and maintenance decision making. Also, LAs should support tenants in forming associations and selecting representatives to work with housing managers.

3 Use professionals to manage housing

The approach recommends that professional staff, including estate officers and skilled artisans, manage and maintain public housing. In particular, it advocates that adequate attention be given to housing management as a major responsibility of staff. The current situation where non-professional staff members of the municipality manage the houses, among other duties, does not promote effectiveness in management. However, the research notes that financial constraints prevent most LAs from recruiting full-time housing officers and recommends either training a staff member of the works department or engaging a part-time staff member for management.

4 **Mechanisms for communication and tenants' participation in management**

The approach proposes that LAs institute mechanisms for effective communication with and participation of tenants in management. It proposes to create opportunities for tenants to walk in or call a designated office to present any concern. In addition, LAs should institute structured means for tenants to participate in housing decisions and other related decision making. The approach recommends that LAs hold regular meetings with tenants and upgrade to more active participation through tenant representatives in the future. The research notes that lack of communication or involvement of tenants in the past have led to misunderstandings, suspicion, and a lack of trust in LA housing officers.

5 **Commitment of tenants, LAs, and central government**

Finally, the research emphasises that commitment on the part of both tenants and LAs is necessary to implement the approach and bring the desired change in maintenance in order to improve housing conditions. In particular, LAs need to commit to spend rents collected on housing maintenance, and housing officers and tenants need to commit to change their attitudes towards public property and responsibility for maintenance. Also important to the implementation of this HM approach is central government cooperation and commitment through regulation and policy. In particular, central government needs to review existing regulations or policies to make it possible for LAs to determine and collect rents locally.

§ 9.3 **Reflections on the research**

§ 9.3.1 **Contribution of research**

Contribution to society

This thesis adds to the efforts of other scholars (e.g. Obeng-Odoom, 2011; UN-HABITAT, 2011) to highlight the problem of lack of maintenance in public housing. It brings attention to the need for LAs and society in general to stop the trend of deterioration in the quality of public housing. This thesis has proposed an approach for organising public HM by LAs that would bring about maintenance and lead to

improvement in housing quality. Private institutional or individual landlords can apply the approach or the principles in housing management to improve maintenance practices and housing conditions. Decent and good-quality housing can impact on productivity in both the private and public sectors.

By implementing the approach presented in this research and enjoying the benefits therein, LAs may serve as a positive example and model to influence other public-sector agencies. Furthermore, if implemented, the approach has the potential to reinvigorate a sense of shared responsibility and ownership of public property in Ghanaian society.

Contribution to science

This research has contributed to the development of knowledge in various respects. It has brought together the 7S-based model (Gruis et al., 2009), the division of housing management activities into technical, social, and financial categories (Boelhouwer, 1999; Priemus et al., 1999), and the context factors into a single expanded framework and used it to describe and analyse housing management. By combining these elements in one framework, it has been possible to obtain a comprehensive overview of both internal organisational and external national factors that affect housing management, thereby affecting organisational performance. As explained in Chapter 4, the 7S-based framework has been used to analyse national policies with a view to exploring the challenges of management in privatised housing in Europe, Australia, and China (Gruis et al., 2009). Therefore, it may be said that this research has successfully applied a framework developed in the Western context to the context of an African country.

In addition, this PhD research has built on knowledge in lesson drawing and transferability in research. Guided by the ten steps in learning lessons from abroad (Rose, 2001), the research has applied six steps (see Table 3.2) in the process of drawing lessons from one context and transferring them to another. The research investigated and identified the challenges to housing management in Ghana and, guided by these challenges, investigated the organisation and practice of housing management in England and the Netherlands to draw lessons for solutions in Ghana. The lessons were then applied to propose solutions to HM challenges that are feasible in the Ghanaian context through a process of validation and revision. In so doing, the research expands knowledge and methods in lesson drawing and transferability.

§ 9.4 Limitations

Some limitations that have the potential to affect conclusions of this research are discussed here. First, there could be flaws in the conclusions and principles abstracted from the English and Dutch HM because the research may not have obtained a complete view of the models. This may have happened because it was not possible to interview all stakeholders within the limited time of this PhD research, even though checks were done to ensure that the issues were rightly understood. Furthermore, there may have been flaws in applying the lessons from these cases to Ghana because of differences in context. However, the potential effect of this limitation may be mitigated by the process of developing the HM approach, which included validation with stakeholders in Ghana.

The research has stated that a preliminary approach was validated with tenants and LA housing professionals in Ghana and revised to produce the final HM approach. The term “validate” in this context is used loosely to refer to comments on the approach by tenants and housing professionals and not a practical test of the approach. Therefore, there could be a difference between the HM approach presented in this thesis and the result of actual practice.

§ 9.5 Directions for further research

This thesis contributes to efforts to address the problem of lack of maintenance in public housing managed by LAs. To conclude, it presents suggestions for further research to advance knowledge of housing management and maintenance and to find practical solutions to the problems of public housing. The thesis recommends further research to test the HM approach to assess its ability to address the lack of maintenance in public housing in a practical way. Such research could be participatory in nature, involving the researcher(s), local authorities, and tenants over a period that allows for further challenges to be identified and addressed.

Also, the research has identified lack of commitment and a poor attitude on the part of tenants and officers as major stumbling blocks to the implementation of the HM approach. Indeed, the poor implementation or failure of most programmes and projects in Ghana has been blamed on this phenomenon. It is suggested that more research be carried out to understand the reason why people generally do not feel responsible for the public good and, importantly, what conditions may cause a change.

The research abstracted principles from models of HM in a developed-country context and applied them in a developing-country context. Further research could be conducted on other models of HM and, in particular, in a developing-country context to compare the principles therein. Such studies would expand the knowledge and contribute to the development of general principles for HM. The research followed six steps to draw lessons from one context and transfer them to another. Other researchers may apply these steps in similar researches with the aim of developing process steps for effective lesson drawing and transferability in research. Furthermore, the analytical framework of this research may be applied in research in other contexts to enhance its value in analysing housing management and maintenance, especially that aspect that examines the context of housing management. For instance, it is possible in the future to identify a set of context factors that affect housing management and further indicate which of these factors are more important in the global South or North.

This PhD research has resulted in a proposal for a new approach to public housing management in Ghana. It is hoped that this proposal will stimulate debate about addressing the challenges of housing management and maintenance and will bring attention to the need for teaching, learning, research, and policy focusing on this important aspect of housing and quality of life. In addition, it contributes to the process of change already started by LAs aimed at improving conditions in public housing.

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Appendices

Appendix A: REPAIR REQUEST AND COMPLETION FORM

DISTRICT/MUNICIPALITY:	
Department:	
Address:	
Telephone:	

REPAIR REQUEST			
Request No.			
Date received		Receiving officer	
Date of appointment			

RESIDENCE/TENANT DATA			
House No.			
Area/Estate			
Tenant's name		Contact No.	

DESCRIPTION OF REPAIR	
Work Category	<input type="checkbox"/> Electrical <input type="checkbox"/> Plumbing <input type="checkbox"/> Masonry <input type="checkbox"/> Carpentry <input type="checkbox"/> Others
Detailed description of repairs	

WORKS EXECUTION			
Date:			
Name(s): repair officer			
No. hrs/days			
Materials description		Quantity	
Remark			

COMPLETION			
	Name/Rank	Signature	Date
Repair officer			
Tenant			
Supervisor			

Appendix B: CONDITION ASSESSMENT REPORT FORM

DISTRICT/MUNICIPALITY	
Area/Estate:	
House Type:	
House No:	

ELEMENT	CONDITION DESCRIPTION	SCOPE/EXTENT OF DAMAGE	SEVERITY SCORE	REMARKS
Roof				
Ceiling				
Windows (frame, blades, burglar/ insect proof netting)				
Walls (internal)				
Walls (external)				
Doors (frame, locks)				
Floor				
Paintwork				
Electrical fittings				
Plumbing				
Others				
General on use of property				

Definition of severity score: [1] not severe –not immediate attention; [2] fairly severe –need reasonable attention; [3] severe – Need immediate attention

Appendix C: HOUSING APPLICATION FORM

DISTRICT/MUNICIPALITY:	
Area/Estate:	
Date received:	

DETAILS OF APPLICANT			
Name			
Department		Rank	
Current residence address		House No.	
Area/suburb		District/Region	
How long have you lived in the district/municipality			
Describe current housing situation			
Choice of house			
Preferred house type	<input type="checkbox"/> Bungalow <input type="checkbox"/> Semi-detached <input type="checkbox"/> Single unit <input type="checkbox"/> Other specify.		
No. of bedrooms			
Location			

Curriculum Vitae



Samson Aziabah was born on 18 May 1980 in Navrongo, the Upper East Regions, Ghana. He had his elementary and, later, high school education at Notre Dame Minor Seminary Senior High School in Navrongo (1995-1998). In the period 2000-2004, he studied for a BSc. Land Economy degree in the Department of Land Economy, Kwame Nkrumah University of Science and Technology (KNUST), Kumasi, Ghana. Samson further studied in the Department of Planning, KNUST, Kumasi, and earned a MSc. degree in Development Planning and Management (2006-2008). In

2009, he joined the Department of Real Estate and Land Management, University for Development Studies (UDS), Tamale, Wa campus, Ghana, as lecturer. Samson also obtained post-graduate professional training in Land Management and Informal Settlement Regularisation (LMISR) in 2012, Housing and Urban Development (housing development strategies) in 2012, and Developing Social Housing Projects (DSHP) in 2015, all from the International Institute of Urban Management (IHS) of Erasmus University, Rotterdam, the Netherlands. He is also a professional member of the Ghana Institution of Surveyors (GhIS).

Samson has been involved in teaching mathematics, geography, and economics at the basic and high school levels in Ghana (1998-2000). His working life has included an internship (compulsory national service programme of the National Service Scheme) in the Office of the Administrator of Stool Lands, Sunyani, Brong Ahafo (2004-2005), and work as an assistant valuation officer, Goldstreet Real Estate consult (2006-2007). Samson also worked as a district coordinator (2011-2012) in the Third Trimester Field Practical Programme (TTFPP), the flagship programme of the UDS in which students spend at least six weeks in rural communities across the country to study and prepare profiles of development issues in the communities. In the course of his PhD study, he has delivered lectures in the annual DSHP programme of the IHS for the period 2014-2017. Samson has also been involved in research to evaluate the Ghana School Feeding Programme (GSFP) in the Upper West and Upper East regions, sponsored by the Netherlands Development Programme (SNV).

