DIGGING DEEPER: PUBLIC HOUSING IN GHANA MANAGED BY LOCAL AUTHORITIES

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Abstract
In the 1980s, the government of Ghana decided to withdraw from direct housing provision. In lieu of this, the two main institutions through which government provided and managed public housing – the TDC and SHC sold off most of their dwellings. The few remaining dwellings were transferred to local authorities to own and manage. There have been concerns about the poor management of public housing by local authorities, with commentators calling for sale of the remaining stock. Unfortunately, not much research has sought to identify and address the weaknesses in the management of public rental housing. This paper reports on a study that investigated the weaknesses of public rental housing management by local authorities. It examined the existing structure for public housing management using the ‘7S’ model as an analytical framework. The study collected data through interviews with professionals, local authority managers and tenants. It found that the absence of, or inadequate policy, legislation, financial, and organisational structure, human resource have all contributed to the poor management of public rental housing.

Key words: public housing, housing management, management, local authorities, Ghana

Introduction
Social or public housing has been a common response to especially urban housing problems in many countries of the world including developing countries (see e.g. Forrest & Yip, 2014; Saugeres & Clapham, 1999; Yip, 2001). In Hong Kong, for instance, public housing started off with the Shek Kip mei disaster on Christmas eve in 1953 (Wong, 2006). In the Netherlands, social housing started at the end of the nineteenth century when there was need for households to live in decent houses with adequate facilities at an affordable rent (Musterd, 2014). Similarly, Public housing in Ghana started with the intervention by the colonial government to resettle victims of the bubonic plague in 1924; and
the earthquake that hit Accra in 1939 (Tipple & Korboe, 1998). In addition, some housing was constructed in the 1940s and 1950s to house the veterans of World War II (Arku, 2006). This sparked off public rental housing development in Ghana.

Public rental housing in Ghana describes social housing developed and managed by government institutions. Arku (2006) traces housing policy changes in Ghana from 1945 to 2000. He notes that government directly provided and managed housing through the State Housing Corporation (SHC) and the Tema Development Corporation (TDC). However, in the 1980s government decided to withdraw from housing production and sold off most of the stock. Today only about 4% of the total stock remain government owned (UN-HABITAT, 2011).

Many scholars (Arku, 2006; Asiedu & Arku, 2009; Obeng-Odoom, 2011; Tipple, 1999; UN-HABITAT, 2011) have researched into Ghana’s housing sector. In particular, they have examined the management of public housing in Ghana. For instance, Obeng-Odoom (2011) suggests social housing as an alternative to addressing the affordable housing problem. The concern however, he argues, is how to manage and maintain the social housing stock. In discussing this subject, it is worthwhile examining the management of public rental housing in Ghana. Unfortunately, not much research in the housing sector has examined the management of public rental housing, even though tenants (see eg. Benson, 2014) and housing experts tend to blame the poor conditions of housing on inadequate management. This paper contributes to this discussion by examining the management of public rental housing in Ghana. Thus, the paper answers the following questions: (a) how is local authority management of public rental housing currently organised in Ghana. (b) What are the challenges with public rental housing management? This is part of a PhD research to develop an alternative management model that would likely lead to improved performance of public rental housing in Ghana. Hence, this paper is the outcome of an exploratory study conducted to validate the problem of public rental housing management in Ghana.

**Theoretical framework**

**Social/Public housing**

Public housing describes social housing, mostly provided by the state on rental basis. According to Sousa and Quarter (2005), public housing is owned by the state, while social housing is subsidised (non-market) housing provided by organisations other than the state. Haffner, Hoekstra, Oxley, and Heijden (2009) distinguish between market housing and social housing. They note that organisations, usually subsidized by government or the state provide social housing. See also (Tsenkova, 2009; Werna, 1999). Chiu (2013) also discusses different understanding of the use of the term “public housing” in Asia. Thus, most authors acknowledge that public housing is a form of social housing. Where government directly provides housing, it does so through public agencies or local/municipal authorities (Doling, 1997). For instance, the State Housing Corporation of Nigeria was established to provide affordable housing for the population (Ademiluyi, 2010). Similarly, the Housing and Development Board in Singapore provide low-cost housing (Field, 1987).

The beneficiaries of most public housing have been poor households or special population groups who cannot afford housing on the market. For instance, according to Aalen (1987), Irish public housing started with state-aided housing in rural and urban areas. Also, Arthurson (2008) notes that public housing beneficiaries in Australia are characterised by low incomes, poverty and high unemployment. However, it is also possible to find, especially in developing countries, that public housing beneficiaries are not necessarily low-income or poor households. In Nigeria for example, housing has targeted low and middle-income government sector employed (Ademiluyi, 2010).

**Public housing in Ghana**

Social housing in Ghana best describes public rental housing. Public rental housing provision predates independence in 1957. As stated earlier, it began with the colonial government, and later institutionalised after independence. The State Housing Corporation and Tema Development
Corporation (TDC) established in 1955 and 1952 respectively were the two main agencies that provided and managed public housing. The TDC provided housing for workers in the industrial town of Tema, while the SHC provided housing in the rest of the country. In addition, government in different periods also provided public housing through other programmes. For example, the Low Cost Housing Programme introduced by the military government of General Ignatius Kutu Acheampong constructed over 6,000 houses across the country between 1972 -1978. The Social Security and National Insurance Trust (SSNIT) also provided housing in the past.

The beneficiaries of public housing have mainly been civil and public servants. Even though policy documents indicated that public housing was for the poor (including non-working poor), actual programmes and implementation have tended to serve the low-income working class, mostly government employees. For example, In 1951, the government committed £2.5 million to create and complete housing estates, as well as provide decent homes for the lowest-paid workers (Arku, 2006 pp. 340). The “low-income” denotation may be attributed to the fact that the employer –government, perceived it as a package to mitigate the living conditions of civil and public servants in light of low wages. Furthermore, the government has tended to use public housing to deliberately intervene in population distribution and promote labour mobility. It did so by planning housing in towns where employment opportunities were planned (Tipple & Korboe, 1998). As a result, with public housing constructed in most parts of the country, it is more convenient to transfer public or civil servants to other parts of the country that need their services. Thus, one would observe for instance, that most nurses live in government provided housing usually within the premises of health facilities across the country. Therefore, it suggests that, Ghana’s public housing programme aims to address social needs and deliver welfare, albeit, that its target population is limited to mostly government workers. A good management system is thus necessary to assure the aims of public housing.

Methodology

The study collected data mainly through semi-structured interviews with professionals and local authority staff involved in managing the rental stock, and occupants. The study interviewed two professionals of the Ministry for Water resources, Works and Housing at the national level. It used a semi-structured questionnaire, and sought information about the management of the public rental housing stock, including arrangements for rent collection and use, and financing of management. The study also asked about the organisation of management and maintenance of the housing stock, and the relations among parties in the management system. Also of interest, the study inquired about the general conditions of public housing and ways to address the situation. Finally, the study consulted documents on issues of legislation and policy.

At the regional level, the study conducted semi-structured interviews with a deputy director responsible for public housing; and at the district/local level, a co-ordinating director, jointly with another staff responsible for managing the rental units. The study used the same guide for these interviews because they perform similar management functions. In these interviews, the study inquired about policies, guidelines for managing the rental stock, and their activities. In addition, the study inquired about manager-tenant relations and interaction, and the conditions of the housing stock. The study also used direct observation as a method of collecting data on the condition of the stock. This involved visual observation and taking notes, including taking photographs to show the conditions of some of the dwellings.

The second group of interviewees were tenants of public rental housing in two districts, Kassena-Nankana East and Wa municipalities. It involved a preliminary questionnaire administered to a few tenants to help understand the housing management problem from their perspective. The questionnaire consisted of both closed and open-ended questions. Five tenants were interviewed in each of the two housing estates surveyed in the Wa municipality. In Navrongo, the study surveyed five tenants in one out of three housing estates. Due to the qualitative nature of the study, it did not seek representativeness in sample selection.
Analytical framework

The ‘7S’ model (figure 1) as adapted by Gruis, Tsenkova, and Nieboer (2009) is used as a framework to analyse housing management in Ghana. This model was originally developed by Waterman Jr., Peters, and Phillips (1980). We selected this model because, first, it has demonstrated in practice that it is useful in diagnosing the causes of organizational malaise. While acknowledging that it is probably more suitable for organisational analysis, nevertheless, it can be adapted for national level analysis. For instance, Gruis et al. (2009) successfully used it to explore the challenges of housing management in privatised housing estates with mixed ownership in Europe, Australia and China. Second, it is helpful in formulating programmes for improvement (Waterman Jr. et al., 1980). The model is premised on the idea that organisational effectiveness results from the interaction of several multiple and interconnected elements. Therefore, one cannot achieve holistic change without considering all the elements together and their relationships. The framework identifies seven elements for analysing the organisation of housing management; these are policy, Legislation, organisational structure, human resource, finance, culture and housing quality. These elements, drawn from organisational science are important in achieving organisational objectives (Waterman Jr. et al., 1980). The study identifies the presence of, and examines each of these elements in the current organisation of housing management in Ghana. In so doing, it is able to illustrate the challenges with the current management system.

Figure 1: Organisational framework for housing management
Source: Gruis et al. (2009)
Findings

The system of local of local authority management for public rental housing

In this section, we report on the findings of the study using the structure of the 7S framework. Thus, we report on for instance, the policy environment in Ghana to promote public housing management, the legal framework and organisation structure. The structure of reporting is to first present a brief overview of the element, and then report on the finding from the study.

Policy for housing management

Policy, also referred to as strategy describes the way of carrying out housing management by local authorities. That is, how local authorities position themselves to respond to the demands of housing management. How they intend to maintain and improve the conditions of public housing. A policy or strategy will give direction, and set the objectives for housing management.

National government is responsible for formulating policies. There is no policy to stimulate local authority housing management. The new housing policy approved in 2014 has as one of its objectives to encourage housing improvement of the existing stock, through promoting neighbourhood level maintenance and establishing incentives for effective maintenance. There are no specific programmes to promote housing management and maintenance. The closest to a policy for public housing is the Civil Service Administrative Instructions 1999, chapter 8 –Staff Welfare Parts I–III, which deals with accommodation. It provides general guidance on allocation, tenant responsibility, rent payment among others for government housing. These guidelines, unfortunately, have either not been adequately communicated to local authorities, or they are not applying them to manage the rental stock. For instance, responding to whether there is a policy on housing management, a local authority officer 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…”\(^1\) Another officer said, “Yes, we have policy guidelines…”\(^2\) further probing revealed that he was referring to the Civil Service Administrative Instructions, albeit unknowingly.

In this situation, it is difficult to say that the absence of policy has negatively affected housing management because there are guidelines. One can observe that public housing managers are not applying the guidelines. This could be because they have not been adequately highlighted, as they are not separate set of guidelines, and therefore may be overshadowed by other guidelines.

Legal framework for housing management

Legal framework describes legislation and procedures used to regulate housing management practice and landlord-tenant relations. The legislation would spell out what tenants and managers can and cannot do. This is ideal to regulate the relationship among actors in housing management. Like policy, there is no legislation in the strict sense for housing management. However, one may rely on the Civil Service Administrative Instructions, 1999 that contains guidelines and procedures for managing government rental housing.

While unaware of these Administrative Instructions, local managers appear to be following provisions in the guidelines. For example, a local authority official said that they have guidelines for managing the rental units, but they are not documented. These guidelines according to the official include a committee to make allocations based on seniority of applicants and their circumstances. Interestingly, the guidelines he mentioned are contained in the Administrative Instructions of the Civil Service,

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\(^1\) Interview with district Coordination director and allocation committee chairman, Navrongo – 18/02/2015
\(^2\) Interview with Deputy Director, Regional Coordinating Council, Upper West Region, Wa -04/02/2015
1999. Conceivably, the rent act 1963, Act 220, which relates to landlord-tenant relations, can apply in these circumstances.

It may be right to say that there are adequate regulations, in both the Civil Service Administrative Instructions and the Rent act, 1963 to guide landlord-tenant relations, and public housing management. The challenge however, lies in their enforcement by local authorities, resulting in abuse of the units by tenants. For instance, some tenants engage in all kinds of activities such as animal keeping that cause nuisance to their neighbours, “pito” (local drink) brewing, and making extensions to the units without recourse to managers.

**Organisational structure for housing management**

In every organisation, structure is the basis for dividing tasks and responsibilities and coordinating functions. Therefore, housing management must define tasks and responsibilities among actors and coordinate them to achieve objectives. This structure must detail both vertical and horizontal relationships in the organisation and decision-making structure.

The structure of local authority rental housing management consist of a vertical relationship between a central government agency (the Controller and Accountant General’s Department (CAGD)), local authority (district assembly) and tenants; and a horizontal relationship at the district level involving the district administration (allocation committee) and works department. Figure 2 presents the organisation of local authority housing management and their specific activities. The district coordinating council is the secretariat (through the allocation committee) for housing management. A staff of the assembly is the schedule officer responsible for all rental units in the district and a member of the allocation committee. There are no specific requirements for the constitution of the allocation committee. For example, in the Wa municipality a representative each of the works department and human resource department of the assembly, the regional engineer, a deputy regional director and an assistant coordinating director make-up the allocation committee.

The Works department is responsible for maintenance and repair of the units. They make estimates of repair works, justify them and execute maintenance. The controller and Accountant General’s department, a central government agency collects rents on behalf of local authorities.

There are implications of the current organisational structure for effective housing management. Ordinarily, this would not be a problem for effective housing management if the activities were well coordinated. This, unfortunately, is not the case. For example, after the CAGD deducts the rents, they do not transfer them local authorities. Instead, they pay it into the consolidated fund. Consequently, this affects management at the local level due to unavailability of funds for their activities.
Finance for housing management

This refers to strategies and measures adopted to raise funds to finance housing management; including repair and maintenance. The importance of finance to housing management is well noted by Gruis et al. (2009), when they state that inadequate finance is a major constraint to housing management. It is important to have regular reliable and adequate sources of finance to manage the housing stock. Housing institutions can mobilise funds from sources such as fees and charges, rents, and borrowing. The rent policy must therefore consider the adequacy of rent levels and reviews, methods of collection and arrears recovery.

Rent income is the only source of funds available to local authority managers. The rents are deducted from tenants’ salary by the Controller and Accountant General’s Department (CAGD); the department that manages government’s payroll. This is because all tenants are government employees, and receive salary from central government. The challenge here is that rent incomes are not in turn transferred to local authorities. Instead, they pay it into the consolidated fund – government’s central revenue basket. A local officer poured out his frustration when he said:

“... but in terms of management the rent should have been coming through [to local authorities], that is why we have been running the local government system, so if you want to do proper decentralisation and you give the mandate [to manage the houses] to the RCC [local authorities]...then they would use the profit to put up new bungalows. That is proper decentralisation.”

Interestingly, some local authorities are taking steps to stop this arrangement. The municipal coordinating director revealed that the Kassena-Nankana East Municipality have provided for tenants to pay rents into designated bank account for the municipality. A similar arrangement exists in the Wa municipality for part of the stock. While local authorities are taking these steps, the housing ministry is also making efforts to have the current rent payment arrangement reviewed. According to an estate officer, the housing ministry has written to the ministry of finance to allow retention of full or part of
the rent revenues. What is not clear is whether this retention will be at the level of the housing ministry or not? Moreover, will it address the concerns of local authority managers?

The rent level is another important concern for management in mobilizing adequate resources for management. The current, rent levels are pegged at 10% of the gross salary of employee tenants. This makes the system of rent paying regressive, as stated by a housing officer at the ministry. He said, “We are not paying economic rent. 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.” He proceeds to say that, but “If we have to pay economic rent, it will be difficult for staff because of the low level of incomes. I will suggest the rent is reviewed periodically.” He concludes that rent setting should take account of the accommodation unit and facilities available.

In terms of reviews, the government reviews the rent automatically when it adjusts income levels. A tenant said they review rents. However, in light of the new arrangement for rent payment, rents are determined annually as part of the fee fixing resolution of the local authority (district assembly). This fee fixing takes account of the units. For instance, in the Kassena-Nankana municipality, the stock have been categorised into low cost detached and semi-detached, junior staff quarters, and senior staff bungalows.

It is difficult for local authorities to estimate whether rent incomes are adequate to manage the units. This is because they do not receive rent incomes. However, the current attempts to get tenants to pay rents directly to local authorities can help to address the problem of lack of funds for management. What is uncertain is, will central government agree to this new arrangement? If accepted, the approach to rent fixing and reviews will help address the concern of regressiveness in the rent levels.

**Human resource for housing management**

Skilled labour and knowledge are necessary in order to succeed in housing management. Technical expertise is required for repairs and maintenance, financing, and coordinating management activities. Managers also require a host of personnel – artisans to handle day-to-day services (e.g. maintenance, site officers) of the estates.

The estate department of the ministry, responsible for managing the housing stock require estate officers. The Public Works Department is responsible for repairs and maintaining the units. There is no adequate staff to perform these functions. An estate officer at the ministry said, they lack staff “because we are not employing, so people are retiring and they are not being replaced.” Another concern raised is that, sometimes the employer fails to recruit competent persons to manage the estates. An officer said:

“...when a staff retires, instead of replacing him with somebody who has the skills and competence to do the work, they bring in somebody new who doesn’t know anything about estate management. I have it here...”

The situation is not different at the district level. District assemblies do not have adequate staff of the right competence to manage the housing stock. They do not have estate officers. Notwithstanding the fact that the Administrative Regulations 1999 of the Civil Service require each Public Works Department (PWD) or Works Department at the district level to have an estate officer. The reason for the absence of estate officers may be because of a general lack of estate managers as noted by Obeng-Odoom (2011). Thus, housing management education that emphasize management skills, can be an important step to affecting change in housing conditions Obeng-Odoom (2011). However, the study found that local authorities have a fair number of skilled artisans such as carpenters, plumbers,
electricians, masons, in the works department who are responsible for daily maintenance of public property.

**Culture of housing management staff**

This refers to the common values and standards, often unwritten, and which guide behaviour of people and organisations in housing management. One may be interested in for instance, the responsiveness of managers to tenants’ complaints. Do they engage with tenants? How do managers perceive the work they do?

The study found that there is a weak culture of housing management. Managers do not respond to complaints and requests to maintain the units. The absence of funds to maintain the units may explain the non-response. Furthermore, there are no identifiable values (for example, tenant engagement) in managing the housing stock. A schedule officer in the municipality said that, they only visit the estates when they have information of illegal letting. In addition, the accounts of tenants indicate that local authority managers do not see value in responding to tenant concerns. Two reasons may explain this attitude. First, local authorities lack professional managers trained to manage the physical housing stock, and tenant relationship. Second, the training of professional housing managers in the country currently emphasises private management. For instance, the training emphasises measuring the performance of the portfolio of houses (Obeng-Odoom, 2011). The absence of identifiable values and standards of housing management is a disincentive to effective management. Additionally, it does not promote good manager-tenant relationship, and importantly, responsible behaviour from tenants.

**Quality of public rental housing**

The physical quality of housing in terms of materials of construction, and repair and maintenance, as well as functional quality are important to maintain the value of the house. As a manager, you do not want to receive repeated calls over the same complaint. The level of enforcement of building regulations and maintenance standards tend to impact directly on the quality of housing. Thus, house construction must satisfy basic standards in terms of initial construction material and subsequent maintenance works.

The study found that all the walls are constructed of sandcrete (cement and sand) blocks, are used to construct the walls of all the public rental units. Sanderete block is regarded as a durable and a dominant wall construction material, accounting for 57.5% of housing construction (GSS, 2013). The finding however is, there is no regular maintenance of the stock. For instance, a local authority schedule officer said, “it has been long since the houses were maintained”. An estate officer at the ministry reiterates his statement. He said “…for residential, I do not remember the last time PWD was able to do maintenance, with the exception of prestige buildings...because we are not maintaining them, they are deteriorating.”

Housing managers clearly recognize the poor maintenance of the housing stock, as evidenced by the deteriorating quality. However, they seem to be helpless in stemming the trend, largely due to lack of funds.

The physical condition of most of the rental units is characterised by dilapidated and faded wall painting, rotten wooden components, dysfunctional fittings and fixtures and leaking roofs. A tenant described the physical condition of her house as characterised by “cracked walls, ceiling is falling off as a result of leakages from the roof, window frames are weak and ...” (Figure 3).
Figure 3: Faded painting, cracked walls and rotten ceiling of some public housing units

It is may be safe to suggest that these units were probably constructed of good material. The study reveal that most of these buildings have not been renovated since they were constructed, some as late as the 1970s. Then we presume first, that, the housing stock was constructed of good quality material. Secondly, tenants have kept the housing the units relatively well. Therefore, the quality of the public rental housing stock may have more to do with maintenance than with the materials of construction.

**Summary of findings**

The study has identified a number of problems with local authority management of public rental housing. We present a summary, of the main problems identified with the management system.

First, the absence of a policy does not stimulate housing management. The provisions in the Civil Service Administrative Instructions, 1999 do not adequately provide over-arching guidance for managing public rental houses. For instance, it does not adequately provide for the division of tasks and responsibilities between managers and tenants. Furthermore, managers and tenants are not aware of these instructions. Moreover, the parties do not sign rent contracts and conditions for the use and management of the rental units. This lapse creates room for abuse by either party.

In addition, legislation is not adequate in promoting housing management. The law-governing housing development (planning regulations) Cap 84, is an old outdated law that does not provide adequate procedural and organisational requirements for housing management. There are no regulations or maintenance standards for housing in general, and public housing in particular. The rent act 1963, Act 220 currently provides adequate regulations and guidelines for landlord-tenant relations.

Financing remains a challenge to local authority managers of public rental housing. Rent income is the only source of revenue for management. It is plausible to argue that rents are generally low (eg. UN-HABITAT, 2011), as such, rent revenues are not adequate for management. The findings unfortunately do not support this assertion because local authority managers do not receive rent revenues to use for management. Rent collection is satisfactory because of the mode of collection. However, the non-transfer of rent revenues to local authorities makes it difficult for local managers to execute management activities. In many public housing schemes, managers charge fees to cover the cost of management (Gruis, Nieboer, & Tsenkova, 2007). This remains an area worth exploring for local authority managers.

The structure for management involves both local (allocation committee, and works department) and central government (CAGD) departments. This arrangement has tended to impact negatively on management because rents deducted by the CAGD are not in turn transferred to local authorities. As noted earlier, finance remains an important element for housing management. A more pragmatic
approach is to have rents paid at the local level so that they can be directly available for management. Some local authorities have already made initiatives in this regard.

The conclusion on the cultural attitudes show that managers are not inclined to manage and maintain the units. They do not have recognisable values and standards related to managing and maintaining the rental stock. This does not make them conscious of their duty, which tends to impact on management, and ultimately, housing quality.

Notwithstanding the conclusion that the initial quality of construction for most of the public houses is good, the absence of maintenance has greatly affected their current quality. The situation is accentuated by inadequate skilled expertise required to manage and maintain the units. Local authorities will need to engage professional housing managers as required by the Civil Service Administrative Instructions, 1999. This will help improve the current management or public rental housing and lead to better housing performance.

**Conclusion**

This paper has sought to answer two questions. The first question was, how is local authority management of public rental housing currently organised in Ghana? The paper finds that public rental housing management is currently organised along local authority management. District assemblies own, and are responsible for managing the public rental stock. The activities of management are divided between predominantly local authority performed and central government. The second question sought to find out the challenges with local authority management. Several challenges confront local authority management of public rental housing. First, there is no policy to stimulate public housing management, and legislation is inadequate. Second, there is weak coordination in the organisational structure. This is because the Controller and Accountant General’s Department does not transfer the rent revenue to local authorities for management. This has tended to affect the financial ability of local authority managers to be effective and respond to tenants concerns. Thirdly, local authority managers lack the full complement of professional housing managers. Furthermore, the culture to manage and maintain housing is also lacking in the current housing managers. They do not perceive maintaining the rental housing stock at a minimum standard as a norm, and which should influence their approach to housing management. A fifth challenge relates to the quality of the stock. The housing stock is poor because housing managers have not paid much attention to maintaining the stock of over the years. Therefore, as long as the these inherent problems with the fundamental elements of the public housing management system remain unresolved, tenants would lament as much, professionals will decry the public housing sector as much, but it is likely that the conditions of public rental housing would not improve. These findings are useful for the rest of the PhD research because, they will the basis for selecting cases to study in order learn lessons for developing an alternative management model for public housing in Ghana.

**NOTE**

This paper is part of a PhD research, conducted by the first author, under the supervision of the co-authors.

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