

## **EFFICIENCY OF RENTAL HOUSING IN MITIGATING HOUSING CHALLENGES IN GHANA: THE CASE OF OLD-TAFO SEMI-DETACHED HOUSES IN KUMASI TOWNSHIP**

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### **Abstract**

*This paper presents regulatory framework for relevant authorities in promoting the efficiency and effective operation of rental housing. Rental accommodation has been acknowledged as an alternative method to addressing housing predicament in developing countries. The study was carried out on semi-detached houses in Kumasi, Ghana. A mixed method cross-sectional approach was used to gather both quantitative and qualitative data. According to GSS (2010) the total population Kumasi is 1,468,609, however the research was conducted at household level and out of a total population of 31,536 households 75 were randomly selected. Data were collected using questionnaires, key informant interviews and secondary sources. The quantitative data shows that majority of the households in Kumasi are low income earners as 45.3% of the respondents receive GH¢600 (UD\$115) as monthly income as shown in table 2. As such, most of them (41.3%) are indecently housed. The researcher concluded that rental housing has managed to address housing shortages in Old-Tafo. Besides, tenants in Old-Tafo are visible to various encounters such as congestion, high delinquency level with health complication. Therefore, the study recommends for the provision of serviced plots or building sites by the government so as to reduce the cost of Rental housing supply and hence subsidize rent for the middle and low income earners who are always victims of higher housing deficits in Kumasi and the country at large.*

**Key Words:** *Public Housing, Rental property, Tenants, Rental vacancy rate, Kumasi*

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### **Introduction**

Provision of adequate housing has long been a concern throughout the world, not only of individuals but governments as well (Ademiluyi and Raji, 2008). In spite of the United Nation's realization of the need to globally attain adequate shelter/housing for all, the housing situation in the world is at a crisis level and

remains one of the global problems. This implies that "access to land has largely been shown to ensure access to housing for even the poorest household in urban areas of developing countries" (Mutembedzi, 2012). Ghana is facing a sombre difficulty of housing demand amounting to over one million units on the

housing waiting lists of the countries urban settlements.

The Population and Housing census indicates that Ghana is facing an acute housing problem with housing deficit of over 1.5 million units in 2000 (Mahama and Adarkwah, 2006) and over 2 million in 2010 (GSS, 2012).

In 2005, Ghana had 5.4 million slum dwellers and is anticipated to reach 7.1 million by 2020. The worse hit cities are Accra, Kumasi and Sekondi-Takoradi (UN-HABITAT, 2006). In modern years, a snowballing number of people have become dispossessed even in developed countries (Hartshorn, 1992). While

reasons for this problem tend to vary from one country to another, there is evidence that most major cities are failing to handle the demand for shelter, especially among those impoverished.

According to Tevera and Chimhowu (1998) between 35% and 50% of urban dwellers in black Africa are tenants or lodgers who occupy rented accommodation that is privately owned and lacks electricity and piped water. Policies and initiatives of succeeding governments in Ghana failed to balance the gap in housing supply and demand. Table 1 gives details of the projected housing stock and deficit from 2001-2010.

**Table 1: Projected Housing Stock and Deficit**

Year	Population	Households	Projected housing needs	Yearly Housing Needs
2001	19,422,705	3,808,374	2,240,220	58,896
2002	19,947,118	3,911,200	2,300,706	60,486
2003	20,485,690	4,016,802	2,362,825	62,119
2004	21,038,804	4,125,256	2,426,621	63,796
2005	21,606,852	4,236,638	2,492,140	65,519
2006	22,190,237	4,351,027	2,559,428	67,288
2007	22,789,373	4,468,505	2,628,532	69,105
2008	24,036,613	4,589,154	2,699,502	70,970
2009	24,036,613	4,713,061	2,772,389	72,887
2010	24,685,601	4,840,314	2,847,244	74,855

Source: 1960, 1970, 2000 & 2010 Population Census, Researcher’s collations

With the total projected housing needs of 2,847,244 for the entire country, Ashanti region, alone is estimated to have a housing deficit of 621,029, with Kumasi alone having a deficit of 341, 190. There is therefore no doubt that people resort to rental housing as alternative shelter. The paper examines the efficiency of rental housing in reducing housing challenges in Old-Tafo, Kumasi in Ghana. It also explores the contribution of individual landlords and estate developers in the supply of housing. The paper indicates the

income levels of tenants in Old-Tafo and their inability to own their own house.

***The general Perceptions on Rental Housing***

Most governments have attempted to supply rental accommodation to some parts of the society through affordable housing units. Hence, governments have accommodated some of their own employees, most often its armed forces (Ball, 2002). Public employees have often been provided with rental accommodation, including bungalows, flats and apartment. Rental housing

provides shelter for low income earners and it reduces operation cost with easy mobility. Internationally, rental housing has been a solution to housing problems (UNCHS, 2000). Gilbert (1999), opined that the principle conveyance component of moderate rental housing in England was through Section 106 of the Town and Country Planning Act 1990.

This act provides housing targets, affordability and procedures in order to ensure efficiency in housing provision targets. With limited land available for the ever-increasing population, England has had a significant growth in rental housing. In Europe national legislation was presented through the Planning and Development Act (2000) to empower private developers to contribute to socio-economic housing development, Norris and Shiels (2007). According to Watson (1996), in Delhi India, public rental housing accommodated 6 % of all households in the city and 13 % of all tenant households in 1981. The Draft Housing Policy in Ghana, indicates that the national housing deficit is in excess of 500,000 units with annual requirements of 120,000 units but only about 33% is actually supplied (GoG/MWRWH, 2009).

#### ***Rental Housing in Africa***

In accordance with (UN HABITAT, 2003), plenty of African urban areas are tenants. Rental housing is a solution to urban housing issues, since it is a vital housing option for poor people especially in circumstances where individuals are not prepared or ready to purchase or build places of their own (Amis, 1994). This notwithstanding, legislatures in Africa have done little to support the development of rental housing which already exists or the expansion of affordable rental housing (UN HABITAT, 2008). According to Mwangi (1997)

Kenya experienced rapid urban development in a setting of inhibited economic development and limited land supply. Again, in Zimbabwe, most poor people lack access to decent and secure housing, while others live in settlements that lack basic infrastructure, some neighbourhoods are overpopulated and infrastructure constantly falters (Sagia and Leonard, 2017).

Moreso, in Nigeria, the government bargains cheap rental accommodation to most professional employees, parasternal organizations, like the Nigeria Railways, have also housed their workers (Bond, 2000). However, in Ghana, even though the government has done well in providing accommodation for the military, police, teachers, doctors and some parliamentarians. Yet, some neighbourhoods, like Nima in Accra and Moshi Zongo in Kumasi are overpopulated with its numerous health and sanitation problems. Studies show that some high-density stands are shared by as many as 22 people instead of the suggested 8 (National Housing Policy, 2012).

There is an enormous housing build up, delivery of housing has been inhibited by a number of factors. Structural constraints at sector level has slowed down land delivery, desiccated housing finance, made development of trunk services nearly impossible.

#### ***Ghana's antiquity Rental Housing***

Rental housing is a key and collective occupancy in Ghana. Rental housing was held to be about 22.1% (UN-HABITAT, 2010) just before the 2010 Census but 31.1% (Ministry of Water Resources, Works and Housing, 2015) of the total housing stock in Ghana after the Census. Out of this, only 2% is owned by the State (Co-operative Housing Foundation

International, 2004). It tracks that the overriding form of rental tenure in Ghana is sequestered renting. One prominent feature of Ghanaian housing policy, despite its pro-market alignment, is the ongoing upkeep of rent control law. Undeniably as far back as 1947, a decade before independence, the country was exploiting such policy. Immediately after the independence, the post-independence military governments and neutral governments, rent control has never been removed (Grant and Yankson, 2003).

Six decades since independence it is rational to contend that both colonial and post-colonial housing policies have proved inadequate as evidenced by serious under-provision and decaying neighbourhoods (Chatiza, 2010). In Kumasi, Ghana’s second largest city for instance, population in 2010 was 1,730,249, accommodated in only 148,413 houses with segregated, white low-density residential areas broadly to the north of the city center. Table 2 shows details of such incidents.

**Table 2: Stock of houses and household**

Categories	total nationwide	Region	Kumasi Metropolis
Total Population	24,658,823	4,780,380	1,730,249
Total Household Population	24,076,327	4,671,982	1,674,862
Number of Houses	3,392,745	574,066	148,413
Number of Households	5,467,054	1,126,205	440,283
Average Household per House	1.6	2.0	3.0
Population per House	7.3	8.3	11.7
Average Household size	4.5	4.2	3.9

Source: Ghana Statistical Service, 2010 Population and Housing Census

While construction of official townships sustained, the in-migration of people with few resources led to augmented congestion and speedy growth of squatter settlements which resulted in increased rental housing. The government has failed to provide adequate home ownership to the public and there is doubt that the XTS Korea deal on affordable housing failed to materialize.

***Criticisms of Rental Housing Users and Uses***

Accurate data is a factor of sustainable development and planning. Yet housing demand data has been a challenge in developing countries of which Ghana is not exceptional. Mwangi (1997), contends that the challenge of public housing provision in Kenya and Nairobi originate from poor records on the present state of

both quantitative and subjective terms of housing needs. Rental affordability is another critical issue found among tenants. In most occurrences, it requires subjective judgments about how much should be paid by tenants on housing (UN HABITAT, 2008). Additionally, rented housing has been criticized of having high crime rate records especially those in Flats, and Flophouses. Rental apartments often have more criminal action than owner occupied residences.

Hence suitable rental management is indispensable in order to intensify security in rented apartments. Eck and Wartell (1998:27) uphold that "drug dealers select spots that have weak management like in public rental housing". Feeble administration is regularly recognized by lower levels of property support, less

uninterruptedly visits by the proprietors and chiefs to the property, and less deeds to screen tenants. The recent killing of the Tema Harbour and Ports administrator (myjoyNews.com, 2019) in Ghana is a critical example of such incidence of insecurity in rented space users.

### **Upgrading of Rental Housing**

Strategies geared towards urban renewal is pivotal to humanizing rental housing conditions in Ghana. The rising improvement in set-up services such as water, power and refuse collection help to attract many tenants and support the development of more rental housing (UN HABITAT, 2003). Studies from several nations have unveiled that tenants desire to move into liveable enhanced neighbourhoods (Adrease, 1996; Amis, 1994; Chirisa, 2012; Rakodi, 1995).

Tactlessly, infrastructure upgrading programmes are very habitually overlooked by policy makers.

## **Methodology**

### **Study Area**

The study was conducted at Old-Tafo in the city of Kumasi which is the capital of the Ashanti Region of Ghana. The town is near Kumasi, with a distance of approximately 6 kilometres to the centre. It has a population of 50,457 and it is located on Longitude of -1,6167 (137°0.012"W) and Latitude 6,7333 (643°59.988"N) with Altitude of Old of 277m. The major land uses of the study area are the construction of buildings and markets (stores rooms). Figure 1 shows the map of the study area.

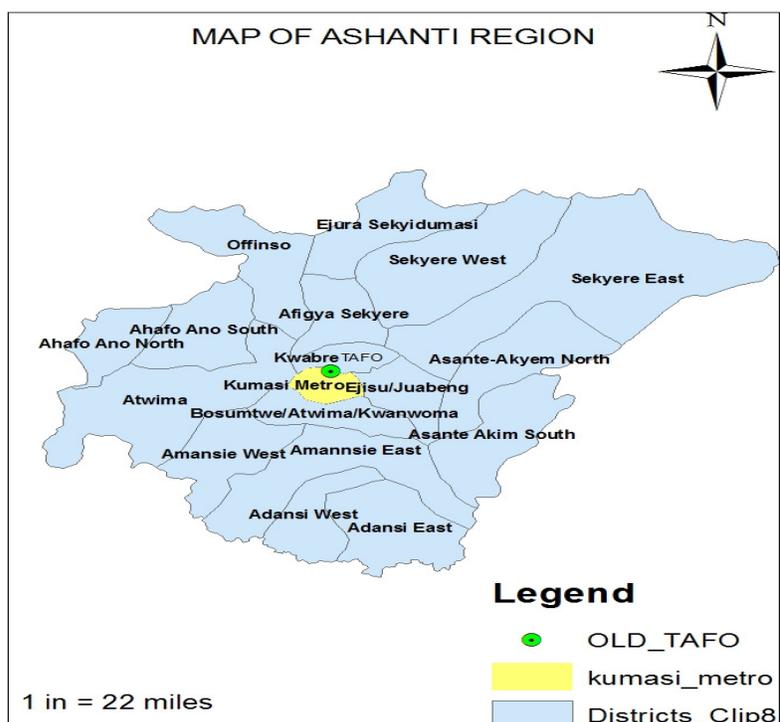


Fig. 1: Map of the study area

### **Data Collection**

The study adopted both qualitative and quantitative methodologies (Heppher,

1992). With majority of the participants been tenants, the qualitative methodologies gave the researcher an

understanding on the different challenges which tenants in rental housing face. This was essential since most of the issues raised were extremely subjective. Of 31,536 household population, a sample of 75 was randomly selected. Hence, 75 questionnaires comprising both open and close-ended, multiple response were designed and questions were self-administered by the researcher. This is in line with opinion of Best (2000), that a smaller sample, carefully chosen, is generally unbiased and sufficiently enough to make satisfactory inference plausible than a large sample inaccurately chosen.

Key informants included the rent control director, health director and an official from the Ministry of Public Works and National Housing were consulted for both interview and focus group discussions. Data were validated through observation. According to Yin (2009), observations are a form of evidence that do not depend on verbal behaviour and the method enables the investigator to observe the phenomenon under study directly'. The physical qualities of the properties through observation are translated into visual objects and first-hand data is obtained through this method.

The researcher observed the quality of buildings most of which were substandard, with exposed foundation hanging along gutters due to erosion and solid waste was disposed almost everywhere.

**Data Analysis**

Quantitative data were presented as tables and graphs using SPSS tool box and table 1, 2 and 3 give details to that effect. These were grouped into themes where document analysis was adapted to derive meaning.

**Results and Discussion**

**Response Rate and Background of Respondents**

The mainstream of the household 43 (57%) of the respondents were females, see table 3.

Table 3: Gender of the Respondents

Gender	Number of	
	Respondents	%
Male	32	43
Female	43	57
Total	75	100

This confirms what Vakil (1994) reveals that “many of the low-income countries are experiencing an intense surge in the ratio of women household heads, particularly in the urban areas and Ghana is not different. Although official figures place the number of female-headed families at about 23%, it is generally assumed that the real proportion is much higher. These women are among the poorest of the city dwellers, often employed in the informal sector (as retailers or street traders, mostly in the Central Market in Kumasi), or as domestic workers as shown in figure 1. Urban women in particular are at the strategic centre of reducing hunger, malnutrition and poverty as they play a crucial role in household food security thus they are more concerned with household consumption and welfare (Sagia and Leonard, 2107).

However, Rental housing in Kumasi and its enclaves has also engrossed students from the, Kumasi Technical University, Konfo Anokye Teaching Hospital and mainly, Kwame Nkrumah University of Science and Technology (KNUST) and Old-Tafo as a nearby suburb of these schools is not spared of indecent housing. Compared to other rented apartments at places like Esreso

and Afrancho, they are fairly inexpensive. As such, 67% of the respondents found it affordable to stay in these rental houses because services such as electricity and water are affordable and separate from the rental fee. This coincides to findings by Levinson and Niemann (2004) which discuss that, “More than one-fourth of rental apartments in the United States (US) have the cost of utilities included on their rentals. Thus, tenants in these apartments have no price incentive to conserve energy, and therefore use more energy than tenants in otherwise similar individually metered apartments.

Moreover, the cost of the extra energy use, if added to tenants’ monthly rent, will be more than tenants would be willing to pay for that energy separately.” All the respondents were well-educated making it easier for the researcher to conduct the research.

**Occupational status of Tenants in Old-Tafo Semi-Detached Housing**

Most of the participants were into retailing (50.6%) perhaps pertaining to the fact that their low level of incomes does not permit them to buy land to build and own buildings to themselves and figure 2 gives details to that effect.

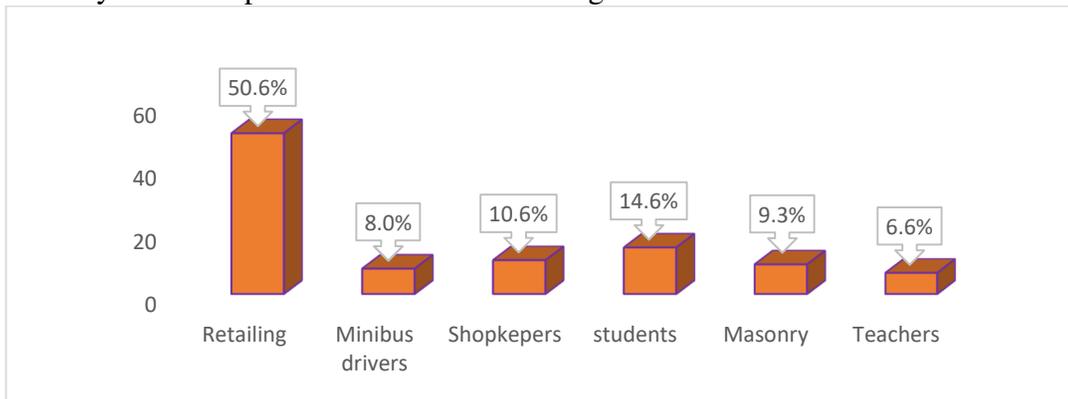


Fig. 2: Occupational status of Tenants in Old-Tafo Semi-Detached Housing

Most of this retailers have no other livelihood diversification strategies which in return limits their source of incomes. The availability of affordable and appropriately located rental accommodation assists a large population density. This influx of people provides an opportunity to pursue a multiplicity of urban livelihood strategies. However large population densities also lead to social ills such as crime and prostitution. The increasing number of student tenants (10.6%) portrays an increasing rental values in the coming future. The implication here is that, having low income earners occupying most of the

semi-detached rental housing in the vicinity raises fear of poor maintenance culture which may in turn influence collapse of buildings especially during the rainy season.

**Average Income per Month for Tenants in Old-Tafo**

Housing takes high expenditure in any government budget as far the provision of infrastructure is concerned. As such getting a decent housing is positively correlated with high incomes. Table 3 shows the income levels of the respondents in the Old-Tafo Semi-detached rental housing.

**Table 4: Average Income per Month for Tenants in Old-Tafo**

Number of Respondents	Real Income per month GH¢	%
34	600	45.3
6	750	8.0
8	700	10.7
15	650	20.0
7	800	9.33
5	900	6.67
Total	4400	100

High number of the tenants had average income of GH¢600 per month, this amount is only sufficient to buying foods and other basic needs mostly clothing. Though, some tenants had GH¢900 as monthly income but were few to say that is enough for savings towards owning a decent housing. This reveals that tenants will not be capable of investing money to build their own apartments. Adreasen, (1996) indicated that, ‘rental accommodation in Kenyan towns has usually been associated with low-income households but it has also become the main form of housing for middle-income households and new urban residents of all income levels.

A key informant who was a retired land commissioner in the community revealed that even during the early 1960s, nearly 95% of annual housing production in Old-Tafo and nearby communities like Krofrom, were private rental accommodation units. 'A 46 year old woman, a retailer respondent in a face-t face interview reiterated that: *“As for me, I find it difficult to save because sometimes I return from the market with earnings less*

*than GH¢70 which is shared among my four children to use in school and hence meeting the GH¢600 per month occasionally becomes a daunting task.* Alternatively, some tenants have resorted to subletting in order to reduce housing expenditure but this comes with its own challenge of overcrowded room occupancy above the standardized 2 per room (GSS 2010).

In a study in Kenya Shehembetsa (1995) highlighted that, ‘the demand for rental accommodation, combined with Pumwani’s prime location which is close to the center of Nairobi, has made housing units extremely competitive in the rental housing market. Residents have taken advantage of this situation to earn extra income by sub-letting’ and such is a situation in the study area.

***Tenancy Rate in Old-Tafo Semi-detached housing***

It was surprising to notice from figure 3 that most of the respondents have stayed in the Semi-detached accommodations for more than a decade thus 12 years 31(42%) of the respondents.

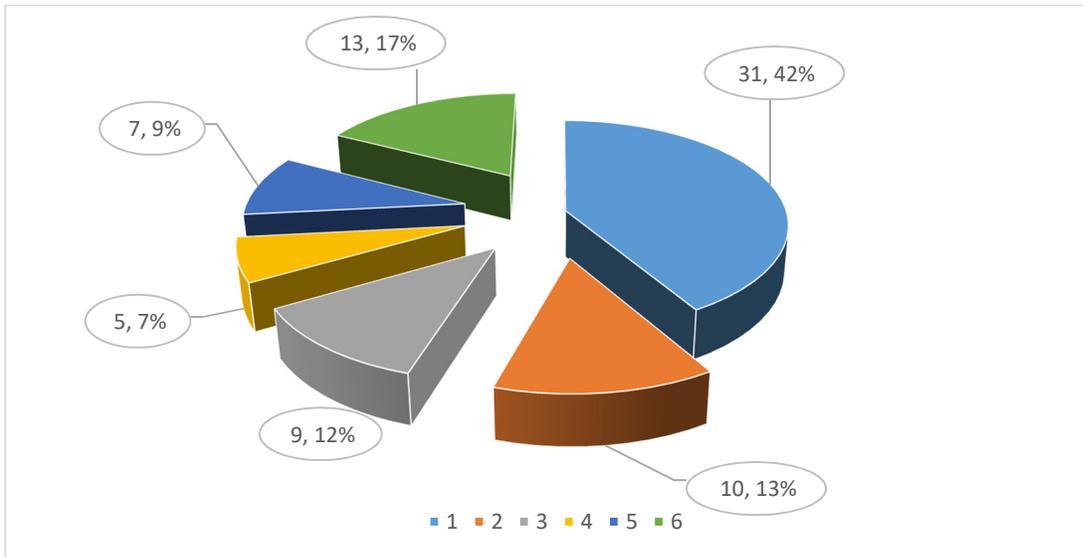


Fig. 3: Tenancy Rate in Old-Tafo Semi-detached housing

The researcher being inquisitive pursued the respondents to know why that long stay in the Old-Tafo community and some utmost reason was that access to affordable building site is scarcely available and the notable ones are far and away from their occupational territories where security is rarely assured. In a focus group discussion, a 52 year old man reiterated that: *“my long stay in this residential area and in this housing unit in particular results from the fact that the cost of repair and maintenance in this house for the past 10 years have been borne by the landlady and such cost are not factored in our rents hence making the rent less dearer comparatively”*.

***The share of Rental Housing to Housing Provision in Kumasi***

Housing crisis in the City of Kumasi has undergone evolution since colonialism. The level of homelessness in the city compelled the Kuffour led administration in 2004 to foster the construction of the affordable housing units in Asokere Mampong which are currently in the state of disrepair due to change of government. Consequently, the government has over the years failed to provide housing for the people of Kumasi and its enclaves. As an alternative to vagrancy, tenants have resorted to rental housing in the city indicating its immense contribution to the lessening of housing crisis in Kumasi and Old-Tafo to be precise. Table 4 shows the percentage of rented spaces as against owner occupied and rent free (public housing) in Ghana.

Table 4: Percentage of private rented spaces as against owner occupied and public housing in Ghana, between 2000 and 2010

Year	2000		
Locality	Owner-occupied	Renting	Public /Rent Free
National (Total)	57.4	22.1	19.5
Metropolitan Assemblies	44.0	35.8	19.1
Takoradi	38.7	32.6	27.4
Accra	38.2	40.7	19.9
Kumasi	33.6	<b>42.5</b>	22.6
Tamale	65.5	27.3	6.7
Municipal Assemblies	60.5	19.5	19.1
Other District Assemblies	64.0	15.8	19.4
<b>Locality</b>			
Urban	34.0	<b>76.3</b>	52.3
Rural	66.0	23.7	47.7
Total	100	100.0	
	2010		
Metropolitan Assemblies	33.4	46.4	18.9
Takoradi	31.3	41.0	26.8
Cape Coast	28.3	50.3	20.5
Accra	27.7	52.2	18.6
Tema	36.6	46.1	14.9
Kumasi	21.6	<b>53.2</b>	24.0
Tamale	55.1	35.4	8.4
Municipal Assemblies	55.0	46.4	18.9
Other Municipality	54.8	23.2	21.3
<b>Locality</b>			
Urban	38.6	<b>80.8</b>	56.8
Rural	61.4	19.2	43.2

Table 4 indicates that in 2000 the dominant housing was owner occupied (57.4%), thus individuals who own their houses and living in them. However, in 2010, owner-occupied tenancy reduced to 47.2% but still remained the main means of tenancy. While owner-occupied seems to have declined, there was a rise in the proportion of households engaged in renting 22.1% in 2000 to 31.1% in 2010. The rise in the renting proportion in Ghana follows the trends across the world (see Gilbert 2008). According to Gilbert (2008), while many people around the world, especially in the global south, are tenants, rental housing has not occupied prominent position in policy making. The

overall policy recommendation has been to turn tenants into homeowners. Nationally, there was a slight increase in the proportion of households' engagement in public housing 19.5% to 20.1% in 2010. Both tenancy arrangements reflect the challenges in the housing market, particularly high rents which forced low-income earners and the poor to secure shelter for free.

The table also reveals that in 2000, 66% of dwellings in rural areas were owner-occupied but this declined to 61.4% in 2010; within the same period the proportion of the urban rose from 34% to 36.8%. The increment in owner-occupied tenancy in the urban areas may be

attributed to the housing thriving by real estate industries in Ghana especially in the large metropolitan areas of Accra, Kumasi and Sekondi-Takoradi. Comparable to the pattern observed for the national average, however, the percentage of people engaged in renting in urban areas increased from 76.3% in 2000 to almost 81% in 2010, indication the rise in the rented housing supplied by the private sector.

This findings supports the data provided by the Ghana Housing Profile (2014) that contends that approximately 90% of the housing stock in Ghana is provided by the informal sector.

**Discussions with some key informants on rental housing**

An official from the Ministry of Works and Housing in Old-Tafo in interview had this to say: *“This community has been experiencing seasonal variations in housing demand. The reason was that since the year 2006 government has slowly relaxed institutions of higher learning and has resulted in the number of students seeking accommodation off campus due to higher number of first year’s intake and these*

*students rely on rented housing for accommodation”*. Another tenant who has stayed in Old-Tafo for 23 years also said that: *“as for me had it not been other private semi-detached rental housing where would I have accommodated my children as a widow? Because the few government apartments that I have seen around this community are leased out strictly on whom you know and at higher rents, she reiterated”*

**Problems Confronted by Tenants in Rented Housing in Old-Tafo**

As the scale of the housing challenge in the developing world increases at an alarming pace, the need for real action to address affordable housing supply is becoming increasingly critical (Sagia and Leonard, 2017). To deal with this challenge governments and local authorities need up-to date knowledge on global housing policy approaches in order to formulate effective policy instruments (UN HABBITAT, 2008).The challenges encountered by tenants in rental housing units in Old-Tafo in Kumasi are unnumbered and Table 5 shows details of the most prevailing.

Table 5: Problems Confronted by Tenants in Rented Housing in Old-Tafo

Number of Respondents	Housing Problems	%
31	Indecent Housing	41.3
10	Health Challenges	13.3
9	Crime	12
5	Inadequate water supply and quality	6.67
7	High Rent charges, quality and discrimination	9.33
13	Poor sanitation	17.3
75		100

**Indecent Housing**

Kumasi is the second largest city in Ghana coupled with smaller land marks (GSS, 2010).This has resulted in high population density across the suburbs in the city. As such, the provision of certain

basic needs such as water and housing fall short at the expense of poor sanitation and health of the residents. The situation confirms the report of the World Health Organization (WHO, 2003), stating that provision of adequate portable water and

sanitation has been a major problem in service delivery for cities that are congested.

#### ***Poor Sanitation and Health Challenges***

Residents at Old Tafo Semi-detached houses are susceptible to water and airborne borne diseases. This is based on the fact that sanitation has been over the past posing serious health threat on the residents in the vicinity. The dumping of waste both solid and liquid in the community attracted the attention of the government some years ago yet policies to solving this problem have proved fatal. A little downpour for that matter brings about series of flooding that spreads various kinds of ailments including cholera and dysentery.

#### ***High Rent Charges, Quality, Discrimination and Crime***

The architectural designs and models of building structures authenticates the aesthetic value of any city. It is a desire of every government to create a place that is functional and productive along with being attractive, relaxing, and reflective of the city's history and culture. It involves the planning of parks, open spaces, and other public areas along with positioning the city's buildings and streets in a manner that are visually beautiful, easy to use, and promoting healthy living. In essence, aesthetics represents the soul of the city and how it influences the city's organs and limbs. But, Semi-detached rented housing in Old-tafo are without any open space and as such tenants seems to remain indoor till day break when they return from their places of work. The quality of shelter available for occupation reflects the development of the city. Sufficient healthy liveable dwellings, clean surroundings of minimum acceptable standards of spaces and environment with

essential facilities are particularly lacking in core areas of the community.

This situation in the city confirms the findings of several studies on housing that discourses that housing in Ghana is indecent and insufficient (Boamah, 2010). In general, a conclusion could be drawn to the fact that Ghana suffers from a severe housing deficit as a result of low housing delivery virtual to households' growth. The Home Finance Company Limited (HFC-now HFC Bank Ltd) estimated in 2002, that the country had an estimated discontented housing need of 1,232,835 units, with an estimated new annual demand of 133,000 units (Boama,2011). However, only 25,000 units are produced annually leaving an unfulfilled annual demand of 108,000 units. More than 52% of houses in Ghana accommodate between two (2) and four (4) households (Ghana Statistical Service (GSS), 2002).

Mahama and Antwi (2006) suggested that the housing deficit in Ghana stood at 1,526,275 housing units. The findings supports Ghana Statistical Service Report (GSS, 2005a), that reveals that as of the year 2000 the housing deficit in Kumasi was 164,219, and with low level of supply coupled with extreme demand rate, the deficit has risen to 341,190 (GSS,2010) thus (52%) increase. If this statistics holds, then Kumasi alone is likely to have a housing deficit of 518,161 with its numerous rental housing repercussions in overpopulated suburbs like Bantama, Asokwa, Oforikrom and Old-Tafo would be most prominent. This is based on the fact that it is the community in Kumasi with the highest household size (Ibid).

#### **Conclusion and Recommendation**

Most of tenants in the semi-detached housing in Old-Tafo are low income earners with retailing being the main

livelihood alternative. The sex distribution in the area indicates an increasing population due to high number of females and this is a threat to housing. The study revealed that less efforts are made by the public in supplying rented spaces as most of the affordable housing projects have been left to rot. Rental housing is an important component of any functioning housing market since more people particularly in the urban setting rely on it for their housing needs. Private housing space suppliers have played a major role in addressing housing crisis in Old-Tafo residential area and Kumasi as a city. The socio-economic environment has forced many people to stay in rental housing because they cannot afford to own houses. However, it was revealed that Rental housing has a superfluity of challenges such as, spread of diseases and high crime rate.

There is lack of recognition of rental housing by the government and the local authority whilst rental housing has the potential of freeing the government from social burden of providing housing for the teeming public. The study then recommends that the government should support and invest in the private real estate industries in the country so as to sustain their supply of Rental housing in Kumasi and nationwide. By way of supporting the private sector, it moreover, recommends that the government provides serviced plots so as to reduce the cost of Rental housing supply and hence subsidize rent for the middle and low income earners who are always victims of housing deficits in the country.

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