

REFORMING HOUSING MANAGEMENT IN GHANA: THE ROLE OF EDUCATION

Franklin Obeng-Odoom

ABSTRACT

Recent studies about housing in Ghana have shown the inadequacies of the private sector-led approach to providing affordable housing. These studies provide the basis for considering alternatives, particularly social housing. This raises two important questions, namely: (a) how to switch from a private to a social housing regime and (b) how to maintain the social housing stock if it is established. This article is concerned primarily with the latter question. It focuses on the nature of education and training and education programs for housing managers, points out an overemphasis on what is termed a "managerialist" framework in what is taught, discusses the negative effects of this approach on housing provision and the housing market in general, and recommends additional areas for consideration in the context of systemic reform.

Keywords – Africa, Ghana, Housing, Education, Management

INTRODUCTION

Scholars (e.g., Arku, 2006; 2009; Asiedu and Arku, 2009) who have researched and written about housing in Ghana assert that there are deep problems in the private sector-led housing market strategy. Three of the problems are particularly prevalent. First, private ownership of housing through mortgages is likely to lock many mortgagors into a vicious cycle of debts because an estimated 51 per cent of the labor force works in the informal economy where incomes are usually irregular and low (Ghana Statistical Service, 2008). Second, private rental housing is not a panacea because private landlords fail to provide effective maintenance of rental units, charge arbitrary rent, and typically harass tenants (Obeng-Odoom, 2010). Third, attempts to regulate the private housing sector have caused more harm than good because they result in a withdrawal from housing provision altogether (Tipple and Korboe, 1998; Malpezzi et al., 1989; Willis et al., 1990; Willis and Tipple, 1991).

The problems of a private sector-led housing market strategy provide a basis to consider alternative strategies such as social housing. Under a social housing program, the state would provide public housing for all (Lin, 2009). Sarah Glynn and her colleagues

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(2009) have recently analyzed several strategies to promote social housing in developed Western countries. And, in the Ghanaian context, Obeng-Odoom (2010) has studied some possible ways of switching from a private market to a social housing approach. The aim of this article is to consider how a stock of social housing in Ghana could and should be managed. As a prelude, I show how housing managers are trained currently and analyze how that training and education impacts housing management.

PROPERTY MANAGEMENT AND “MARKET” EDUCATION IN GHANA

Professional housing managers in Ghana possess degrees (or diplomas) in land economy (Bachelor of Science) and estate management (Higher National Diploma). In practice, it is not uncommon for people with degrees or diplomas in building technology to be employed as “estate managers”, “estate officers” or “housing managers”. The programs are developed, having been offered for more than a decade. The estate management program in the Polytechnics started in 1996 at Kumasi Polytechnic. Since then, students have been trained in several courses related to housing management, such as property management, law relating to estate management, valuation and building construction. Successful students are awarded the Higher National Diploma in Estate Management (Boakye-Agyeman, 2006). The land economy program, on the other hand, has a much longer history. It is a four-year program (cf. 3-year Higher National Diploma program) offered by the Kwame Nkrumah University of Science and Technology. Table 1 below shows student enrollment in land economy and estate management programs from 1999 to 2009.

Table 1: Student enrollment in the land economy and estate management programs

Table 1: Student Enrollment in Housing Management Courses in Ghana (1999 - 2009)										
Year	1999 2000	2000 2001	2001 2002	2002 2003	2003 2004	2004 2005	2005 2006	2006 2007	2007 2008	2008 2009
Land Economy	32	100	100	61	70	90	82	77	89	98
Estate Management	63	80	58	49	49	56	90	89	98	76

Source: Department of Land Economy, 2009; Department of Estate Management, 2009.

Table 1 indicates that, on average, 150 students enrol annually to be trained as housing managers. The students on these programs commonly seek “industry experience” in housing management or related areas prior to graduation. A significant share of students who seek industry experience aspire for a career in housing management. Table 2 summarizes the results of a survey by Obeng-Odoom and Ameyaw (2011). It shows that about 30 per cent of estate management and land economy students are likely to specialize in housing management. The rest of the students intend to specialize in the closely related areas of valuation practice and real estate development.

Table 2: Most popular areas of specialization among estate management and land economy students in Ghana

Area	Kumasi Polytechnic (%)	KNUST (%)	All
Property management	33.85	20	27.83
Valuation	32.31	34	33.04
Real Estate development	29.23	26	27.83
Estate agency	3.08	6	4.35
Investment appraisal	1.54	14	6.96

Source: Obeng-Odoom and Ameyaw (2011)

A possible reason for this level of interest in pursuing a career in housing management is that practitioners are invited to contribute to it. Experts in fields which are closely related to housing management, such as building construction, regularly teach on the housing management programs. Also, industry experts in marketing, records management and property maintenance contribute to the delivery of the program. Therefore, students benefit from the insight and ‘real world’ experience of practitioners (See appendix 1 for some of the topics that are taught in the property management curriculum at Kwame Nkrumah University of Science and Technology.)

To qualify as “professional” housing managers, however, graduates of the housing management programs have to undertake two years of practical training and education with accredited housing services (or property) firms. Graduates who have successfully gone through this training become members of the Ghana Institution of Surveyors (GhIS), which is the national body of professional housing managers. It has a total membership of about 631 surveyors, who work in 126 registered firms of which there are about 56 firms with professional housing managers. Of the 272 professional housing managers, an estimated 146 are professional members, 54 are fellows and 72 are technician members (Ghana Institution of Surveyors, 2009). GhIS organizes periodic workshops and seminars to keep the skills of housing managers up-to-date.

A distinctive feature of the housing management training and education offered by the GhIS and the academic institutions in Ghana is their emphasis on private housing management. The institutions train students in how to use marketing strategies to attract high income clients and how to use such approaches, including sending rent demand letters to tenants and serving ejection notices on them, to make tenants pay their rents. A common question in the qualifying examination for professional housing managers relates to how to use top-down methods for rent collection and enforce rent demand notices (Obeng-Odoom, 2011: p. 412).

Evidence of pro-private housing management can also be found in how housing managers are trained to measure the performance of the portfolio of houses which they manage. Although performance measurement is not directly taught in housing management courses, students are encouraged to draw on ancillary areas in the land economy/estate management program such as investment appraisal, financial

mathematics and (financial) valuation to assess the performance of houses. Invariably, these techniques use financial, rather than economic, criteria as their decision making rules. Market criteria, managerialism and entrepreneurialism are the main values taught in housing management programs in Ghana. In turn, graduates of the courses see themselves as “experts” who have little or no need to listen to the opinions of tenants about property management problems.

Does this approach to teaching housing management matter? Is emphasizing private approaches to management a blessing, bane or both? Because housing managers are prepared for private housing management, their skills are not directly relevant to managing public houses, such as local government houses and houses for some of the workers in the civil service, which, by their “non-for-profit” character, cannot be managed with corporate values. These houses, particularly those occupied by police officers, are badly managed and poorly maintained (Public Accounts Committee, 2009). Likewise, an estimated 45 per cent of urban citizens live in slums, where most of the houses are poorly maintained (UN-HABITAT, 2010). Such problems cannot frankly be solely ascribed to a pedagogy that emphasizes pro-profit housing management, of course. Indeed, Obeng-Odoom and Amedzro (2011) contend that inadequate maintenance of housing is a function of several factors, especially poverty. But, it is argued here that the problem of inadequately maintained housing can be partly resolved if housing managers team up with slum dwellers and tenants of public houses to deal with poor housing conditions and also to pressure the government to improve them: a process that emphasizes a bottom-up approach which contrasts with the current framework. When housing managers are trained mainly in corporate real estate management techniques, they are deprived of skills in public protest mobilization, organization and activism. Private landlords face no organized opposition from professionally trained housing activists. On the other hand, relatively rich private landlords find the skills of housing managers appropriate. Hence, housing managers in Ghana commonly manage houses in high income areas such as the Airport Residential Area in Accra (Karley, 2009). It is mainly the rich who benefit from the expertise of housing managers in Ghana, while the vast majority of the poor have to adopt a do-it-yourself approach to managing their houses. So, it may be argued that the training and education of housing managers has contributed to perpetuating poor housing conditions and failure of the market to provide adequate housing to many citizens in Ghana, although more systematic studies are needed to ascertain the pervasiveness of the interconnections between poor housing conditions and ‘corporatized’ housing management.

The more immediate task is to analyze why managerialism dominates the training and education of housing managers. The ‘economic climate’ in which houses are managed is one key reason. On the one hand, the state has withdrawn from direct housing provision and financing. As a result, the 10-12 per cent budgetary allocation to housing development in the 1950s was cut to 1-2 per cent in the 1990s. The state has withdrawn its support to quasi housing institutions, including the Social Security and National Insurance Trust whose public housing development has fallen by about 50 per cent over time as a result (Arku, 2009). On the other hand, the state has encouraged private sector-

led housing (Arku, 2009; Obeng-Odoom, 2009a & 2009b; Asiedu & Arku, 2009). The government has reduced corporate tax from 55 to 45 per cent. It has given a 5-year tax holiday to private real estate developers and exempted people who buy houses from private developers from paying Stamp Duty (Asiedu & Arku, 2009: 231-232). The withdrawal from public housing and emphasis on private housing has contributed to making teachers of housing management programs train students for, rather than against, the prevailing 'economic climate' (For a discussion of the correlation between the economy and the nature of university programs in other countries, see Priemus et al., 1999 and Stilwell, 2003). Housing management teachers usually feel that their students' skills may not be relevant in an increasingly corporatized housing sector, so for them, to teach other approaches to housing management would be irrelevant. However, the exclusive emphasis on private provision of housing has failed to supply "adequate housing for all". Rather, it has provided mostly expensive houses in gated communities for only a few people (Grant, 2009), contributed to an inadequately maintained public housing stock and sustained a pro-private, problem-prone housing sector. Teachers of housing programs need to consider other ways of training housing managers.

What Can Be Done? Considering One Option

The economic climate can determine the nature of university courses, but it can be simultaneously affected by the content of university courses. An example of this "two-way relationship" is how think tanks have influenced socio-economic policies in Ghana (Ohemeng, 2005) and, in another context, how the establishment and delivery of heterodox economic courses provide another avenue for analyzing alternative economic and market policies (Butler et al., 2009).

Housing management training and education that emphasizes social relationships and related management skills can be an important step in effecting changes in the housing conditions in Ghana. Of course, how to design – from scratch - all the content of this "new approach" is not going to be easy. A useful starting point would be to consider and learn from the UK, particularly because most of the educational programs in Ghana are influenced by the system in the UK. The UK Royal Institution of Chartered Surveyors (RICS) has historically provided inspiration for the various built environment programs in the universities in Ghana, for example, through training some members of the Ghana Institution of Surveyors (GhIS), which is the professional body that provides accreditation for the estate management and land economy programs in Ghana.

However, even the UK seems to have an underdeveloped social housing management program. For that reason, RICS worked with Keith Jones and Alan White in 2006 to prepare a set of comprehensive public sector guidelines on asset management (Jones & White, 2008: v). RICS considers housing management as all the activities and practices intended to make buildings operate efficiently and effectively (Jones and White, 2008: 6). As with GhIS, RICS commonly defines efficiency and effectiveness in monetary terms. Thus, RICS document seems to draw a distinction between private and public housing management mainly based on the scope or types of property being managed, rather than the approach to management, prompting Jones and White (2008: v) to

observe that public housing management in the UK is, "...as much to do with management and business processes as to do with mainstream property expertise".

Social housing management, however, is neither managing public housing using private methods nor the social management of private housing. Rather, it is the social management of social housing (Priemus et al., 1999: 211). Therefore, although in practice it is possible to use social housing management approaches to manage private housing, the systems and methods of social (and public housing) are likely to be inconsistent with how private landlords typically want their houses to be managed, i.e., with almost exclusive interest in profit.

Social houses generally are not occupied rent free in most nations. However, typically they command "social rents" which are below the prevailing market levels. Usually, the social rent is charged as a proportion of the income of tenants. Thus, in monetary terms, some tenants would pay more rent than others but, in percentage terms, all tenants would pay the same proportion of their income as rent. This method of determining how much rent should be paid is used to reduce the scenario where public houses benefit the "wealthy" poor more than the "very" poor (see Glynn, 2009). Apart from this feature which differentiates social housing from public housing, there are other distinguishing features. Two of them are particularly relevant to this article. First, a social housing system is more democratically managed. Decisions about rent and maintenance are decided not only by a "professional" housing manager, but collectively. In a public housing system (e.g., in the UK), however, houses are exclusively managed by local government staff (Saugeres, 1999) and can, therefore, not be called democratic. Rather, it is bureaucratic and shares some similarities - such as top-down management approach - with private rental housing system (Franklin & Clapham, 1997: 23). The second difference between social and public housing systems is that, in a public housing regime, houses are provided for only those who cannot afford to rent or own. However, in a social housing system, public housing is the norm and all else the exception (see Lin, 2009, for a comparison of public and social housing in Hong Kong and Sweden).

Social housing management requires skills that would enable managers to work *with*, not *for*, tenants: consult, plan and implement policies with the active involvement of tenants (Norris & O'Connell, 2010). Social housing management recognizes the socio-economic aspects of housing and takes into account factors such as anti-social behavior, unemployment and poverty. Thus, unlike most housing managers in Ghana who assume that default on rental payment is always deliberate, social housing managers consider broader factors in their approach. It is a consideration which is relevant, particularly in Ghana where a survey about why tenants default on rent (Obeng-Odoom, 2008) revealed that poverty is the most pervasive reason. The prevailing logic that all default on rent is deliberate and warrants ejection is not representative of the actual market situation in Ghana. There is the need to consider alternatives of ensuring that tenants pay their rents. There is considerable international evidence (e.g., Ostrom, 1990; Haworth & Manzi, 1999; Glynn, 2009; Norris and O'Connor, 2009) to show that a democratic, bottom-up approach to housing management reduces default rate, improves housing maintenance, increases chances of employment and enhances educational performance of tenants.

Introducing elements of a social housing management into the housing management process in Ghana is, therefore, important. Public financing for social housing is one key area that the training and education in housing management can usefully emphasize. Possibilities of nationalization of banks to provide housing finance as opposed to private banking methods (e.g., secondary mortgage approaches) can be explored. The taxation themes in housing management courses can be expanded to cover participatory approaches to tax management. Similarly, the teachers can introduce students to approaches, such as land taxation, which could help to generate and distribute national income. Strategies to broaden the tax net (and the rate, if needed) can help students to know some of the options available to improve revenue generation (see Walker, 2001).

Teachers can introduce topics in local government housing policy which emphasize use rather than exchange value, and rental rather than owner occupied housing. Likewise, students can be introduced to the allocation criteria for social housing to minimize the likelihood that, out of ignorance, future housing managers use market criteria to allocate social houses (See Czischke, 2009: 128-129 for general comments on allocation mechanisms). Additionally, participatory approaches to planning and research can be introduced to enable students to gain the skills which are needed to assess the distributional impact of local housing policies on different groups of people.

A course in social housing performance measurement in which teachers can introduce concepts of service effectiveness (in terms of how well inputs produce social outcomes) and efficiency (the rate at which services are converted to outputs) can be taught (See Kemp, 1995: 782), as well as sustainable building management. This course can be complemented with topics in energy management. Students may be trained in a wide range of issues on energy, including, the management of electricity in the home and how to build and manage “green houses”. Teachers may teach topics on how to upgrade buildings to become “greener” or environmentally friendlier and how housing managers can demonstrate the importance of energy efficiency to their clients.

These topics do not necessarily have to be ‘new subjects’ in the curriculum. Topics such as records management could be expanded to incorporate ways of keeping records and reducing the use of water and energy use in houses (Klein, 2009a). The crucial point is that teachers can usefully create opportunities for students to learn about public (and even “green” environmentally wise initiatives, opportunities and procedures for initiating and sustaining change (Klein, 2010), as well as how to democratically get tenants to meet and interact collectively through methods such as games and contests (see also Klein, 2009b). These considerations can stimulate new ways of both managing social housing and making housing management more energy efficient.

Beyond these areas, it is difficult to know the specific and peculiar needs of tenants. What is fairly easy to see is that these “new” areas could give some students the option of becoming not only managers but also housing market change activists. Students interested in such areas would need further training and education in mass mobilization, organization, social activism and other mediums to increase pressure for housing market change. For a “new program” of housing management to be current and socially relevant, teachers will need to regularly revise their curricula, a process that could

include consultation with poor tenants who are the key stakeholders to benefit from reform.

CONCLUSIONS

The failure of private sector housing to provide accommodation for the majority of Ghanaians creates the need to consider alternatives such as social housing. How this type of housing arrangement would be managed is, however, a topic that has been under researched. This article has argued that the ways in which housing managers are educated and trained has partly contributed to the housing problems in Ghana. It has attempted to stimulate discussion by raising some possible ways in which housing managers might be better educated to enable them to (a) effectively manage social housing, (b) serve as advocates for reform to make social housing a reality in Ghana. Areas such as the dynamics of public and private housing markets, participatory housing management, social housing performance management, environmentally sustainable strategies, social mobilization and organization for reform advocacy and "democratic" approaches to housing revenue generation would be part of a broader program of training and education for social housing managers. Students who are educated and trained in this way could work as social housing managers and public housing activists. Whichever the specific career route students may take, training and education in social housing markets and management can make them more conscious of approaches to solving the prevailing problems in the housing sector in Ghana. This 'way of seeing', in turn, could make them exert greater direct and indirect pressure for making changes to the current problematic system of private sector housing. Reforming the training and education of housing managers is, therefore, both a vehicle for social change and a motor to sustain a program of social housing.

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Appendix 1: Course Outline for Semester 2, B.Sc. Land Economy

A. Records Management

- i. Asset Register
- ii. Survey File
- iii. Title File
- iv. Insurance File
- v. Terrier File
- vi. Perpetual Diary
- vii. Management, Services and Repairs File
- viii. Lease File
- ix. Filing System and file movement

B. Marketing

- i. The Concept of Marketing
- ii. Marketing by Segmentation
 - iiia: Segmentation by Age
 - iiib: Segmentation by geographical location
 - iiic: segmentation by gender
 - iiid: Segmentation by socio-economic status

iii. Promotion

C. The Property Market (P.M)

i. P.M as a dispersed market

ii. P.M as a complex market

iii. P.M as an imperfect market

iv Government interventions in the PM.

D. Agency

i. The role of the estate agent

ii. E. Agency in Ghana

iii. Regulation of E. Agency through the intervention of the Real Estate Brokerage Bill

E. Taxation

i. Classification of tax----- Direct and Indirect taxes

ii. Other classifications- e.g. Classification by levying authority e.g., Local or central government

iii. Tax evasion and tax avoidance

iv Property Taxation

iva. Acquisition tax

ivb. Holding tax

ivc. Realization tax

F. Property Maintenance

Source: Author, 2010.

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