

## **Implementation Challenges of the Ghana Rent Policy (Act 220) - A Case Study in the Ashanti Region**

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### **ABSTRACT**

**The study sought to find out the implementation challenges of the Ghana rent policy (Act 220) as the country is deficit, in terms of providing rental accommodation to meet its growing population. Geographically, the study through the usage of both probability and non-probability sampling techniques covered suburbs in the Ashanti Region as the region is one of the two most urbanized regions in Ghana. The study employed the explanatory research design in order to ascertain the current state of rental housing in Ghana and as well as what influences rent charges and rental choices. The results from the study indicated that though rental housing is a neglected feature, it has the potential of boosting the revenue base of the nation, provided the policy that governs the sector is well implemented to make the sector organized and provide its socio-economic benefits. The study concluded that the major challenge confronting rental housing in Ghana is the neglect of the sector by the government – ensuring the implementation of the rent policy. This neglect has affected the effective and efficient functioning of the sector which has the potential of helping to address the housing need of the nation while providing income to the individual and the nation.**

**Keywords:** Rent Policy; Tenants; Landlords; Challenges.

### **INTRODUCTION**

There are five levels of need of humankind and the most basic are food, clothing, and shelter, according to Maslow, the American psychologist [1]. He further emphasized that, these basic needs are literally the requirements for urban areas [2]. Out of this, 11 percent need to be constructed in Sub-Sahara Africa. According to UN-HABITAT [3], though Africa is the least urbanized, it is the fastest urbanizing continent and has a great challenge of providing housing for its urban population. The situation in Ghana is not any different. According to Ghana Statistical Service [4], the urban population has been experiencing a steady increase constituting 23.1 percent in 1960 and 43.8 percent in 2000. This is primarily due to high rates of in-migration with Greater Accra and Ashanti

Regions being the most urbanized in that order. There are a lot of private companies (banks, NGOs, construction, mining, to name a few) springing up in the Ashanti Region as well as the quest to seek greener pastures. As the rate of urbanization is rapidly increasing and with government accounting, just 2 percent of the total housing stock, the issue of rental housing – particularly private rental housing is simply unavoidable.

Rental housing is certainly not a new phenomenon in Ghana; the Rent Act of 1963, Act 220 clearly demonstrates this. However, the issue of renting has not had the deserved attention over the last two decades or more. The rent control act was put in place to help resolve rent issues in Ghana. According to the last Census recorded in 2010, about 47 percent of Ghana's population are homeowners, and that leaves about 53% homeless. This means there is a high demand for renting coupled with an increase in the human population due to high birthrates and urbanization.

The majority of the population is left to seek other means of finding shelter due to affordability challenges. Renting, for the most part, is the best alternative for such house-hunters. In reaction to this phenomenon, the Rent Control Department was created to ensure a favorable rent environment. The rent act (policy) is meant to solve the rent issues, such as landlords charging exorbitant prices for rent, increasing rent prices how and when they want to, unlawful ejections, inducements, etc., leaving tenants sometimes stranded.

## METHODOLOGY

### Population

Landlords (both private formal and informal), renters and officials of the rent control office – in Kumasi formed the researcher's population target. The inclusion of landlords was to help know, understand and appreciate the prospects as well as the challenges that confront providers of rental housing. As providers of rental housing, landlords were also included in order to recognize the actions in the rental sector from their perspective, as landlords.

Renters are the occupants and users of rental accommodation and hence for purpose of this study, they were included in order to elicit their practical experience as users of rental housing and, as well understand the nature of rental housing from the perspective of the users. The Rent Control Department is the only legally mandated state institution that deals with issues on renting, thus implementing the rent control act. Their inclusion amongst the targets was to help gain an understanding from a policy implementer's point of view and also to identify the issues they receive as complaints from tenants and landlords.

### Sample and Sampling procedure

Both probability and non- probability sampling techniques were used in selecting the sample for the study. Purposive sampling, a type of non-probability sampling technique, was used in selecting the rent control official. A sample of renters and landlords was taken and to also ensure fair representation of the population in the study area, Ahodwo and Ayeduase communities were chosen to give an urban and rural representation, respectively. The landlords and renters were randomly selected within these two communities.

According to the 2010 population and housing census regional analytical report -Ashanti Region prepared by Ghana Statistical Services, two districts have the highest proportion of rented dwelling

units - Obuasi Municipal (56.0%), followed by Kumasi Metropolis (53.2%). These two districts are highly urbanized and many of the people are migrants who rent dwelling units. Also, the proportion of dwelling units with owner-occupier is lowest in Kumasi Metropolis (21.6%) as compared to Obuasi Municipal (27.1%). Hence, the choice of Kumasi Metropolis for the study.

For the purpose of this study, two (200) questionnaires were administered and 184 were retrieved making a response rate of 92 percent. One hundred (100) renters and hundred (100) landlords were selected for the study. This is due to easy access, financial and time constraints. Out of the 200 questionnaires that were administered to 100 renters and 100 landlords, questionnaires of 96 renters and 88 landlords were returned to the researcher, representing 96 and 88 percent response respectively. One (1) questionnaire was administered to the rent control department in Kumasi.

### **Data collection tool/procedure**

The two main instruments used by the researcher to collect data were questionnaires and both structured and unstructured interviews and, these were the primary source of the researcher's information. The secondary data for the study consists of information in the form of a literature review. The questionnaires were administered to selected tenants and renters coupled with interviews. The Rent Control Officer at the Rent Control Department in Kumasi was also interviewed to get data.

Both open-ended and close-ended questions were employed by the researcher for the study. Open-ended questions gave the respondents the opportunity to share their views and challenges confronting the research topic and close-ended, captured information was used to gather information with the questionnaires.

### **Pilot testing**

The questionnaire for the study was pre-tested within a similar environment of the study area. This was done to check for the feasibility of the questions. Clarity, consistency, and acceptability of the questions to the respondents were also checked and all the necessary corrections were made and the final questionnaires were made ready for the actual field exercise.

### **Data analysis**

With the help of Microsoft Excel, the results from the study have been presented in percentages, tables, pie charts and bar charts for easy comprehension. These graphical and tabular illustrations were used to discuss the findings.

### **Conceptual framework**

A conceptual framework shows a functional rental housing sector where providers of rental housing units include the government, private formal and private informal providers. Notable among the characteristics of private formal providers is that they are registered with Registrar Generals' Department and thus have legal backing and they make use of tenancy agreements and operates mostly on large scale. Private informal providers have almost opposite characteristics. They are mostly unregistered; do not make use of contracts; operate mostly on small scale and they often live with tenants. The supply of rental housing is influenced by many factors which include the nature of housing policy, availability of credit and land tenure system. Demand characteristics of rental housing include quality of housing unit, access to basic infrastructure and services, location, income

level, mobility among others. Rental housing occurs almost everywhere. Rental accommodation can be found in the urban periphery, inner-city and townships. Notable among the types of rental housing units provided are detached, semi-detached, a block of flats and compound houses. Some characteristics of quality housing units include the physical condition of the structure, access to basic infrastructure and services and social and economic access as well as environmental quality.

### EXPERIMENTS AND ANALYSIS

#### Age of Renters

The study took notice in the age of renters to ascertain the age group that is more active in the rental market and its implication on future housing demand. Figure 1 shows the various age groups that depend on rental accommodation, in the study areas.

It can be observed that renting occurs at all ages of adult life; however, renting is more predominant among 31-40 years old persons. Per the typical family structure in Ghana, children tend to live longer with their parents before moving into the housing market particularly the rental market for the first time which partly accounts for why more renters are within 30 to 40 years.

It is also because they are the most economically active age cohort and hence, they are the most engaged (employed) group. Again, according to the Ghana Statistical Service, the age cohort 25-44 years form the largest age group of the urban and national populations with 26.8 and 24.4 percent respectively. This group also includes young graduates and also young and or new families; they have small savings which is not enough for homeownership, hence they opt for rental accommodation. This implies that with Ghana’s current population structure and a continuous rural-urban drift, demand for rental housing will continue to rise. It is therefore imperative that policies are put in place to address the situation.

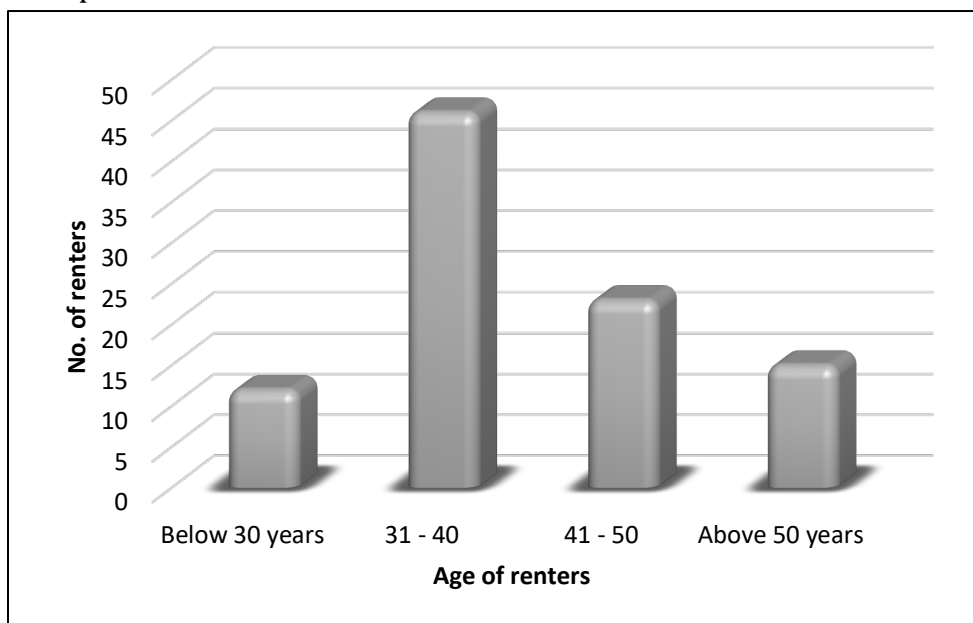
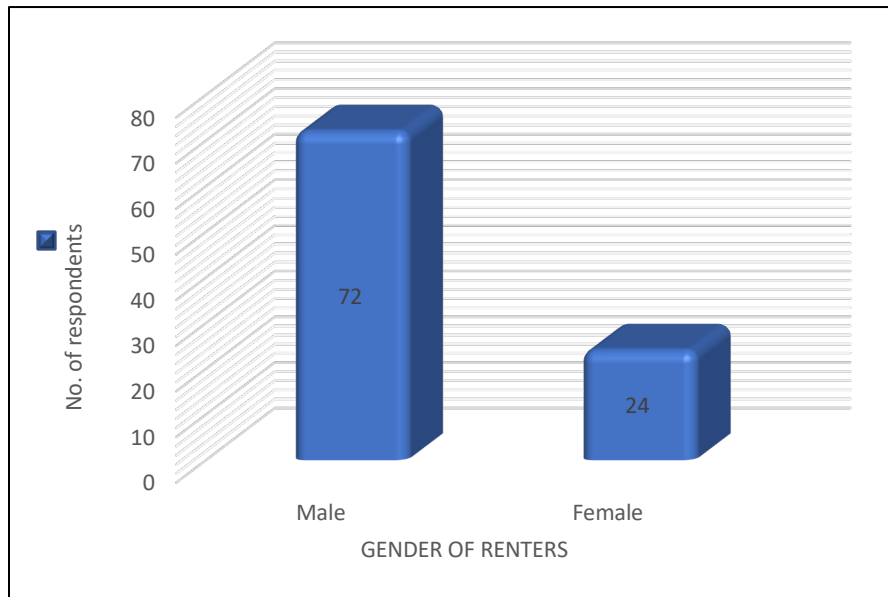


Figure 1. Age of Renters

### Gender of Renters

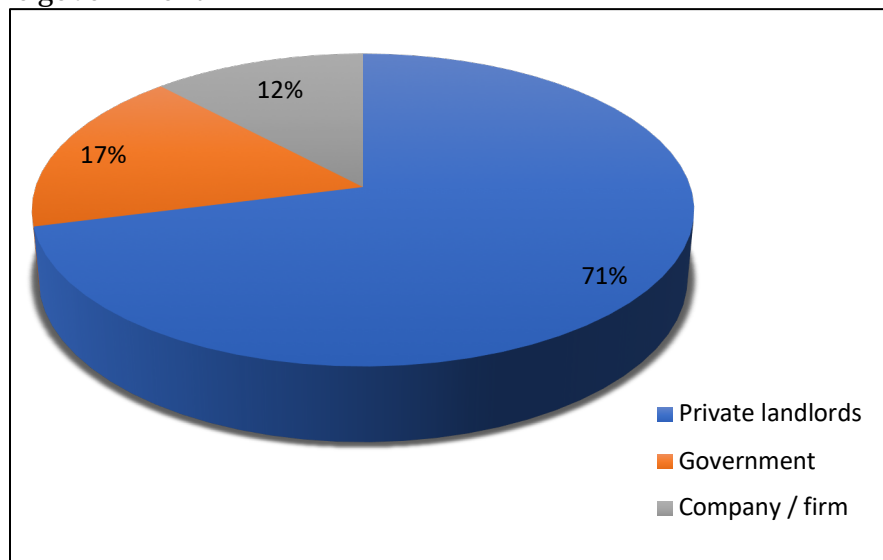
The gender of renters is highly tilted towards males who form 78 percent. This is further reinforced by the finding that 2.3 percent of males compared to 16.1 percent of females were spouses of the head of the household [5]. The gender of renters is indicated in Figure 2.



**Figure 2. Males and Females in Rental Units**

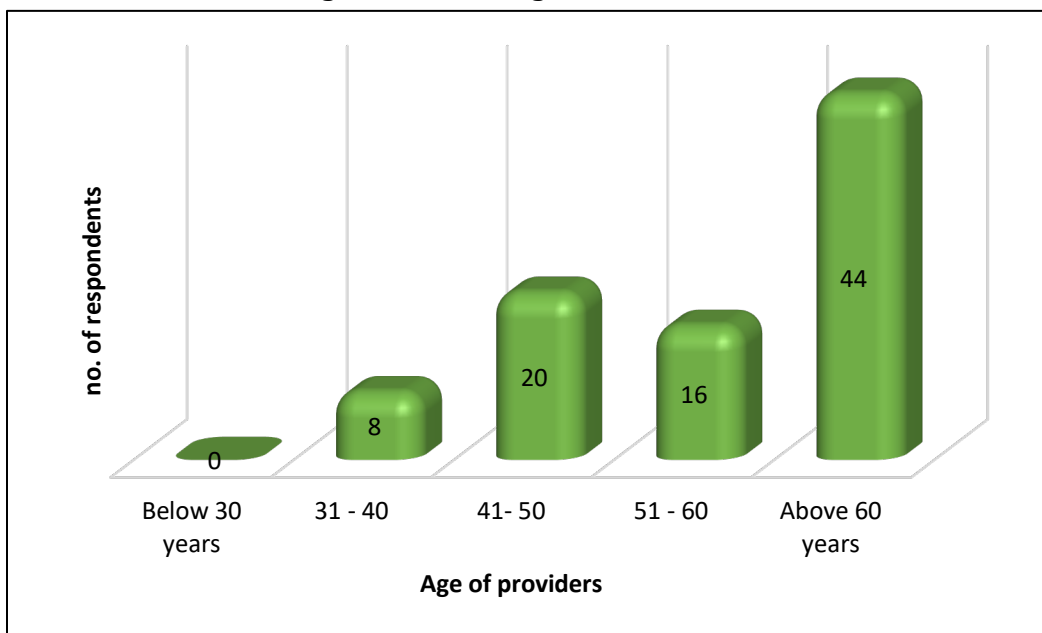
### Providers of Rental Housing

There are three main categories of providers of rental accommodation and they are government, private landlords (both formal and informal) and companies or firms. Figure 3 shows that the main providers of rental housing are in the private sector (71 percent) which is dominated by the informal sector. The high proportion of private landlords is an indication of the vital role that they (private providers) play in meeting the housing demand in an urban community. The very vital role that private providers play makes a case why rental housing must be given the needed attention, particularly by the government.



**Figure 3. Providers of Rental Housing**

The most consistent factor according to UN-HABITAT [3], to distinguish landlords from the rest of the population is their age. Landlords tend to be much older than most tenants. That is, rental housing is mainly provided by pensioners who have on average less than five rental units and they are in the informal rental sector. Because of their age, landlords are much more likely to be retired, live in larger properties than other families and have lived longer in their current homes [3]. This is not different from what happens in the Ashanti Region rental market. As indicated in Figure 6, the age group that dominates private providers of rental housing (landlords) is in sharp contrast to that of the renters. That is landlords who are 60 years and above formed 55 percent of private providers. Considering the fact that the group that dominates rental housing provision (64 years and above) according to Ghana Statistical Service [5] forms just 4 percent, and with an increasingly urban population, demand for rental housing will continue to outpace the supply. That is, there will continue to be a deficit in housing provision particularly rental housing. The age distribution of private providers of rental housing is shown in Figure 4.



**Figure 4. Age Distribution of Landlords**

**Rental Holding of Landlords**

The aim of this indicator was to find out the rental holding per landlord in order to establish their role in the supply of rental housing. Table 1 shows the number of rental holdings per landlord. From the Table 1, 26 percent have 4 rental holdings each while 24 percent have 2 rental holdings each and 17 percent have 6 or more rental holding each. It is also observed from Table 1 that landlords often have fewer rental units. This is probably because most of the providers are pensioners, who have converted part of their house for rent. They are therefore not commercially focused, where rental housing is seen as a pure investment but rather, they see it as a means of supplementing income in old age. They also lack the capital needed to increase their rental holding. The key element that small-scale landlords share is that the income from rental housing helps them to pay instalments on their own lands or houses, to meet the expense of repairs, maintenance or improvements, or even to pay their own rent. Rental income may serve as a safety net against unstable employment or when moving from regular salaried work to self-employment. Some

landlords gave similar reasons for renting which included supplementing income and for the company in the house (due to their age).

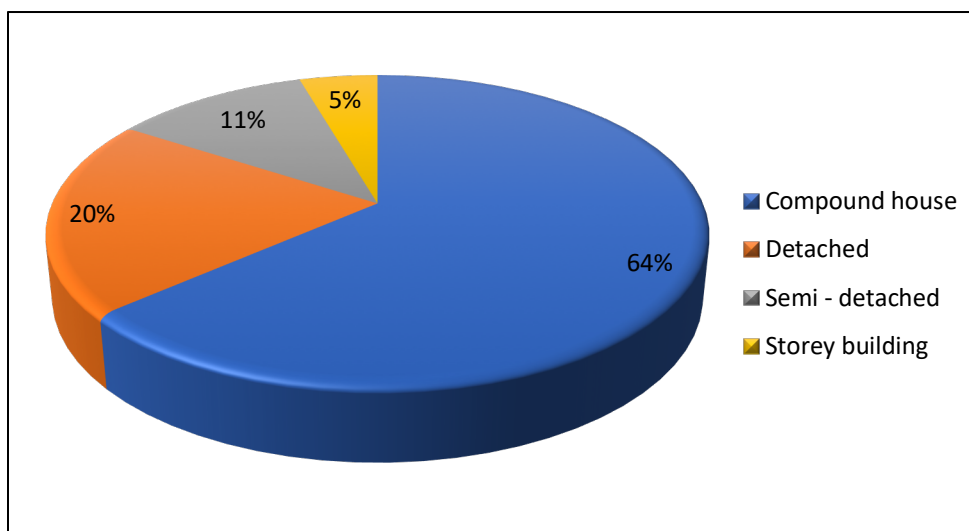
Although small-scale landlords individually have fewer rental holdings, collectively they are a force to reckon with in the supply of rental housing units in view of the fact that rental housing is a vital housing option to urban dwellers.

**Table 1. Number of Rental Holding per Landlord**

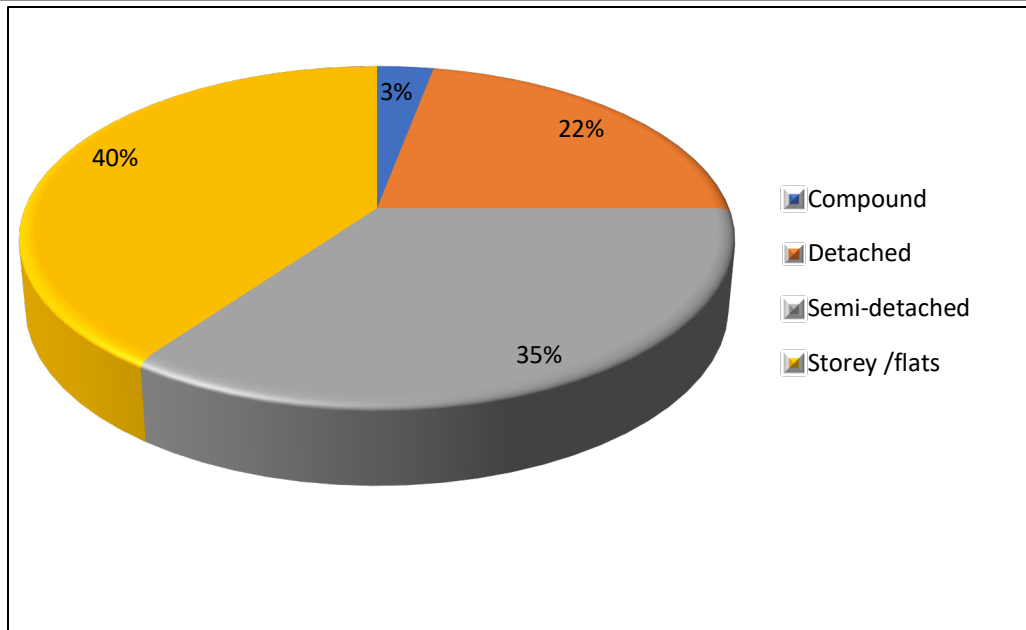
Number of Rental Holding	Number of Landlords	Percentage of Landlords (%)
1	6	7
2	21	24
3	13	15
4	23	26
5	10	11
6 or More	15	17
<b>Total</b>	<b>88</b>	<b>100</b>

### Cost of Rental Units

Table 2 shows the rent charged by landlords as gathered from the field survey. Figures 5 and 6 show the proportions of rental housing units in Ayeduase and Ahadwo respectively. On average, a single room in Ayeduase attracts a rent between GH¢ 40.00-60.00 per month, while a chamber and hall and a two-bedroom house attract between GH¢ 100.00-150.00 and GH¢ 200.00-400.00 per month respectively. On the other hand, a single room, chamber, and hall and a two-bedroom house cost GH¢ 150.00-800.00 (including furnished ones), GH¢ 200.00-4000.00 and GH¢ 400.00-800.00 per month at Ahodwo. The variation in rent charged is influenced by the fact that Ahodwo is a planned area that has all the necessary facilities and services such as water, electricity, toilet facilities, integrated sewerage system and the nature/type of structures and sometimes furnished apartments. Prices are relatively cheaper at Ayeduase due to the absence of these facilities / or irregularities in the supply of these services in such areas, from the survey.



**Figure 5. Types of Rental Housing Units in Ayeduase**



**Figure 6. Types of Rental Housing in Ahodwo**

**Table 2. Cost of Rental Units**

Location	Room type	Facilities available	Cost (gh¢)
Ayeduase	Single room	B, t, w (shared)	40 – 50
	Chamber and hall	B, t, w, k (shared)	80 – 100
	Chamber and hall	B, t, w, k(self-contained)	150 – 250
	Two bedrooms	B, t, w, k(self-contained)	250 – 300
Ahodwo	Single room	B, t, w (contained, furnished)	150 -2,000
	Chamber and hall	B, t, w, k (shared)	None
	Chamber and hall	B, t, w, k(self-contained)	200 – 400
	Two bedrooms	B, t, w, k(self-contained)	400 – 800

**NB:** Bathroom (B), Toilet (T), Water (W), Kitchen (K)

**Tenancy Agreement**

The tenancy agreement is an important component in renting. The study, therefore, wanted to find out the extent to which tenancy agreement is used in the small-scale rental housing market within the study area. From the study, 42 percent of landlords (out of the 88 respondents interviewed) said they had tenancy agreements with their tenants as compared to 58 percent who had no tenancy agreements with their tenants. Albeit a substantial proportion (58 percent) had no tenancy agreement, it is worth mentioning that the widely asserted view as provided by some literature that small-scale landlords do not have a tenancy agreement with their tenants is gradually being addressed. However, there still exists a lot of work that ought to be done to sensitize the large number that is yet to see how important rent agreement is and the need to have one, in this volatile sector.

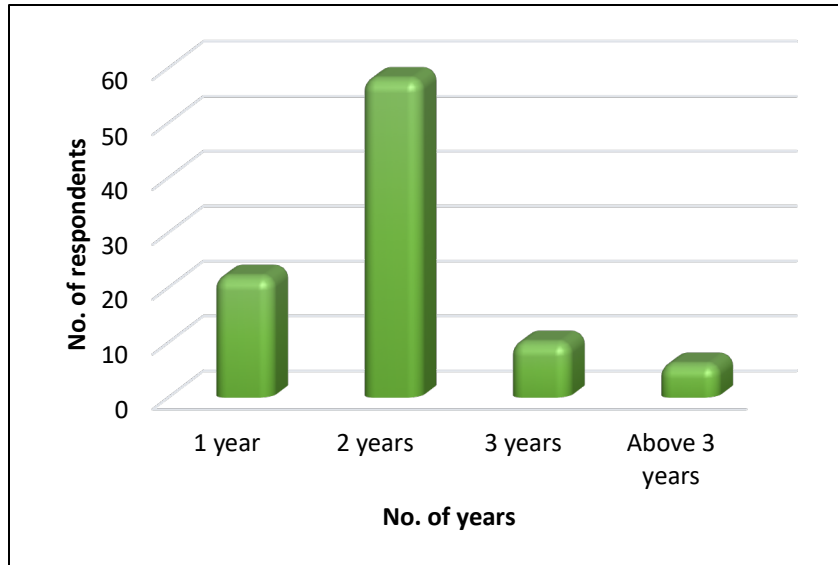


## **Rent Advance**

Rent advance is a key feature in Ghana's rental market today. The study, therefore, looked at the extent to which landlords demand rent advance from renters. From the study, 72 percent (out of the 96 respondents interviewed) said they have paid rent in advance as against 31 percent who had not paid rent advance. This is a confirmation of the role rent advance plays in Ghana's rental housing market today. Many landlords demand rent advance before renting out a unit. This implies that a person will need some bulk amount of money in order to access rental accommodation in Ghana. The amount renters pay as rent advance depends on the monthly rental charge. For example, it can be seen in Table 2 that a chamber and hall with shared bath and toilet facility at Ayeduse costs on an average GH¢ 90.00 per month while a two-bedroom apartment with facilities for exclusive use attracts a rent of average cost of GH¢ 600.00 per month. Tenants are made to pay two to three years' rent advance. Renters, therefore, end up paying GH¢ 12,160.00 for a chamber and hall and GH¢ 14,400.00 for a two-bedroom apartment up-front for two years stay – a clear violation of Rent Act 220. The 1963 Rent Control Law, Act 220 clause 25, section 5, mandates landlords to charge rent advance, not in excess of six (6) months but landlords have unashamedly overlooked this provision. From the study, out of the 72 percent of renters that said they had paid rent in advance, 60 percent had paid two years to rent advance, 24 percent had paid one year of rent advance and 11 and 6 percent had paid for 3 and more than 3 years in rent advance respectively (see Figure 7). According to respondents is their key concern in renting today, the duration of rent advance.

The impunity with which landlords disregard the rent law and government's (Rent control department) inability to enforce the law is partly due to the fact that the supply of rental accommodation is inadequate compared to the demand. In fact, it is a 'take it or leave it situation', where the renter has little or no option. This phenomenon of rent advance is likely to continue and even get worse so long as the demand for rental housing outstrips the supply of rental housing units. Some tenants said they are compelled to go for loans in order to meet the duration of rent advance demanded, however, their tenancy would expire while they have not completed repayment of the loan they had taken. They hence have to compromise by moving out to a new location mostly to the peri-urban areas. These areas lack some basic facilities since such areas are still under development hence, they have relatively cheaper rents. It is therefore not surprising that demand for rent advance features prominently among the complaints made to the Rent Control Department.

However, some landlords in justifying the demand for rent said, the rent advance provides them with bulk sum to either increase their rental holdings or pursue other projects that require bulk money since getting access to credit from the financial institutions was difficult and also, the interest was also not 'friendly'.

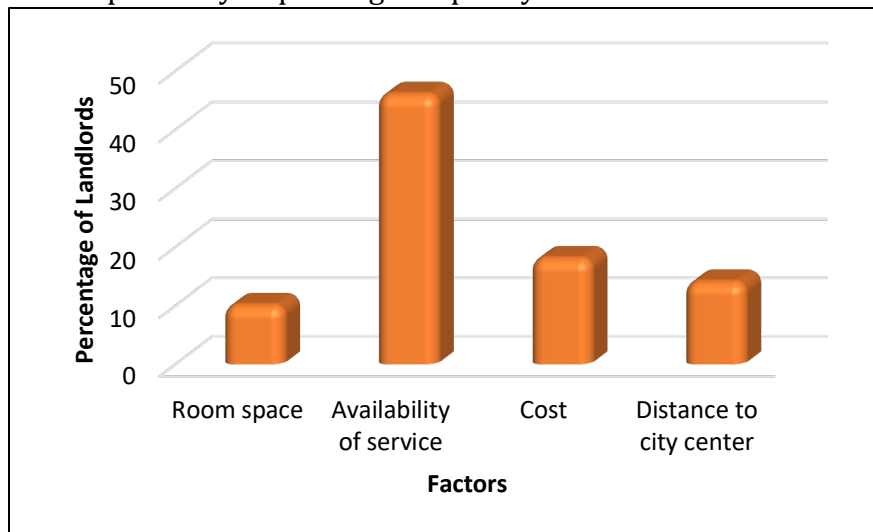


**Figure 7. Duration of Rent Advance Paid by Renters**

**Choice of Rental Housing**

The choice of rental housing is dependent on several factors that vary from person to person or household to household. This indicator therefore also sought to find out which of the following; room space; availability of services; the cost of a rental unit and the distance from a rental unit to the city centre received priority consideration in renter’s choice for a particular rental accommodation.

As shown in Figure 8, 52 percent said the availability of services in a rental unit is most paramount in making rental choices. This is followed by the cost of a rental unit which forms 20 percent, room space and distance to the city centre both forming 27 percent. The high proportion of renters that said they would give preference to availability of services is an expression of the fact that the availability of services such as potable water, toilet, kitchen, bathroom, electricity among others is vital if housing is to serve its fundamental purpose of not only meeting the shelter needs of humankind but more importantly improving the quality of life.



**Figure 8. Factors considered before making a rental choice**

### Availability of Services

The value of a rental housing unit can also be measured by how easy it is for tenants to access utilities such as electricity, water, and sanitation among others. The value of rental housing diminishes considerably as access to utilities is farther away from the unit or is permanently unavailable. Figure 9 indicates responses provided by the 96 renters to the survey with regards to availability and accessibility to services. Although Figure 9 shows access to services, these services are variously located in the housing unit.

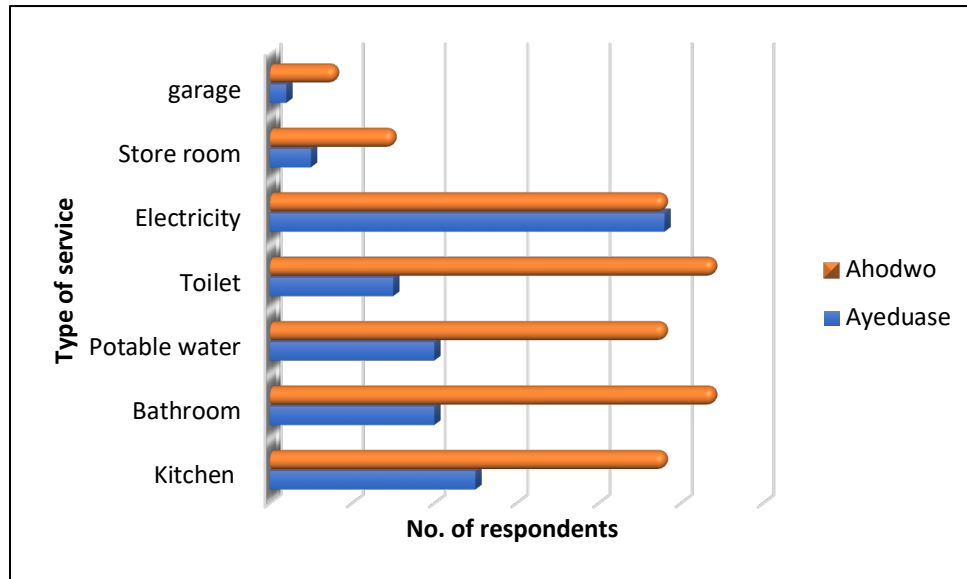


Figure 9. Availability of Services in Rental Units at Ahodwo and Ayeduase

### Factors Considered by Landlords Before Letting or Leasing

Owners of rental housing units (landlords) rent out not only on financial considerations. In Ghana, landlords rent out their housing units based on several factors. This is shown in Table 3. From Table 3, 41 percent of landlords involved in the study said they would first consider the marital status of renters, giving preference to the married couples over singles. Such landlords said that married couples are often more responsible mostly in the up-keep of the housing environment. Another 27 percent of landlords gave priority to the occupation of the renter since it informs his ability to pay rent as well as undertake some ‘minor’ maintenance work on the housing structure. While 17 percent would first consider the family size of the renter, 10 percent said that they would give preference to the age of renters.

From the survey, 5 percent of landlords said their main consideration before renting out is the ethnic background of the renter. According to them, they would not rent out to certain ethnic groups regardless of how much such a group is willing to pay. They say their reasons are due to the perceived character of some tribes and how they live. This, of course, brings into sharp focus the problem of ethnicity and its antagonistic effect on national integration and development. It is therefore imperative that government and civil society continue to address the issue of ethnicity and tribalism to promote peaceful coexistence. The table below shows the various considerations that landlords in the study said they would make before letting out their housing units.

**Table 3: Factors Considered by Landlords before Letting or Leasing**

Factors Considered	Number of Landlords	Percent of Landlords
Occupation	24	27
Family size	15	17
Ethnicity	4	5
Age	9	10
Marital status	36	41
<b>Total</b>	<b>88</b>	<b>100</b>

### The regularity of Maintenance Work

Table 4 shows responses given by renters in the survey on whether maintenance work is done on their rental unit. While 31 percent said that maintenance work was done on a yearly basis, 16 percent had maintenance done every two years and 11 percent experience maintenance every three years. However, 42 percent said that they experience no maintenance. Landlords of such renters do not re-invest some of the rent advances in improving the quality of the housing unit. Renters thus bear full responsibility for the cost of maintenance. This is a potential source of conflict between landlords and renters (if there is no written agreement to this effect). Landlords must be encouraged to maintain a minimum quality for their rental units in order to improve the quality of life. Renters added that, although landlords are reluctant to do any maintenance works, they are quick to have the desire to increase rent advances.

**Table 4. Regularity of Maintenance Work**

Duration	Number of Tenants	Percent of Tenants
Yearly	30	31
Every Two Years	15	16
Every Three Years	11	11
None	40	42
<b>Total</b>	<b>96</b>	<b>100</b>

From the study, 62 percent of the renters said that the form of maintenance work done is painting the structure. Another 24 percent received plastering works while the remaining 11 percent, roofing works. While 29 percent of renters in the survey paid for any maintenance work done, 71 percent did not pay for maintenance. However, some renters said in instances where they engage in major maintenances like roofing, painting changing of items on the structure, the cost is surcharged against their rent which then leads to the extension of their rent advances.

### Factors that Influence Rent Determination

Certain factors influence the rent charged by landlords. This variable sought to find out from the landlords the considerations they make in determining rent charges per month. While 57 percent of landlords said they would first consider the services they provide for the renters either for exclusive or shared usage. This is evidenced in Table 2 where rental units such as two-bedroom facility with electricity, water, toilet and bath for exclusive use (ease of access) of household cost

between GH¢400 - 800 per month at Ahodwo while a similar unit with similar facilities but shared with other households cost lower at Ayeduase.

The location of a rental unit to a large extent also influences the rent charged by landlords. For instance, from Table 2, it can be observed that the cost of rent per month for a two-bedroom apartment in Ahodwo ranges from GH¢ 400.00-800.00 for a month and sometimes up to GH¢ 1,500 – 2,000 if fully furnished while a similar unit at Ayeduse costs GH¢ 250 -300.00, for the same period. The former is considered to have high environmental quality – serene and less crowded, good sewerage system among others.

### **Payment of Tax on Rent by Landlords**

Generating revenue is a key problem faced by some (if not all) developing countries and the situation is not different in Ghana. The study, therefore, wanted to find out the extent to which Ghana is benefitting from the income made by landlords on the exorbitant rent charges. From the study, although all landlords said they pay property rate, none of them (88 respondents) pay tax on the rents they charge. This means that the nation is losing very momentous revenue. While the government may seem to have some appreciable reserves of money, it actually needs good and stable financial resources to manage the whole nation – to meet population growth (pressure on resources) among others. The revenue from the rental sector may seem to boost the country's financial resource base. Without it, there may be deficits (financially) in providing services such as public healthcare, social security, national defense, free basic education, public housing to all citizens.

In an interview during the data collection with the Rent Control Officer at the Rent Control Department (RCD) in Kumasi, it is surprising to state that the RCD has no records on landlords, hence it would be difficult to tax them. The only records available on landlords are the complaints made to the RCD.

### **Rent Control Department**

The Rent Control Department was established in 1963 by Act 220 to create an enabling environment for all to access decent and affordable accommodation to promote the socio-economic development of Ghana. As the only formal institution mandated to not only to implement the Ghana rent policy (Act 220) but also, to adjudicate rent cases in Ghana, this section sought to find out from officials of RCD, issues that landlords and tenants bring to the department as well as the challenges that confront the department in implementing the Ghana rent policy.

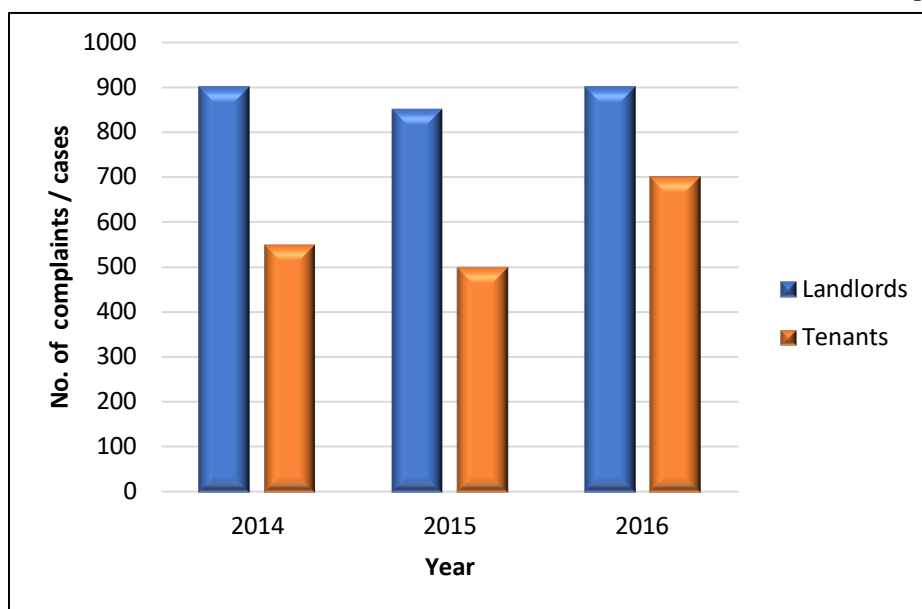
Figure 10 indicates the number of complaints made by the landlord and tenants to the Rent Control Department in Kumasi. According to the department, the major complaints made by landlords include recovery of possession; rent arrears and nuisance while tenants' main complaints include inducement to quit, demand for rent advance, charging of more than 6 months of rent advance and unreasonable increases in rent advances by landlords. As can be seen from Figure 10, in 2014 landlords made 900 complaints about their tenants while 550 complaints were made by tenants against their landlords. 850 and 600 were recorded for landlords and tenants respectively. The department also recorded 900 and 700 cases from landlords and tenants respectively, in 2016. This may be due to the global economic downturn which brought about an unprecedented crisis in the housing market all over the world. It is evidenced from the table that indeed rental housing in Ghana

is bedeviled with challenges that all stakeholders must be concerned with and not only that but also make frantic effort to promote this vital form of housing supply.

However, the study found out that, the Rent Control Department is heavily under-resourced both-human and material resource-wise. The study revealed that the RCD in Kumasi has no vehicle to work with. According to the Rent Officer, the department engages the services of a taxi on every errand. This is a serious challenge to the effectiveness and efficiency of the staff of the department in the discharge of their mandate – carrying out a public education of the rent control policy and also to carry out an inventory of all houses used for the rental services.

Also, the department has only 23 branches countrywide including the national headquarters. This certainly is inadequate if issues on rental housing can be effectively handled to promote the relevance of this very important option of housing provision. The total staff strength of the RCD in Kumasi Metropolis is only 6 staff – 4 for Administration works (2 secretaries, a clerk, and a watchman) and 2 field supervisors (Rent control Officers). The RCD in Kumasi has 6 offices with one computer. This is certainly woefully inadequate considering the quantum of complaints that are made by landlords and tenants that need thorough investigation.

This is a clear manifestation of the government’s neglect of this very important sector in meeting the housing need, a basic need for that matter and how well the rent act can be implemented.



**Figure 10. Number of Complaints made by Landlords and Tenants to the Rent Control Department in Kumasi**

**CONCLUSION**

The rental housing sector just like any developing country is a neglected feature that does not feature on the policy table of the state. The duration (usually two years or more) of rent advance demanded by landlords is compelling renters who cannot afford to pay compromise quality by moving into sub-standard units that lack the requisite housing attributes or to areas with poor environmental quality. Although rental housing is a neglected feature, it has the potential of

boosting the revenue base of the nation. It must, therefore, be tapped. 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. It must, therefore, be given the needed attention for the nation to derive full benefits. The Rent Control Department must be given all the necessary and adequate resources to have a full inventory of all landlords within their jurisdiction and be able to implement the rent control policy. Based on the findings from the study, the following recommendations were made in order for rental housing to play its proper role in the nation's quest to meet its ever-growing demand for housing.

It is recommended that the government should develop a standard rent agreement outline, form or criteria that all landlords would use to ensure standardization. It would lead to a situation where there would be a high compliance rate. Education on the need for tenants and landlords to have formal contractual arrangements should also be initiated by the government and civil society. The Rent Control Department, the District Assemblies and National Commission on Civic Education should be resourced and empowered so they can educate and as well ensure adherence to standards by the entire citizenry. This would go a long way to address the rifts that exist between landlords and renters which would bring sanity into the rental sector.

The Rent Control Department should be restructured and resourced to enable it to deal with the changing trends in the rental housing sector such as handling complaints brought to their office by landlords and tenants. This would require legal support through revisiting the existing laws on renting in Ghana. Education on the need for tenants and landlords to have formal contractual arrangements should also be initiated by the government and civil society.

For the government to broaden the tax base in order to increase revenue for development, it must also consider the rental housing sector which is dominated by small-scale providers who are not captured by the tax net. This could be done through a deliberate policy that recognizes rental housing not only in principle but ensuring that pragmatic steps are taken to identify and have a decentralized local inventory of rental housing both by the Rent Control Department and the Metropolitan, Municipal and District Assemblies (MMDAs). Also, landlords should be supported to maintain a minimum housing quality as well as increase their rental holdings while helping to meet the housing needs of the nation, particularly in urban Ghana. It is through this that the government can succeed in getting their co-operation regarding the payment of tax.

Again, rental housing has the potential of freeing the government from the social pressure of providing housing for the populace. The private sector has the potential of providing housing to meet the housing demand if they are supported and well-regulated through progressive policies.

There is also the need to ensure that landlords provide a minimum level of services in their rental units. This implies that the government must also provide the basic infrastructure needed such as roads, electricity, water among others from which landlords can tap from due to their high capital requirement.

The government must endeavor to review the Rent Control Act. Sections of the Act seem to have outlived their relevance in today's rental housing market. The blatant disregard for the Act attests

to this. Currently, strict adherence to the Act could also become a disincentive for the supply of rental housing.

It is also suggested that the Rent Control Department should be resourced both in terms of the human capacity as well as its material needs. This would ensure that there is effective monitoring of activities in the rental sector. The monitoring would ensure that landlords would provide accurate data on their rental holding, the condition of the units and how much they must pay as the tax on their income from renting.

The duration of rent advance demanded by landlords must be critically examined by all stakeholders to reduce the cost burdens imposed on households. The two or more years of rent advance demanded by landlords are affecting the ability of renters to access decent housing to ensure the fulfillment of life. From the study renters said they would prefer paying rent on a monthly basis instead of the one, two or three years rent advance they are compelled to pay in bulk.

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