

# A Report on COVID-19 Lockdown and Housing in Ghana: Insights from Research Impact Activities and Policy Recommendations

---



July 2023

Cambridge, United Kingdom

## Authors

**Dr Richmond Juvenile Ehwi (PI)**  
Department of Land Economy, University  
of Cambridge, UK  
Email: [rje52@cam.ac.uk](mailto:rje52@cam.ac.uk)

**Dr Lewis Abedi Asante (Co-I)**  
Department of Estate Management, Kumasi  
Technical University, Ghana  
Email: [lewis.aasantel@kstu.edu.gh](mailto:lewis.aasantel@kstu.edu.gh)

## Abstract

This report summarises insights from two research impact activities conducted in Ghana and proposes policy recommendations for improving housing experiences and future pandemic preparedness following the COVID-19 lockdown in Ghana. It categorises the issues discussed into five themes: housing-related issues, urban governance-related issues, law enforcement and public sensitization, accessing housing data, and improvements in service provision. In response to the thematic issues, policy recommendations aimed at addressing challenges faced by landlords and tenants during the lockdown and those that persist post-COVID-19 are proposed. Enhancing sanitation facilities and increasing affordable housing supply, stakeholder engagement in pandemic planning, digital address system uptake were among the recommendations to improve urban governance. Law enforcement refinement and data availability were also emphasised, along with sustaining efficient utility services. The report holds relevance for key stakeholders involved in the built environment.

## Introduction

On 27th March 2020, the President of Ghana invoked the Imposition of Restriction Act, 2020 (Act 1012) to declare a two-week lockdown of the Greater Accra and Greater Kumasi Metropolitan Areas, effective Monday 30th March 2020.<sup>1</sup> These two metropolitan areas were selected due to their designation as hotspots of the COVID-19 pandemic. The President directed residents of these areas to "stay at home" and only step out to purchase essential items, conduct banking transactions, and use public toilet facilities. He emphasized that the "frontline of the fight against coronavirus was their front doors and if they (people) went beyond it, they would be infected."<sup>2</sup>

Similar to many countries worldwide, the President's directive for people to stay at home and his reference to "front doors" as the frontline against the virus underscored the significance of housing in controlling the spread of the virus and safeguarding lives. This report synthesises issues discussed during two research impact activities – a town hall meeting cum photo exhibition and a policy seminar organised in Kumasi and Accra, respectively – and presents policy recommendations in connection with the identified issues.

The town hall cum photo exhibition took place at the JICA Hall in Kumasi Technical University on 12th May 2023 and was attended by 25 participants, including university staff members (academic and non-academic), local planning authority representatives, and households. The policy seminar occurred on 22nd May 2023 at the Centre for Climate Change and Sustainability Studies, University of Ghana, and was attended by 26 key stakeholders in Ghana's housing and built environment. The stakeholders represented various organisations, such as the Ministry of Works and Housing, the Parliamentary Select Committee on Works and Housing, the Ghana Real Estate Developers' Association, the Ghana Institute of Architects, the Ghana Institute of Planners, the Ghana Chamber of Commerce, the Ghana Police Service, utility companies, civil society groups, academia, faith-based groups and the media.

---

<sup>1</sup> Ansah, M (2020). Akuffo-Addo announces partial lockdown of Accra, Kumasi, Tema to curb COVID-19 spread. CitiNewsroom. Available at: <https://bit.ly/3O4JQDK> (Accessed 15 June 2023)

<sup>2</sup> CitiTube (2020). Akuffo-Addo announces partial lockdown of Accra, Kumasi, Tema. YouTube Video. URL: <https://bit.ly/3Keg9yN> (Accessed 15 June 2023)



Group photograph with some participants of the Townhall-cum-photo exhibition in Kumasi, Ghana.



Group photograph with participants of the Policy Seminar in Kumasi, Ghana.

The objectives of both events were to present findings from earlier research conducted immediately after the COVID-19 lockdown was lifted on the extent to which housing characteristics and households' circumstances impacted adherence to

COVID-19 health and safety protocols and to receive key stakeholder feedback. The second objective was to explore issues that key stakeholders considered crucial during the COVID-19 lockdowns, which, if addressed, would improve housing experiences in Ghana and enhance the country's preparedness for future pandemics. The next section presents the discussed issues.

## Key Issues Discussed

The issues discussed were categorised under five key themes, as elaborated below:

### 1) Housing-related issues

The housing-related issues brought attention to existing practices by both landlords/housebuilders and tenants/households that made compliance with the stay-at-home directive during the lockdown challenging. Concerning landlords, participants highlighted the insidious practice where some landlords of multi-habited compound houses convert spaces either intended to be used or currently being used as toilets to rental dwellings to increase their earnings. This practice contradicts several provisions in the 2018 Ghana Building Code, which specifies the number of toilets habitable dwellings must have (see Parts 13 and 30) and is contributing to the increase of rental dwellings lacking toilet facilities, thus putting pressure on limited public toilets in most communities. It was rationalised that this practice is fueled by greed among some landlords and high demand for affordable housing against inadequate housing supply in urban Ghana. Moreover, it was highlighted that although some landlords provide both toilets and bathrooms in their rental dwellings, they monetise such facilities, making tenants pay daily fees before accessing them. Tenants who cannot wait for long queues in the morning resort to public bathhouses and toilets, exposing themselves to the risk of contracting the virus during the lockdown (see Figure 2).





Fig. 2. Photograph a male public toilet with three people getting ready for their turn  
Source: Photograph from Authors' fieldwork

The targeting of upper-middle-income households in the delivery of affordable housing by real estate developers was also discussed. Participants pointed out that the concept of affordable housing needs a rethink because it is relative, and to real estate developers, the targeted households can afford the houses developed. Thus, a more appropriate terminology that recognises income differences and ability to pay was advocated.

Regarding households, discussions during the photo exhibition highlighted two issues. First, some households use their porches or terraces as areas for drying lines for clothing, obstructing the flow to and from bedrooms (see Figure 3A). Second, some households use porches or terraces as kitchens in housing lacking exclusive kitchen spaces. Participants explained that for dwellings with enclosed porches, the heat from cooking sometimes gets transmitted to bedrooms, contributing to warm bedroom temperatures, making rooms uncomfortable for long-term sheltering. Furthermore, the blocking of windows by households to prevent theft from passers-by and the attachment of makeshift kiosks or stalls close to windows obstructed ventilation and lighting in dwellings (see Figure 3B).



Fig. 3A. Photograph showing how households have turned their porches into drying line areas for their laundry.

Source: Photograph from Authors' fieldwork



Fig. 3B. Photograph showing windows blocked to prevent theft.

Source: Photograph from Authors' fieldwork

## II) Urban Governance-related issues

Urban governance relates to the underlying logic and processes of decision-making by city leaders and other urban stakeholders.<sup>3</sup> Participants highlighted several challenges with good urban governance that became evident during the lockdown. Among them included infrequent supervision and monitoring of construction projects by local authorities to ensure that standards in the Building Codes, such as the right number of toilets and bathrooms, are being followed. This lack of monitoring emboldens some landlords to renege on requirements imposed by the building code. Others suggested there has been a poor uptake of the digital address system, hindering effective targeting and distribution of COVID-19 relief packages. Consequently, the COVID-19 task force had to use open spaces such as school parks and major transportation stations as hubs for the distribution of relief packages. Some participants thought this practice defeated the idea of asking people to stay at home and rather served as a super-spreader of the virus in communities as crowds gathered to benefit from the relief packages. Vulnerable people, including those who are visually and mobility-impaired, were left out in the distribution of the relief packages because they could not access such places. Civil society and faith-based groups also felt less engaged in several areas of urban governance during the lockdown, including but not limited to the enforcement of stay-at-home directives, the distribution of personal protective equipment (PPEs), hot meals, and contact tracing, etc., where they felt their knowledge, expertise, and influence could have been leveraged. This however did not discourage them from lending a helping hand to many poor and vulnerable households.

### **III) Law enforcement and public sensitization issues**

Like many countries, to enforce the stay-at-home directive, the government solicited the assistance of the military and police service. Some households disclosed during the town hall meeting that while the involvement of the military made them take the lockdown seriously, the practices of some law enforcement agencies were seen to be excessive and, in some cases, unwarranted. Reference was made to harassment of people who had to go out to use public toilets, and some officers doubted the account of some households who lacked toilets. Furthermore, the fear of harassment from law enforcement agencies contributed to some households interpreting the “stay-at-home” directive to mean “do not come out of your rooms.” However, security officials and members of the COVID-19 task force team explained during the policy seminar that they also feared contracting the virus and hence were strict with households whose reasons for going out were unconvincing. It also became evident that some households misinterpreted health and safety protocols, they thought they were to stay away from their spouses and children.

### **IV) Issues with Accessing Housing Data**

Some participants drew attention to the lack of consistent gathering and reporting of housing data in Ghana. The lack of certainty regarding the actual housing deficit in Ghana and how many housing units are needed annually to bridge the housing gap were cited as poignant examples. This concern held sway despite the Population and Housing Census providing extensive coverage of the housing situation in Ghana. Participants reasoned that accessing the census datasets was often bureaucratic and often released late to facilitate emergency decision-making. Consequently, members of the COVID-19 Taskforce found it difficult to rely on existing housing data to plan for the administration of relief packages.

---

<sup>3</sup> Asante, A.L & Helbrecht, I. (2019) Changing urban governance in Ghana: The role of resistance practices and activism in Kumasi. *Urban Geography*, 40(10), 1568-1595. DOI: 10.1080/02723638.2019.1631109

## **V) Improvement in the Provision of Services and Utilities**

Data presented during the policy seminar revealed positive public perceptions regarding the reliability of electricity and water supply during the pandemic. Against a backdrop of long-standing public dissatisfaction with the provision of these amenities, it was welcoming to participants to learn that public utility companies like the Ghana Water Company Limited and the Electricity Company of Ghana could provide sustained services without interruptions during the lockdown. However, participants were also curious about what made these public utility companies become so efficient during the lockdown and how these commendable efforts could be leveraged.

Following from the issues discussed above, the following recommendations are proposed to help relevant stakeholders address some of the lingering challenges that continue to plague housing and the wider built environment in Ghana.

## **Proposed Recommendations**

### **I) Housing-related issues**

Addressing the housing-related issues discussed will require both short-term and long-term interventions. In the short term, ongoing conversion of toilets and bathrooms by some landlords can be tackled through:

1. Regular monitoring and unannounced inspections by authorities and agencies such as local authorities, Ghana Standards Authority, and Rent Control Department (RCD) of rental dwellings across the country to ensure landlords are providing basic sanitation facilities. Landlords found culpable after the inspection should be given a window within which to provide toilets and bathrooms in their rented dwellings, the failure of which should attract punitive sanctions.
2. The RCD must be supported (logistically) to build an up-to-date database of rental dwellings in Ghana for this exercise. To do this, we recommend that the RCD partners with the Ghana Statistical Service (GSS) in creating this database, as GSS has comprehensive data on all dwellings in Ghana, including locational information to facilitate easy identification of dwellings.
3. During our fieldwork, some participants expressed the desire to participate in the affordable toilet programme being delivered through a partnership involving the World Bank and selected local authorities in Ghana under the Water and Sanitation and Health (WASH) programme. This scheme is not nationwide, and not all households are aware of it. Among those aware, not all have the financial capability to participate in the programme. Hence, there is a need for the programme to be extended beyond the Greater Accra and Greater Kumasi areas to allow more households to participate. Also, households lacking the financial capability to participate can be offered flexible payment arrangements to fund the project.
4. Since most landlord practices are underscored by a limited supply of affordable housing relative to demand, the long-term interventions should include the government bringing forward serviced plots for developers to build decent houses that will be priced within the

means of most households. Research<sup>4</sup> suggests that the current practice where developers and households struggle to find land and finance the provision of infrastructure and services significantly underscores the high cost of housing in Ghana. Thus, government and local authorities financing the provision of basic infrastructure and services (water, electricity, telephone) will help bring down the cost of homes, free capital for developers to build more homes that are modestly priced.

5. For households turning their porches into dry-lining areas and kitchens, authorities and agencies such as local authorities and the Rent Control Departments should undertake public education regarding the impact of such practices on good ventilation, indoor room temperatures, long-term health implications, and potential hazards, including fire. A long-term solution should include using legislation to make landlords undertake supervised housing transformation that provides tenants with exclusive kitchen spaces.<sup>5</sup>

## II) Urban Governance-related issues

1. There is a need for research into why there is a low uptake of the Digital Address System (DAS) in Ghana. This is because there has not been a commensurate uptake of the DAS vis-à-vis the campaigns and public sensitization programme. Findings from such research should be used to design interventions to address public concerns and promote wider uptake of DAS.
2. The Local Governance Act, 2016 (Act 936) provides scope for residents and other stakeholders in the district to participate effectively in decisions affecting local areas (see Sections 40-48). This opportunity has, however, not been maximized for a host of reasons, including a lack of public awareness about this new provision and misconceptions by some city leaders regarding the benefits of involving communities in urban governance. City leaders must, therefore, explore innovative ways to leverage the knowledge, expertise, resources, and goodwill of notable non-state actors like faith-based groups, civil society, and trade unions in urban governance decision-making, especially during pandemics. This should not be limited to allowing non-state actors to participate in educating the public about government interventions but involvement in the design, implementation, and evaluation of interventions. This will also require the empowerment and resourcing of local residents and stakeholders to understand how urban governance works and how to assert their right to participate in local urban governance.

## III) Law enforcement and public sensitization

1. To ensure that law enforcement agencies effectively discharge their duties without exceeding their powers in future pandemics, there will be the need for close working collaboration between security agencies and professionals within Taskforces who understand local housing circumstances and can mediate in instances where law enforcement agencies

---

<sup>4</sup> Ehwi, R.J. (2020). The Proliferation of Gated Communities in Ghana: A New Institutional Perspective. Doctoral Dissertation, University of Cambridge. <https://doi.org/10.17863/CAM.50768>

<sup>5</sup> Asante, A.L & Ehwi, R.J. (2021) Housing transformation, rent gap and gentrification in Ghana's traditional houses: Insights from compound houses in Bantama Kumasi. *Housing Studies*, 37(4), 578-604. DOI: 10.1080/02673037.2020.1823331

are unjustifiably suspicious of households and finding it difficult to understand local housing circumstances. This is imperative because research has revealed that several law enforcement agencies across the world exceeded their powers and infringed upon people's democratic freedoms during the COVID-19 lockdown, bringing democracy itself under attack.<sup>6</sup>

2. It is unclear why some households misinterpreted some of the protocols, but the fact that it did happen suggests there is scope for improved communication, especially opportunities for two-way communications where the public can ask questions and seek clarification regarding the meaning and implications of government protocols and directives.

#### **IV) Accessing Housing Data**

1. While the Ghana Statistical Service deserves commendation for making some of its data open to the public, it should be supported to streamline its administrative processes regarding the public exercise of the Right to Information such that the public can gain easy access to housing data, especially at the level of Enumeration Areas (EAs).
2. Furthermore, it is important for the Ministry of Works and Housing to be transparent about how it calculates housing demand or need and the housing deficit. To this end, it is suggested that the Ministry develops a framework where both public sector agencies and private sector bodies involved in various stages of housing development collaborate and pool data to enhance understanding of the housing market. For example, through annual building permits and certificates of completion issued by District Assemblies, the Ministry can get a sense of how many housing units are planned and completed annually across the district.
3. For housing projects that happen outside the formal planning system, local authorities can leverage modern technologies such as drones and remote sensing techniques to monitor new housing projects happening or completed within their jurisdiction during specific periods. Existing research<sup>7</sup> has used these techniques to estimate the growing sprawl of Accra and Kumasi metropolitan areas and map uncompleted residential developments. Others<sup>8</sup> argue that drone technology can be used for monitoring development control. Using these novel technologies will, however, require institutional support, additional funding and relevant expertise to use these novel technologies.
4. The Ministry may also consider partnering with the Ghana Real Estate Developers' Association (GREDA) to gain data on how many housing units are completed by its members within every fiscal year.

---

<sup>6</sup> Freedom House (2020) Democracy Under Lockdown: The Impact of COVID-19 on the Global Struggle for Freedom. Available at: <https://bit.ly/3O9hkRI> (Accessed 15 May 2023)

<sup>7</sup> Asabere, S., Acheampong, R., Ashiagbor, G., Beckers, G., Carola, S., Keck, M., Erasmi, S., Schanze, J., & Sauer, D (2020) Urbanization, land use transformation and spatio-environmental impacts: Analyses of trends and implications in major metropolitan regions of Ghana. *Land Use Policy*, 104707, 1-14. DOI: 10.1016/j.landusepol.2020.104707

<sup>8</sup> Ehwi, R.J. (2023) The Proliferation of gated communities: Towards reimagining urban planning in Ghana. *In* Cobbinah, P., & Gaisie, E. (Eds) *Reimagining Urban Planning in Africa*, Cambridge University Press, Chapter 7 (In Press).



5. Regarding the demand for housing, financial institutions that originate mortgages can be helpful sources to gather data regarding the demand for owner-occupied housing, as can the Rent Control Department with data regarding the demand for rental housing.
6. The Ministry may also engage with owners of online real estate portals and property consultancy businesses such as MeQasa, OneAfrica, PROPHUNT, and Ghana Property Centre to share data regarding annual transactions (renting and homebuying) recorded. By pooling these different datasets, the Ministry can gain a better understanding and establish more reliable estimates of the demand and supply of housing in Ghana.

## **V) Sustained Improvement in the Provision of Utilities and Services**

While it is not entirely clear how utility service providers provided uninterrupted services during the pandemic without significant investment to improve their capacity, the exigency of the time and the prioritisation of people's well-being arguably played a key role. Hence, we are of the opinion that the government should engage with these utility and service providers to understand the operational and structural challenges that must be overcome to ensure that the impressive service delivered during the lockdown is sustained, as we have come to understand that the current sub-optimal performance of these utilities and service providers is not due to inadequate capacity.

## **Conclusion**

The impact of the COVID-19 lockdown on housing in Ghana brought to light crucial issues that demand urgent attention and strategic interventions. This report has highlighted key themes discussed during research impact activities, providing valuable insights into the challenges faced by landlords, tenants, and urban governance during the lockdown period. We have also presented policy recommendations that aim to improve housing experiences and enhance Ghana's preparedness for future pandemics.

Addressing housing-related issues requires a multifaceted approach, combining short-term interventions, such as regular monitoring and inspections of rental dwellings to ensure compliance with building codes, with long-term strategies that focus on increasing the supply of affordable housing through government-supported initiatives. Additionally, public education regarding proper housing practices can contribute to better ventilation and room temperatures, thereby promoting healthier living conditions.

Improving urban governance is vital to achieving effective pandemic responses. The uptake of digital address systems should be thoroughly investigated to understand barriers and design targeted interventions. Engaging non-state actors, such as faith-based groups and civil society, can strengthen urban governance decision-making and enhance community involvement in shaping pandemic responses.

Law enforcement and public sensitization should be refined to strike a balance between ensuring compliance with protocols and respecting individuals' rights and freedoms. This calls for closer collaboration between security agencies and housing experts to mediate potential conflicts and improve communication channels for disseminating accurate information to the public.

Accessing housing data remains critical for evidence-based policymaking. Streamlining administrative processes and establishing partnerships with various stakeholders can enhance data availability and

reliability. Future research should focus on understanding the housing deficit, demand, and supply dynamics to develop comprehensive strategies for sustainable housing development.

Lastly, sustaining improvements in the provision of services and utilities requires continued dialogue and cooperation between the government and utility service providers. Further research into the factors that contributed to the efficient delivery of essential services during the pandemic will shed light on the necessary investments and policy measures needed to maintain this level of service in the future.

Addressing the identified housing issues and refining pandemic response strategies necessitates a coordinated effort from all stakeholders. By implementing the policy recommendations outlined in this report and conducting future research on the highlighted areas, Ghana can fortify its housing sector and be better prepared to confront future challenges and ensure the wellbeing of its citizens.

## Declaration

The authors declare that the Impact Activities underpinning this report were funded by the UKRI All Councils Harmonised Rapid Response Grant (**JPBC.GAAB.**) The PI also received funding from the Research Development Fund of the Department of Land Economy to support his travel from the UK to Ghana.

The authors express their profound gratitude to all participants of both impact activities, notably the Impact Project Partners, namely – The Ministry of Works and Housing, Kumasi Technical University, Ghana Real Estate Developers' Association and the National Tenants' Union of Ghana.