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RESEARCH ARTICLE

Searching for the Right to Adequate Housing in Ghana through Housing Policy

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ABSTRACT

Several housing policies have been formulated and implemented in Ghana, especially since after independence in 1957. Despite attempts to use housing policy to address housing needs, a gap remains in the adoption of a rights-based approach to housing the Ghanaian populace. This paper evaluates how the right to housing issues are expressed and protected by Ghanaian housing laws and policies. It suggests plausible ways forward for the country's housing policy towards promoting the right to adequate housing. The central argument is that the framing of housing policies is fundamental to the promotion of the human right to housing. Relying on secondary data from both published and unpublished documents, the study notes that housing policies in Ghana have failed to adopt a human rights approach to adequate housing, even as most policies have not proceeded beyond mere intent. The paper suggests that future housing policies should create an inclusive policy environment and ensure equal promotion and integration of the core elements of adequate housing rights. It also suggests the need for a vigorous promotion of the low-rated, as well as a consolidation of the high-rated, elements of the right to adequate housing in a way that accommodates human rights standards and encourages attainment of housing adequacy for all.

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1.0 Introduction

The development and implementation of effective housing policies are fundamental to housing market development and the delivery of adequate housing that meets citizens' housing needs. Policy responses to addressing housing needs are necessary in making housing available and accessible, particularly to low-income earners (Gallent et al., 2020; Aigbavboa & Thwala, 2018; Arku, 2009) and in ensuring the right to adequate housing. Cognizant of this fact, successive governments of post-independence Ghana have formulated several (or fragmented) housing policies, all of which were intended to create an enabling environment to ensure, among other things, the right to adequate housing[1]. The most recent attempt by the government to use housing policy as the primary guiding framework for safe, decent and secure housing was launched in 2015 (Government of Ghana, 2015). It is supposed that this and past housing policies would be developed by considering the country's subscription to international and regional legal and regulatory instruments on human rights (Aigbavboa & Thwala, 2018; Government of Ghana, 2015). For instance,

[1] The UN Special Rapporteur on adequate housing has defined the human right to adequate housing as the right of every woman, man, youth, and child to gain and sustain a safe and secure home and community in which to live in peace and dignity (Kothari et al., 2006). From the social perspective of housing, the right to adequate housing is understood as ensuring affordable housing for disadvantaged and endangered social groups such as senior citizens, children, physically handicapped individuals, and victims of natural and other disasters (Aigbavboa & Thwala 2018).

the Universal Declaration of Human Rights[2] (UDHR), the International Covenant on Economic, Social and Cultural Rights[3] (ICESCR) and the African Commission on Human and Peoples' Rights[4] (ACHPR) obligate states to secure the realisation of housing rights, including the adoption of policies, within the context of adequate basic standards of living (Hearne & Kenna, 2014; OHCHR & UN-Habitat, 2009; Kothari et al., 2006). However, scholars such as Legrand (1997, 2006), Teubner (1998) and Roghină (2020) have argued against oversimplified conditions for success in legal transplantation, particularly because the process fails when it ignores internal social links. The critics further contend that laws are deeply embedded in sociocultural and political contexts, making it highly problematic when international instruments are transplanted without such considerations. Against the backdrop of the complex contextual factors of legal transplants, the ability of international legal instruments to shape national policies may not necessarily be contingent upon national subscription alone.

Ghana's housing policies aim to improve the quality of housing (Tipple & Korboe, 1998) while promoting the accessibility, affordability and maintenance of existing housing stocks; the policies also aim to provide shelter alongside the required infrastructural facilities (Aigbavboa & Thwala, 2018; UN-Habitat, 2010). Similarly, policies seek to ensure that adequate measures are put in place to protect the rights of housing consumers by providing them with relevant information on the technical, legal and legislative aspects of housing (Government of Ghana, 2015). In many countries, the primary reasons for housing policy formulation are to enhance access to land, decent habitable location, adequate dwelling space and protection of the vulnerable against housing rights violations and/or housing inadequacy (Aigbavboa & Thwala, 2018; Centre on Housing Rights & Evictions [COHRE], 2008). Although housing may be considered a basic human right (Addo, 2014), even as the 1992 Republican Constitution of Ghana, as well as past housing policies, refer to the right to own property, the nexus between housing laws and policies and citizens' rights to adequate housing hardly finds clear expression in laws or policies (Aigbavboa & Thwala, 2018; COHRE, 2008).

In addition, a conceptual gap exists between international obligations and domestic housing policy formulation in Ghana, primarily due to the structural separation between international law and national legal systems, conceptualised through the "dualist perspective"[5]. For example, while international law requires compliance, domestic policy formulation is driven by national sovereignty, legislative priorities and political considerations, leading to gaps in domestic policy formulation. Also, while the blend between laws on international housing rights and the availability of national data offers a great opportunity to undertake a meaningful assessment of the interface between the two, this has been understudied (The Evict Project, 2022). As such, there is a need for further probing into whether there are efforts to make international housing rights laws more relevant to the Ghanaian context, as well as how this effort includes the formulation of domestic laws or policies on housing rights. This paper contends that the way housing policies are framed is fundamental to the promotion of the right to housing[6].

The aim of the paper is twofold: (a) to evaluate whether citizens' rights to housing are expressed and protected by national housing policies and (b) to determine the plausible ways to use housing laws and regulations to promote human rights issues in providing adequate and decent housing. The study is guided by the research question "To what extent do Ghana's housing policies promote the factors that constitute a human rights approach to adequate housing?" Addressing this question will enrich understanding of some of the attempts and solutions while strengthening efforts in support of the right to adequate housing in Ghana. Following this introduction, the rest of the paper examines the international legal and regulatory frameworks and international human rights standards to ascertain how they inspire housing rights. These frameworks

[2] Universal Declaration of Human Rights, adopted by UN General Assembly resolution 217A(III), 10 December 1948.

[3] International Covenant on Economic, Social and Cultural Rights, 16 December 1966 (entered into force 3 January 1976).

[4] It is the only quasi-judicial body at the African regional level that is supposed to and has engaged the enforcement of human rights, including the right to adequate housing (see Chenwi 2013).

[5] In international law, this perspective views domestic law and international law as two entirely separate legal systems that function independently.

[6] Whereas Fitzpatrick et al. (2014) focused on "the right to housing" (i.e. for those who lack minimally adequate accommodation) and not on "housing rights" (i.e. protection from eviction and harassment for those who have housing), the current study is interested in both, and are used interchangeably.

are necessary because they provide the intellectual context for arguing for the nexus between legal rights and housing rights and for discussing the notion of rights to housing and adequate housing. The third section describes the study area and the method used to obtain secondary data. The fourth section presents a discussion of Ghana's housing policies that have a bearing on the right to housing. It relates this discussion to national initiatives and strategies toward the realisation of the rights-based approach to housing. In conclusion, the paper provides policy recommendations for the realisation of the right to adequate housing through effective housing policies.

2.0 Literature Review

2.1 The Right to Adequate Housing: The Stepchild of International Laws

It is important to start by noting that accessing secure, affordable and quality housing is an essential feature of a rights-based approach (HRBA). What matters most in an HRBA to housing is how particular policies or regulations impact the right to housing of the different social groups. Kirkemann Boesen and Martin (2007) defined HRBA as a framework that integrates the norms, principles, standards and goals of the international human rights system into the plans and processes of development (p. 9). Implicitly, this definition aligns with the view of the UN Office of the High Commissioner for Human Rights (OHCHR) (2002) because, besides arguing that HRBA is inextricably linked to the international human rights framework, it draws on the fundamental principles of international human rights instruments in defining HRBA. These principles, which are derived from the UDHR and other international legal instruments, include universality and inalienability, indivisibility, interdependence and interrelatedness, equality and non-discrimination, participation and inclusion, and accountability and rule of law (Quick et al., 2017; Nyamu-Musembi & Cornwall, 2004). Also, the UN-Habitat (2017) demonstrated its commitment to the realisation of adequate housing and placed 'Housing at the Centre' of urban interventions across segments of its operations through the adoption of the HRBA. For example, its Global Housing Strategy adopted a people-centred approach to housing in cities and paid particular attention to capacity building and rights holders' participation in housing.

Despite the noble intentions of the HRBA for housing, there are some noticeable opposing views. First, the core argument against the HRBA is the principle of universality. Critics, including Brown (1997), argued that universality, which is rooted in Western values, gave little room for cultural relativism and contextual differences. Another critical perspective viewed the approach as a form of "moral idealism" that failed to account for the real challenges and limitations, particularly in countries with limited resources, weak state capacity and poor levels of governance (De Beco 2010; Tengnas, 2012). Claiming a right to housing by right holders does not account for the financial limitations of states. Thus, many resource-constrained countries lack binding legal force, rendering the HRBA largely aspirational and failing to produce concrete changes.

These normative principles may be pointless if no light is shed on the tensions between housing as a human right (a fundamental need for dignity and security) and as a commodity (a speculative asset for profit) in reality. Although some housing researchers believe that the financialization of housing will facilitate the attainment of the right to adequate housing, in reality, the former undermines the attainment of the latter (Kenna, 2010; Reyes, 2020). Bengtsson (2001) notes that because housing is perceived both as a market commodity (i.e., treating housing as a tradable commodity rather than a social good) and a public good, housing needs cannot adequately be met by direct state allocation but by state correctives[7] to the housing market. However, it is still an open question as to how state correctives or interventions can be championed in a market for what is seen as an individual market good ruled by individual preferences. For Domurath and Gil (2024), state correctives should be understood as a continuum with a common goal – attainment of adequate housing status. On the one hand, state intervention is used as an enabling approach to safeguard private property rights as a way of generating a competitive and sufficient supply of housing. On the other end, state intervention can be used to regulate both the housing market and private property rights to guarantee access to adequate housing. Indeed, effective application of the right to

[7] Correctives refer to strategic measures taken to fix systemic inefficiencies, recover assets and improve service delivery.

adequate housing requires an understanding of the forces and structures that shape the housing market (Kenna, 2010), at least, to keep a balance between housing as a right and as a commodity.

Looking at housing through a human rights-based perspective is also about recognising the root causes of housing rights violations, as well as how to empower rights holders and draw the attention of duty bearers to their basic obligations to all social groups. Rights, including housing rights, incessantly activate some form of obligations and responsibilities. As theorists have argued, the respect, protection and fulfilment of rights to housing cannot be accomplished without addressing the question of who the duty bearers are and/or what obligations such duty bearers have in fulfilling these rights (Quick et al., 2017; Kirkemann Boesen & Martin, 2007). Also, in the African region, the state and its various branches are obligated to take targeted steps toward the realisation of the economic, social and cultural rights of all rights holders (Chenwi, 2013). It presupposes that access to adequate housing is not only a service the right holders need but also a service they have a right to have as persons. Inferentially, the fundamental premise of the international legal system is that housing is a human right (Habitat International Coalition, 2016).

At the international level, the right to adequate housing has been recognised as an international human rights issue and as part of the right to an adequate standard of living (UN-Habitat, 2017). The international human rights frameworks have cast a universal spotlight on national and local issues, thereby encouraging the adoption and mainstreaming of issues of rights into domestic housing policies. In other words, the right to housing under international law provides the standards by which domestic policies and laws are formulated and enforced. As such, achieving the right to housing may aptly be described as a top-down process that is rooted in and/or emerges from international legal instruments (Tars, 2016; Sidoli et al., 2017). At the same time, the international human rights field not only considers housing or the right to adequate housing as a human rights issue but also seeks to change housing policies that would enhance the legal protection of citizens' basic social rights (Lux, 2003; Foscarinis et al., 2004). As noted by Leckie (1989) and Chenwi (2013), incorporating the concept of human rights into international treaties and laws has laid down a series of obligations on governments to formulate national plans and/or change housing policies aimed at the realisation of the right to adequate housing. In its resolution 2001/28, the United Nations Commission on Human Rights called upon member states to, among other things, "give full effect to housing rights, including through domestic development policies at the appropriate level of government and with international assistance and cooperation …" (UN-Habitat & OHCHR, 2003: 4).

Yet, compared to other rights, issues of housing rights are sometimes placed at the margins of policy interventions. As noted by Leckie (1992), while international laws recognize the right to adequate housing, it is often placed below civil, political or property rights. Importantly, ratifying a right to housing instrument does not automatically translate into a governmental commitment to design national policies to protect such rights. The problem is not so much with the existence of international human rights laws and corresponding state ratification of housing rights; it is really about paying insufficient attention to what this right legally implies in the policy context. As Kenna (2010) has noted, the core argument on the marginalization of housing rights is that, while housing rights are directed to all categories of housing consumers, housing systems are mainly structured around markets. This means that accepting the market as the producer and allocator of housing becomes an avenue for the exclusion of individuals who lack the necessary financial means to obtain housing. At the same time, housing is treated as a commodity or asset rather than a human right, hence the prioritizing of market dynamics over the need for shelter (Pastrana & Vols, 2024).

Before the sociolegal processes of the right to adequate housing are outlined, it will be necessary to offer a brief conception of the right to adequate housing. The first expression of the right to housing was captured within Article 25 of the UDHR and was universally adopted in the late 1940s. In simple terms, the right to housing is understood to mean "the right to live in security, peace and dignity" (Behr et al. 2021: 9). For Leckie (1989: 98), the right to housing can adequately be defined by focusing on the 'obligation, content or entitlement or long-term approach to setting benchmarks' sides of housing rights. For example, while the obligation side of human rights involves those acts and omissions required of a state to allow the fulfilment of these

rights, the content side emphasizes the actual guarantees of citizens and communities. The Global Strategy for Shelter to the Year 2000 had noted that adequate shelter denotes adequate privacy, adequate space, adequate security, adequate lighting and ventilation, adequate basic infrastructure, and adequate location with regard to work and basic facilities, all at a reasonable cost (UNCHS-Habitat, 2006: 10). In the light of this view, the right to housing epitomises 'adequacy' and implies the determination to address violation of housing rights through domestic laws and policies that adhere to the notion of housing affordability[8].

Adequate housing, as a constituent of the right to an adequate standard of living, constitutes more than having access to shelter or a house. The minimum essential levels or criteria for meeting the right to adequate housing (RAH), as enshrined in Article 25(1) of the UDHR and Article 11(1) of ICESCR, entail a framework of rights. This framework, which forms the basis of the conceptual interpretation of housing adequacy, has seven broad components or elements, as presented below.

- Legal security of tenure: this involves an agreement that is governed by legislative regimes protecting individuals and the public regarding the use of land or residential property. Such a legal framework ensures the security of tenure by protecting right holders against forced eviction.
- Availability of services, materials, facilities and infrastructure: for housing to be adequate, it must provide for sanitation, safe water, energy (for cooking, heating & lighting), roads, as well as rainwater drainage facilities and systems.
- Affordability: the affordability requirements mean that both personal and household financial costs associated with housing should not threaten or compromise the attainment and satisfaction of other fundamental needs. For housing to be deemed adequate, its average cost per month should not constitute more than one-third of total monthly income.
- Habitability: this component talks about providing adequate space and protection against cold, heat, rain, dampness or other forms of threats relating to health, structural hazards and disease. Habitability simply means housing which ensures the comfort and health of occupants.
- Accessibility: for those who are entitled to housing, it must be made accessible and/or readily attainable. Housing laws and policies should fully account for the housing needs of the disadvantaged or vulnerable groups by ensuring some degree of priority with regard to their housing rights.
- Location: according to the UDHR and ICESCR, housing location is adequate when it allows access to employment options, schools, child-care centres, health-care services and other social and economic facilities. It also includes housing that is not built on polluted sites or closer to pollution sources that pose a threat to the health of occupants or inhabitants.
- Cultural adequacy: culturally adequate housing means that the way housing is constructed, the construction materials used and the supporting policies must be appropriate in terms of enabling the expression of cultural identity and diversity of housing.

Although conditions of adequate housing vary among nations, there are four reasons why approaches to its attainment must remain global. First, no one country can confidently claim to have achieved housing adequacy status. Second, the magnitude of housing problems faced by many countries requires the international community's commitment and responsibility. Third, experience and insight from individual countries have universal applicability since the housing sector uncovers several trends that are common to different socio-economic settings (UNCHS-Habitat, 2006). Fourth, the housing crisis is global because the housing system everywhere is more and more susceptible to instability in cities across the developed and developing world. This poses a threat to the sustained supply of housing and the reproduction of social life across many cities (Fields & Hodkinson, 2018).

2.2 From International Legal Instruments to Domestic Housing Policies: Ghana

Thus far, the paper has examined the HRBA for housing and the international human rights standards and how they inspire domestic housing laws and policies. This section explores how

[8] Here, housing affordability is measured by house price-to-income ratios (see World Bank, 1992). Or the ability of a household to spend up to thirty percent (30%) of its gross annual income on the rent or purchase price of housing where the rent or purchase price includes applicable taxes and insurances and utilities (Government of Ghana, 2015).

Ghana's subscription to international and regional instruments on human rights standards and laws is informing its housing policies, that is, how international human rights laws form the basis and the point of reference for the realisation of the right to adequate housing and for developing Ghana's housing policies. Localising a rights-based approach to housing is a fundamental requirement for making international legal instruments on rights to adequate housing a reality. While there is no unanimity about the content and nature of 'country-based strategy and commitment' to housing rights, it is in the national context that the battle against the violation of the rights to adequate housing and forced eviction will be lost or won.

Reflecting this, the post-independence governments of Ghana not only made housing their key policy issue but also understood adequate housing as a right and sought to accept the obligation for the provision of urban housing (Arku, 2009; Gillespie, 2018). For example, Ahadzie (2016) notes that Ghana's housing policy of 2015 took cognizance of and incorporated aspects of international and regional treaties that champion the right to housing, namely Article 25 (1) of the Universal Declaration of Human Rights in 1948, the Global Strategy for Shelter in 2000 and the Rabat Declaration of Making Slums History in 2012. As a result of the subscription to international legal frameworks or the housing rights agenda, Ghana can be seen to be using housing policies to provide localised solutions to the right to adequate housing. Indeed, the first direct attempt at providing a framework to guide players in the housing sector resulted in the National Housing Policy and Action Plan (1987 – 1990). In collaboration with the UN-Habitat, another housing policy document – The National Shelter Strategy – was prepared in 1991-92. Unfortunately, however, these two documents failed to receive formal adoption by the government (UN-Habitat, 2011; Government of Ghana, 2015). Later, four attempts were made to review or update The National Shelter Strategy in 1999, 2000, 2003 and 2005 (Danso-Wiredu & Loopmans, 2013; Government of Ghana, 2015).

Furthermore, the foreword of the recent housing policy of Ghana recognises the right of each Ghanaian to select their own housing needs while also having the ability both to access and leverage the necessary resources. In the end, the policy should promote the right to housing for all (Government of Ghana, 2015). Additionally, in the glossary of the policy document, housing right is defined following Article 25(1) of the UDHR and Article 11(1) of the ICESCR's framework in terms of "security of tenure; availability of services, materials, facilities, and infrastructure; affordability; habitability; accessibility; location and cultural adequacy" (Government of Ghana, 2015: vi). Also, one of the guiding principles of Ghana's new housing policy identified housing as a human right, a right that applies to everyone irrespective of gender. It noted the attainment of this right to be of central importance to the other rights, including economic, social and cultural rights.

3.0 Study Area and Methods

3.1 Study Area

Ghana, the study country, is located in the western part of Africa and is a unitary state divided into 16 administrative regions (see Figure 1) (Anim-Odame, 2021; FAO, 2005). Ghana is the second-largest economy in West Africa, with its capital in Accra. It covers a total land area of 238,538 square kilometres and is located at latitudes 4°30' N and 11º N and longitudes 3º W and 1º E (Mugnier, 2000). It shares borders with Burkina Faso to the north, Togo to the east and Côte d'Ivoire to the west. To the south are the Gulf of Guinea and the Atlantic Ocean. Ghana's population stood at 30.8 million in 2021 and increased to 34.1 million in 2023 at a population growth rate of 2.1 (Ghana Statistical Service, 2021; Sarfoh et al., 2022). The country's urbanisation rate has increased substantially, with the urban share of the population reaching 56.7%. As the urban population continues to grow, providing adequate and suitable housing remains a major problem as demand outpaces supply (Centre for Affordable Housing Finance [CAHF], 2024). According to the Institute for Economics and Peace (IEP) (2024), Ghana is ranked the second most peaceful country in Africa and the 56th most peaceful country globally.

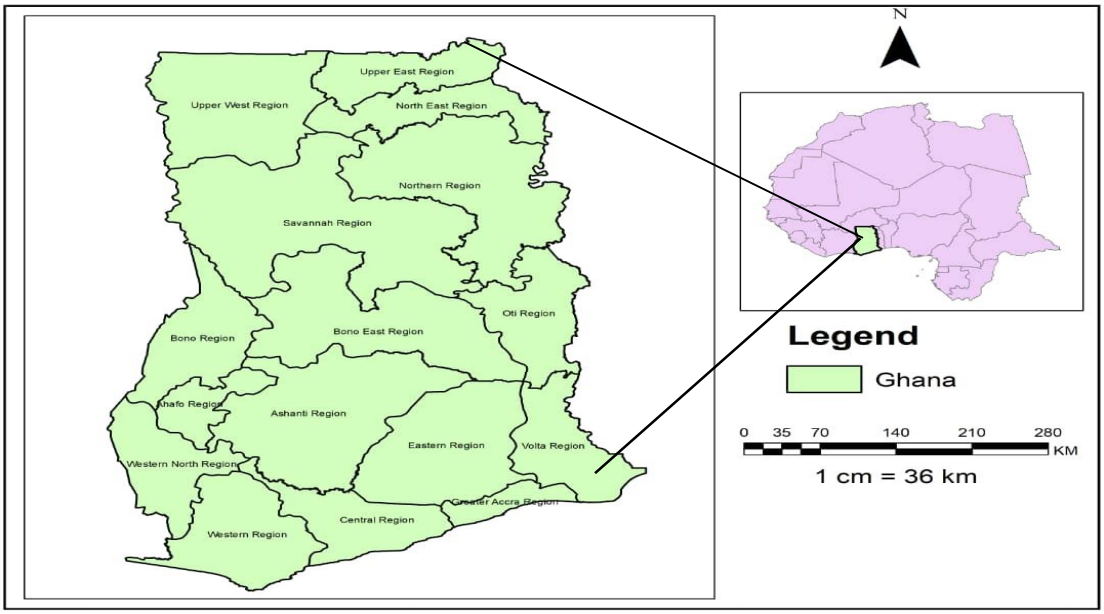


Figure 1: A map of Ghana showing the administrative regions

Ghana was chosen for this study because there is a growing interest on the part of policymakers and development partners to promote and formulate policies and legal initiatives intended to tackle the increasing housing problems. For example, in February 2023, the National Rental Assistance Scheme (NRAS) was implemented to eliminate the burden of huge rent advance payments by potential tenants. The belief is that these initiatives will provide an "enabling framework", partly toward attaining the right to housing for all. Also, as noted earlier, the Republican Constitution of Ghana (1992), which is supposed to be the foundation of the country's legal system, does not explicitly indicate that the right to adequate housing is the government's responsibility (Aigbavboa & Thwala, 2018). It is therefore necessary to investigate how housing sector-specific policies are helping to localise international and regional treaties on the right to adequate housing. Moreover, affordability, a key component of the framework of rights, remains a thorny issue plaguing Ghana's housing sector, with the industry witnessing a growing mismatch between household income and housing prices. For example, the price of the cheapest, newly-built house by a real estate developer in an urban area in 2023 was US$18,154, while the median range of annual pay of public servants before tax was US$1,127-US$1,146 (Centre for Affordable Housing Finance [CAHF], 2024). This, therefore, provides an opportune moment to assess how the long-standing claim to the right to housing in Ghana is being undermined by non-affordability.

3.2 Methods

This paper examines and provides insight into how the national housing policies of Ghana express and protect citizens' rights to housing in line with Article 25(1) of the UDHR and Article 11(1) of the ICESCR's framework of rights. It also explores the plausible ways of using national housing policies and regulations to promote human rights issues in the process of providing adequate and decent housing. To accomplish this, an exploratory design was used. This involved undertaking a desk study of secondary data, namely the housing policies of Ghana. After a preliminary reading of the policy documents, a purposive technique was used to select policies that enhance learning and to critically review housing policy interventions in the country. This led to the selection of three housing policy documents, i.e., the draft National Housing Policy and Action Plan (1987-1990), the National Shelter Strategy Documents (1991-1992) and the National Housing Policy (NHP) (2015). Further evaluation revealed that although the first two documents contained some structures and strategies, they were not officially adopted as substantive housing policies.

In the light of the assertion by Gillespie (2018) that Ghana had no comprehensive housing policy until the NHP of 2015 was adopted, the analysis of the current research is mainly based on the NHP of 2015. The policy has the overall goal of realizing the right to adequate housing by providing decent and affordable housing that is accessible and sustainable. As noted in the review of literature on the framework of rights, the elements constituting the right to adequate housing

(RAH) were identified (see section 2.1). On this basis, seven factors (legal security of tenure; availability of services, materials, facilities, and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy) were adopted as the framework of RAH. Next, each objective of the NHP was measured by the corresponding policy initiatives in column 2 of Table 1. This was further evaluated in tandem with each of the RAH factors. Each policy initiative was a weighted point, meaning that a right to adequate housing factor scores one (1) point if the description of the factors in question has been satisfied but scores zero (0) if it fails to satisfy the description (see Table 2). The first step in scoring the textual content of the RAH was to list cases of interest, the cases being the 50 policy initiatives of the NHP. The next step involves developing a checklist of factors that define each RAH component. After cases had been developed and the RAH factors defined, the next task was to develop a criterion for scoring the cases against the factors, using the above binary values of '0' or '1'. Any policy initiative (or case) that aligns with or satisfies one or more of the defined RAH factors was scored '1'. By contrast, if a policy initiative failed to align with none of the defined RAH factors, it was scored '0' (see Appendix 1). For example, for a policy initiative to be scored 1 under the legal security of tenure factor of the RAH, it must align with one or more of these factors: protect tenure, property, rights, prevent forced eviction or promote laws on land and residential properties.

The aim is to ascertain the extent to which particular NHP objectives and their initiatives capture and/or reflect the RAH framework factors. Accordingly, the manifestation of RAH in any of the NHP objectives and initiatives, using any of the framework of factors, was ascertained based on the equation stated below:

$$\text{RAH} = \left(\frac{\text{Total Score}}{\text{Total Attainable Score}}\right) * 100 \ldots \text{Equation (1)}$$

An ordinal scale was then used as follows: "high degree of RAH" (67 - 100%), "moderate degree of RAH" (33 - 66%) and "low degree of RAH" (0 - 32%) to determine the level of the right to adequate housing of the eight (8) NHP objectives. Correspondingly, each scale is represented by the letters H, M and L, representing "high", "moderate" and "low" respectively. The procedure for computing the value of the RAH is provided in Table 1. The data were analysed based on the eight NHP objectives and their policy initiatives in Table 2. It is imperative to point out that the NHP objectives were not weighted equally. For example, the first and fifth policy objectives (to promote greater private sector participation in housing delivery and to promote orderly human settlement growth with physical and social infrastructure) are heavily weighted because they have more policy initiatives. While binary scoring has its merits, there are notable weaknesses, particularly when analysing overlapping multiple objectives like those of the NHP. One major weakness is the loss of information, as reducing multiple classes into binary categories may conceal vital differences between them. In addition, it may oversimplify decision boundaries, leading to less meaningful outcomes.

Table 1: NHP Objectives and Policy Initiatives for Assessment

Main Policy Objective	Policy Initiative		Attainable Score
1. To promote greater private sector participation in housing delivery	i.	Establish and outline a long-term national housing programme disaggregated to the MMDA level	1
	ii.	Facilitate private sector access to land banks through a program of land ownership confirmation	1
	iii.	Provide fiscal & monetary incentives for increased private sector investment in housing infrastructure	1
	iv.	Establish & operate NHF to leverage private capital into housing and infrastructure investments	1
	v.	Promote Housing development partnerships between public, private and community actors	1
	vi.	Promote variety in cost recovery for private sector investors in housing and infrastructure development	1
	vii.	Create an MMDAs-based land market information system	1
	viii.	Create an MMDAs-level database of human settlements infrastructure inventory	1
	ix.	Establish collaborative partnerships between built environment professional associations	1
		Sub-Total	**9**
2. To create an environment conducive for investment in rental housing	i.	Promote the development of rent-to-own housing schemes to facilitate early access to housing	1
	ii.	Review the Rent Act, Act 220 (1963) to streamline rent regulations and empower the Rent Department	1
	iii.	Encourage rehabilitation of disused and/or abandoned properties into rental housing	1
	iv.	Encourage the inclusion of rental housing in new residential developments by developers	1
	v.	Encourage home owners associations to adopt Rental Housing Expansion schemes	1
		Sub-Total	**5**
3. To promote housing schemes that maximises land utilisation	i.	Establish & mainstream inner-city revitalisation and urban regeneration programs	1
	ii.	Promote partnerships between property owners and private investors	1
	iii.	Promote mixed-use property developments & zoning in all neighbourhood upgrading initiatives	1
	iv.	Facilitate the provision of technical assistance at the MMDAs to rationalize existing plot allocations	1
	v.	Secure nature conservation & retain land for agricultural, forestry and related uses	1
	vi.	Institute tax measures and other mechanisms to discourage speculation on residential land	1
		Sub-Total	**6**
4. To accelerate home improvement (upgrading and transformation) of the existing housing stock	i.	Promote neighbourhood level maintenance of housing through community management associations	1
	ii.	Design local infrastructure bonds for the improvement of infrastructure in deteriorated neighbourhoods	1
	iii.	Establish incentives for effective maintenance of family housing and introduce penalties	1
	iv.	Enforce building codes and regulations in respect of fire risks and hazards, etc.	1
	v.	Conduct periodic reviews of national building codes and regulations to ensure their responsiveness	1
		Sub-Total	**5**
5. To promote orderly human settlement growth with physical and social infrastructure	i.	Guide & ensure environmental sustainability & development in the implementation of housing projects	1
	ii.	Ensure the retention and improvement of green belts in all settlements	1
	iii.	Mandate the identification and acquisition of spaces for active and passive public recreation	1
	iv.	Reinforce the coastal sensitivity mapping and management initiative	1

	v.	Protect and enhance biodiversity using capacity assessments and local biodiversity action plans	1
	vi.	Mainstream the ongoing flood disaster mitigation measures by removing properties situated in flood	1
	vii.	Promote the reduction of stormwater run-off in communities through stormwater management	1
	viii.	Promote water conservation through rainwater harvesting	1
	ix.	Develop engineered landfill sites in major urban and metropolitan areas	1
		Sub-Total	**9**
6. To make housing programmes more accessible to the poor (Social Housing)	i.	Consult & involve communities to offer services in development, maintenance & monitoring	1
	ii.	Establish MMDAs RDGS in conjunction with accredited insurance and microfinance companies	1
	iii.	Encourage the formation of housing associations and housing co-operatives to access funds for housing	1
	iv.	Encourage the deepening of the pension and tax reforms to permit pension and tax deductions	1
	v.	Promote the use of local building materials such as compressed earth, laterite, bamboo, etc.	1
	vi.	Encourage MMDAs to develop temporary accommodation for the most vulnerable groups in society	1
		Sub-Total	**6**
7. To involve communities and other interest groups in designing and implementing low-income housing	i.	Encourage the participation of women, youth, & PWD in infrastructure development programs	1
	ii.	Promote community-led infrastructure finance to carry out community-driven infrastructure	1
	iii.	Establish community infrastructure fund for community-initiated low-cost infrastructure programmes and land-use planning	1
	iv.	Support the involvement of non-conventional partners such as Faith-Based Organisations, Civil Society Organisations, etc.	1
		Sub-Total	**4**
8. To upgrade existing slums and prevent the occurrence of new one	i.	Formulate and implement slum infrastructure improvement policy	1
	ii.	Progressively integrate existing slums through revitalisation, redevelopment, and regeneration	1
	iii.	Ameliorate the effects of poverty on slum dwellers through a combination of infrastructure investments, quality of social services, etc.	1
	iv.	Empower low-income slum dwellers to be economically viable to sustain their livelihoods	1
	v.	Establish participatory housing development monitoring and control	1
	vi.	Undertake media sensitization and public awareness programmes on the proposed land use plans	1
		Sub-Total	**6**

Source: Author's Construct based on Ghana's National Housing Policy, 2015

Table 2: Evaluation of the right to adequate housing in NHP of Ghana

Main Policy Objective	Policy Initiative		Constituents of Right						
			LS	AS	AF	HA	AC	LO	CA
1. To promote greater private sector	i.	Establish & outline a long-term national housing program	0	1	1	0	1	1	0
	ii.	Facilitate private sector access to land banks	1	0	1	0	1	1	0
	iii.	Provide fiscal & monetary incentives for increased private sector investment	1	1	0	0	1	0	1
	iv.	Establish & operate NHF to leverage private capital into housing	0	1	0	0	1	0	0

participation in housing delivery	v.	Promote housing development partnerships	1	0	1	0	1	1	0
	vi.	Promote variety in cost recovery for private sector investors in housing	1	0	0	0	1	0	0
	vii.	Create an MMDAs-based land market information system	1	1	0	0	1	1	0
	viii.	Create an MMDAs-level database of human settlements infrastructure inventory	0	1	1	1	1	1	0
	ix.	Establish partnerships between built environment professional associations	1	1	0	1	0	0	0
		Sub-Total	**6**	**6**	**4**	**2**	**8**	**5**	**1**
		Percentage	**67**	**67**	**44**	**22**	**89**	**56**	**11**
2. To create an environment conducive for investment in rental housing	i.	Promote the development of rent-to-own housing schemes	0	1	1	1	1	0	0
	ii.	Review the Rent Act, Act 220 (1963) to streamline rent regulations	1	1	1	0	1	0	0
	iii.	Encourage rehabilitation of disused and/or abandoned properties	0	1	0	1	1	1	0
	iv.	Encourage the inclusion of rental housing in new residential developments	1	0	0	0	1	1	0
	v.	Encourage home owners associations to adopt RHE schemes	1	1	1	0	1	0	0
		Sub-Total	**3**	**4**	**3**	**2**	**5**	**2**	**0**
		Percentage	**60**	**80**	**60**	**40**	**100**	**40**	**0**
3. To promote housing schemes that maximises land utilisation	i.	Establish & mainstream inner-city revitalisation & urban regeneration programs	1	1	0	1	1	1	1
	ii.	Promote partnerships between property owners and private investors	0	1	0	0	1	0	0
	iii.	Promote mixed-use property developments & zoning	0	1	1	1	1	0	0
	iv.	Facilitate the provision of technical assistance at the MMDAs	0	1	1	1	1	1	0
	v.	Secure nature conservation for agricultural, forestry, and related uses	0	1	0	1	1	0	0
	vi.	Institute tax measures to discourage speculation on residential land	0	0	0	0	1	0	0
		Sub-Total	**1**	**5**	**2**	**4**	**6**	**2**	**1**
		Percentage	**17**	**83**	**33**	**67**	**100**	**33**	**17**
4. To accelerate home improvement (upgrading and transformation) of the existing housing stock	i.	Promote maintenance of housing through community management associations	0	1	1	1	1	1	1
	ii.	Design local infrastructure bonds for the improvement of infrastructure	1	1	0	0	1	1	1
	iii.	Establish incentives for maintenance of family housing and introduce penalties	0	1	0	1	1	1	0
	iv.	Enforce building codes and regulations in respect of fire risks and hazards, etc.	1	1	1	1	1	1	0
	v.	Conduct periodic reviews of national building codes and regulations	1	1	1	1	1	1	0
		Sub-Total	**3**	**5**	**3**	**4**	**5**	**5**	**2**
		Percentage	**60**	**100**	**60**	**80**	**100**	**100**	**40**
5. To promote orderly human settlement growth with physical and social infrastructure	i.	Guide & ensure environmental sustainability & development	1	1	0	1	1	1	0
	ii.	Ensure the retention and improvement of green belts in all settlements	1	1	0	1	1	1	0
	iii.	Mandate the acquisition of spaces for active and passive public recreation	0	1	0	1	1	0	0
	iv.	Reinforce the coastal sensitivity mapping & management initiative	1	1	0	1	1	1	0
	v.	Protect & enhance biodiversity using capacity assessments & LBA plans	0	1	0	1	1	1	0
	vi.	Mainstream the ongoing flood disaster mitigation measures	1	1	0	1	1	0	0
	vii.	Promote the reduction of stormwater run-off in communities	0	1	1	1	1	0	0
	viii.	Promote water conservation through rainwater harvesting	0	1	0	1	1	0	0
	ix.	Develop engineered landfill sites in major urban and metropolitan areas	0	1	1	1	0	0	0
		Sub-Total	**4**	**9**	**2**	**9**	**8**	**4**	**0**
		Percentage	**44**	**100**	**22**	**100**	**89**	**44**	**0**
	i.	Consult communities to offer services in development, maintenance & monitoring	0	1	0	1	1	1	1
	ii.	Establish MMDAs RDGS in conjunction with accredited insurance	0	1	1	1	1	1	0

6. To make housing programmes more accessible to the poor (Social Housing)	iii.	Encourage the formation of housing associations and housing co-operatives	0	1	1	0	1	0	0
	iv.	Encourage the deepening of the pension and tax reforms	1	1	1	0	1	0	1
	v.	Promote the use of local building materials such as compressed earth, bamboo, etc.	0	1	1	0	1	1	0
	vi.	Encourage MMDAs to develop temporary accommodation for the vulnerable groups	0	1	1	0	1	0	0
		Sub-Total	**1**	**6**	**5**	**2**	**6**	**3**	**1**
		Percentage	**17**	**100**	**83**	**33**	**100**	**50**	**17**
7. To involve communities and other interest groups in designing and implementing low-income housing	i.	Encourage the participation of women & PWD in infrastructure development programmes	0	1	1	0	1	0	0
	ii.	Promote community-led infrastructure finance to carry out infrastructure							
	iii.	Establish CIF for low-cost infrastructure programmes and land-use planning	0	1	0	0	1	0	1
	iv.	Support the involvement of non-conventional partners	1	1	1	0	1	0	0
		Sub-Total	0	1	0	0	1	0	1
			1	**4**	**2**	**0**	**4**	**0**	**2**
		Percentage	**25**	**100**	**50**	**0**	**100**	**0**	**50**
8. To upgrade existing slums and prevent the occurrence of new ones	i.	Formulate and implement slum infrastructure improvement policy	1	1	0	1	1	0	0
	ii.	Progressively integrate existing slums through revitalisation, redevelopment, etc.	0	1	0	1	1	1	0
	iii.	Ameliorate the effects of poverty on slum dwellers	0	1	1	1	1	1	0
	iv.	Empower low-income slum dwellers to be economically viable	0	1	0	0	1	0	0
	v.	Establish participatory housing development monitoring and control	0	1	0	0	1	1	1
	vi.	Undertake media sensitization and public awareness programmes on land-use plans	1	1	0	1	1	0	0
		Sub-Total	**2**	**6**	**1**	**4**	**6**	**3**	**1**
		Percentage	**33**	**100**	**17**	**67**	**100**	**50**	**17**
		Total Score	21	45	22	27	48	24	9
		Percentage of Total	42	90	44	54	96	48	18
		Rating	M	H	M	M	H	M	L

LS - legal security of tenure, AS – availability of services, materials, facilities & infrastructure, AF – affordability, HA– Habitability, AC – accessibility, LO – location & CA – cultural adequacy

4.0 Results and Discussion

This section of the paper is structured to reflect how the Ghana NHP of 2015 affirms or promotes the RAH framework, as well as to give domestic effect to a human rights-based approach to housing. Thus, this structure takes into account the eight policy objectives and their policy initiative, as well as the seven constituents of the right to adequate housing standards, i.e. legal security of tenure (LS), availability of services, materials, facilities, and infrastructure (AS), affordability (AF), habitability (HA), accessibility (AC), location (LO) and cultural adequacy (CA). Although these elements are constitutive in nature, they are being treated separately for analytical purposes. It must be acknowledged from the outset that qualitative textual analysis has some weaknesses. The first weakness is subjectivity and bias, as the researcher's interpretation of the text may be influenced by his/her personal experience, cultural background and theoretical training. The second weakness is the contextual dependency of text, with the researcher's lack of access to the original social and historical context being likely to lead to flawed analysis (Smith, 2017; McKee, 2003).

Table 2 summarises the analysis of the policy objectives and their corresponding policy initiatives within the framework of adequate housing rights, using equation 1 above. Generally, the NHP noted that the RAH is fundamental to human rights. In terms of cultural adequacy (CA), all eight NHP objectives and their initiatives recorded a low expression/rating of the right to adequate housing (RAH). This is particularly so as the calculated percentage score (i.e., 18%) for CA falls within the proposed ordinal scale of 0 – 32%. Although the 2015 national housing policy document identifies 'cultural adequacy' as a key element of housing rights in its glossary (Government of Ghana, 2015), it was not adequately reflected in the policy objectives and initiatives. This means that the cultural elements of housing adequacy, such as the expression of cultural identity, preferences, diversity and conservation of cultural landmarks/heritage, may be undermined, leading to cultural inadequacy. Moreover, under international law, particularly the International Covenant on Economic, Social, and Cultural Rights, the absence of CA in housing policy constitutes a violation of human rights (UNECE, 2015; OHCHR, 2002). Nonetheless, the second and fourth policy initiatives of the seventh policy objective (to involve communities and other interest groups in designing and implementing low-income housing) appeared to have incorporated and/or taken into account some elements of inclusion and harmony. As Acioly and Madhuraj (2018) noted, using policy to create opportunities for collective engagement in residential decision-making is fundamental to achieving cultural adequacy. However, in terms of the expression and protection of cultural rights to housing, the 2015 NHP of Ghana does not adequately reflect that.

The study also found that the NHP objectives and initiatives exhibit a moderate expression of the RAH across a number of housing rights elements. For example, LS, AF, HA and LO have been rated as 42%, 44%, 54% and 48% respectively (see Table 2). In comparison to the proposed ordinal scale above, these four elements of RAH are rated moderately because their percentage scores fall within the median scale of 33–66%. But from the housing rights literature, human rights elements are strongly interdependent and interrelated and, as such, the realisation of one right often rests, totally or in part, upon the realisation of other rights (UN-Habitat, 2017). Thus, achieving a moderate rate of human rights to adequate housing in LS, AF, HA and LO may not necessarily promote full realisation of the other elements of RAH in Ghana. Although one of the elements of the RAH (habitability - HA) is relatively higher (i.e., 54%) than the remaining three (LS, AF and LO), which are also rated moderate, it remains uncertain how far such a rating contributes toward the full realisation of the right to adequate housing, especially when the RAH is placed within the context of the indivisibility principle of human rights. For example, the theoretical argument is that, like other rights, legal security of tenure, affordability, habitability and location rights are integral parts of and indivisible from all human rights (OHCHR, 2009; Essink et al., 2023). As such, it is difficult to accept that the 2015 NHP of Ghana fully promotes the legal security of tenure (LS), affordability (AF), habitability (HA) and the location (LO) elements of the RAH. To address this, the approach to future housing policy formulation in Ghana should not only promote RAH but also embrace and reinforce the constitutive elements of the right to adequate housing.

However, a search for the RAH in the 2015 NHP of Ghana shows that the AS and AC elements profoundly reflect the promotion of the RAH element. For instance, the assessment indicates that 90% and 96% of the NHP objectives and their policy initiatives aligned with the availability of services, materials, facilities and infrastructure (AS) and the

accessibility elements of the RAH, respectively (see Table 2). From the foregoing discussion, the paper rates the extent to which the RAH manifested in the NHP high, as the calculated percentage scores of 90% and 96% for AS and AC respectively, fall within the largest proposed ordinal scale of 67-100%. This implies that, besides international legal and regulatory instruments on human rights (such as the UDHR, ICESCR and ACHPR), the government of Ghana attempted to deploy housing policy to recognise and promote the accessibility rights to housing. This is a good intention as far as using policy design to champion housing accessibility is concerned. This aligns with Boamah's (2014) view that the benefits of housing, such as adequate housing provision and the addressing of housing needs, cannot be achieved without effective housing policies. However, it is not clear how the promotion of AS and AC works towards the realisation of RAH when other elements are low or moderately rated. Also, it has been estimated that about 30% of the housing stock in Ghana is inadequate and the housing situation is characterised by minimal access to basic services and infrastructure (UN-Habitat, 2024; Fields & Hodkinson, 2018). Yet, credence should be given to the NHP for aligning with the right to housing, even if the policy expression does not adequately reflect all seven core elements of the RAH, because having access to adequate housing substantially strengthens the prospect of enjoying certain additional rights, including the right to environmental hygiene.

5.0 Conclusion and Recommendations

The study aimed to explore the extent to which Ghana's housing policies promote the right to adequate housing, using the eight policy objectives – as well as their policy initiatives – of the 2015 National Housing Policy document. The assessment of the policy was based on the following seven components of the RAH: legal security of tenure (LS), availability of services, materials, facilities, and infrastructure (AS), affordability (AF), habitability (HA), accessibility (AS), location (LO) and cultural adequacy (CA). The analyses of data obtained from secondary sources indicate that the NHP objectives and policy initiatives have attained different scales of the RAH. For instance, while the paper rates the cultural adequacy component of the RAH low, there is modest articulation or promotion of the legal security tenure, affordability, habitability, and location rights. At the same time, the policy has arguably demonstrated a strong commitment toward the service/material/infrastructure availability and accessibility elements of the RAH. Although AS and AC are fundamental components of the RAH, their promotion in the NHP without a commensurate attempt at the other five components may undermine Ghana's effort to secure human rights to adequate housing.

The paper, therefore, advocates for using policy, at least in part, to create opportunities and avenues to articulate and incorporate cultural identity and culturally sensitive housing policy through policy dialogue. A culturally relevant housing policy will help create the necessary environment for a culturally appropriate housing system. Furthermore, based on the indivisibility of human rights and the constitutive nature of the RAH, necessary actions should be taken in future housing policy formulation to ensure that equal emphasis is given to all seven core elements of the RAH for housing to be considered adequate. In fact, there is a correlation between the RAH elements, a kind of interdependence that should be taken into account in designing policies. Balancing all the RAH elements in a single housing policy will ensure progressive realisation of the RAH. This will also require strengthening the capacity of the Ministry of Works and Housing (a ministry with the mandate to formulate housing policies) to create an inclusive policy environment. Also, while the necessary policy mechanisms are put in place to vigorously promote the CA element of the RAH that was rated low, concerted efforts should also be made to develop policies that adequately incorporate those elements (i.e., LS, AF, HA and LO) rated moderate in order to, at least, guarantee legal protection, an inexpensive housing regime, safety, physical protection and human dignity. At the same time, the AS and AC elements of the RAH, which were rated high, can be consolidated and harnessed through the adoption of the "Enabling Approach", where the government and the sector ministry will act as facilitators of the housing policy project.

Two main methodological limitations need to be acknowledged, however. First, the scoring process for the presence and absence of RAH factors can require quite complex judgements, and there is a risk that scoring can become too subjective. Second, synthesizing text into scores and focusing the analysis on binary values (i.e., '1' or '0') may remove some of the details and nuances from the policy document.

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Appendix 1: Criteria Used to Score the Policy Initiatives (Cases) against the RAH Factors

Cases/Policy Initiatives	Checklist of RAH Factors						
	LS: protect tenure, property, rights; prevent forced eviction, harassment; promote laws on land & residential properties	**AS**: Access to sanitation, water, energy, emergency, drainage, health, security, comfort, waste disposal; food storage services	**AF**: Reduce housing-related costs; access to housing subsidies, building materials; protection from high rent and arbitrary rent increases	**HA**: Adequate space; protection from cold, damp, heat, rain, wind, structural hazards, disease vectors	**AC**: Access to housing, especially the elderly, physically challenged, displaced persons; access to land by the poor & landless people	**LO**: Access to job options, health-care services, schools, childcare centres; protection from polluted sites and sources	**CA**: Building material & the policies supporting them must express cultural identity and diversity of housing
x. Establish & outline a long-term national housing program	0 = AT	1 = PT	1 = PT	0 = AT	1 = PT	1 = PT	0 = AT
xi. Facilitate private sector access to land banks	1 = PT	0 = AT	1 = PT	0 = AT	1 = PT	1 = PT	0 = AT
xii. Provide fiscal & monetary incentives for increased private sector investment	1 = PT	1 = PT	0 = PT	0 = AT	1 = PT	0 = AT	1 = PT
xiii. Establish & operate NHF to leverage private capital into housing	0 = AT	1 = PT	0 = AT	0 = AT	1 = PT	0 = AT	0 = AT
xiv. Promote housing development partnerships	1 = PT	0 = AT	1 = PT	0 = AT	1 = PT	1 = PT	0 = AT
xv. Promote variety in cost recovery for private sector investors in housing	1 = PT	0 = AT	0 = AT	0 = AT	1 = PT	0 = AT	0 = AT
xvi. Create an MMDAs-based land market information system	1 = PT	1 = PT	0 = AT	0 = AT	1 = PT	0 = AT	0 = AT
xvii. Create an MMDAs-level database of human settlements infrastructure inventory	0 = AT	1 = PT	1 = PT	0 = AT	1 = PT	1 = PT	0 = AT
xviii. Establish partnerships between built environment professional associations	1 = PT	1 = PT	1 = PT	0 = AT	1 = PT	1 = PT	0 = AT
Sub-Total	**6**	**6**	**4**	**2**	**8**	**5**	**1**
vi. Promote the development of rent-to-own housing schemes	0 = AT	1 = PT	1 = PT	1 = PT	1 = PT	0 = AT	0 = AT
vii. Review the Rent Act, Act 220 (1963) to streamline rent regulations	1 = PT	1 = PT	1 = PT	0 = AT	1 = PT	0 = AT	0 = AT
viii. Encourage rehabilitation of disused and/or abandoned properties	0 = AT	1 = PT	0 = AT	1 = PT	1 = PT	1 = PT	0 = AT
ix. Encourage the inclusion of rental housing in new residential developments	1 = PT	0 = AT	0 = AT	0 = AT	1 = PT	1 = PT	0 = AT
x. Encourage homeowners' associations to adopt RHE schemes	1 = PT	1 = PT	1 = PT	0 = AT	1 = PT	0 = AT	0 = AT
Sub-Total	**3**	**4**	**3**	**2**	**5**	**2**	**0**

vii.	Establish & mainstream inner-city revitalisation & urban regeneration programs	1 = PT	1 = PT	0 = AT	1 = PT	1 = PT	1 = PT	1 = PT
viii.	Promote partnerships between property owners and private investors	0 = AT	1 = PT	0 = AT	0 = AT	1 = PT	0 = AT	0 = AT
ix.	Promote mixed-use property developments & zoning	0 = AT	1 = PT	1 = PT	1 = PT	1 = PT	0 = AT	0 = AT
x.	Facilitate the provision of technical assistance at the MMDAs	0 = AT	1 = PT	1 = PT	1 = PT	1 = PT	1 = PT	0 = AT
xi.	Secure nature conservation for agricultural, forestry, and related uses	0 = AT	1 = PT	0 =AT	1 = PT	1 = PT	0 = AT	0 = AT
xii.	Institute tax measures to discourage speculation on residential land	0 = AT	0 = AT	0 = AT	0 = AT	1 = PT	0 = AT	0 = AT
	Sub-Total	**1**	**5**	**2**	**4**	**6**	**2**	**1**
vi.	Promote maintenance of housing through community management associations	0 = AT	1 = PT	1 = PT	1 = PT	1 = PT	1 = PT	1 = PT
vii.	Design local infrastructure bonds for the improvement of infrastructure	1 = PT	1 = PT	0 = AT	0 = AT	1 = PT	1 = PT	1 = PT
viii.	Establish incentives for maintenance of family housing and introduce penalties	0 = AT	1 = PT	0 = AT	1 = PT	1 = PT	1 = PT	0 = AT
ix.	Enforce building codes and regulations in respect of fire risks and hazards, etc.	1 = PT	1 = PT	1 = PT	1 = PT	1 = PT	1 = PT	0 = AT
x.	Conduct periodic reviews of national building codes and regulations	1 = PT	1 = PT	1 = PT	1 = PT	1 = PT	1 = PT	0 = AT
	Sub-Total	**3**	**5**	**3**	**4**	**5**	**5**	**2**
x.	Guide & ensure environmental sustainability & development	1 = PT	1 = PT	0 = AT	1 = PT	1 = PT	1 = PT	0 = AT
xi.	Ensure the retention and improvement of green belts in all settlements	1 = PT	1 = PT	0 = AT	1 = PT	1 = PT	1 = PT	0 = AT
xii.	Mandate the acquisition of spaces for active and passive public recreation	0 = AT	1 = PT	0 = AT	1 = PT	1 = PT	0 = AT	0 = AT
xiii.	Reinforce the coastal sensitivity mapping & management initiative	1 = PT	1 = PT	0 = AT	1 = PT	1 = PT	1 = PT	0 = AT
xiv.	Protect & enhance biodiversity using capacity assessments & LBA plans	1 = PT	1 = PT	0 = AT	1 = PT	1 = PT	1 = PT	0 = AT
xv.	Mainstream the ongoing flood disaster mitigation measures	0 = AT	1 = PT	0 = AT	1 = PT	1 = PT	0 = AT	0 = AT
xvi.	Promote the reduction of stormwater run-off in communities	0 = AT	1 = PT	1= PT	1 = PT	0 = AT	0 = AT	0 = AT
xvii.	Promote water conservation through rainwater harvesting	**4**	**9**	**2**	**9**	**8**	**4**	**0**
xviii.	Develop engineered landfill sites in major urban and metropolitan areas							

	Sub-Total							
vii.	Consult communities to offer services in development, maintenance & monitoring	0 = AT	1 = PT	0 = AT	1 = PT	1 = PT	1 = PT	1 = PT
viii.	Establish MMDAs RDGS in conjunction with accredited insurance	0 = AT 0 = AT	1 = PT 1 = PT	1 = PT 1 = PT	1 = PT 0 = AT	1 = PT 1 = PT	1 = PT 0 = AT	0 = AT 0 = AT
ix.	Encourage the formation of housing associations and housing co-operatives	1 = PT	1 = PT	1 = PT	0 = AT	1 = PT	0 = AT	1 = PT
x.	Encourage the deepening of the pension and tax reforms	0 = AT	1 = PT	1 = PT	0 = AT	1 = PT	1 = PT	0 = AT
xi.	Promote the use of local building materials such as compressed earth, bamboo, etc.	0 = AT	1 = PT	1 = PT	0 = AT	1 = PT	0 = AT	0 = AT
xii.	Encourage MMDAs to develop temporary accommodation for the vulnerable groups	**1**	**6**	**5**	**2**	**6**	**3**	**1**
	Sub-Total							
v.	Encourage the participation of women & PWD in infrastructure development programs	0 = AT	1 = PT	1 = PT	0 = AT	1 = PT	0 = AT	0 = AT
vi.	Promote community-led infrastructure finance to carry out infrastructure	0 = AT	1 = PT	0 = AT	0 = AT	1 = PT	0 = AT	1 = PT
vii.	Establish CIF for low-cost infrastructure programs and land use planning	1 = PT	1 = PT	1 = PT	0 = AT	1 = PT	0 = AT	0 = AT
viii.	Support the involvement of non-conventional partners	0 = AT	1 = PT	0 = AT	0 = AT	1 = PT	0 = AT	1 = PT
	Sub-Total	**1**	**4**	**2**	**0**	**4**	**0**	**2**
vii.	Formulate and implement slum infrastructure improvement policy	1 = PT 0 = AT	1 = PT 1 = PT	0 = AT 0 = AT	1 = PT 1 = PT	1 = PT 1 = PT	0 = AT 1 = PT	0 = AT 0 = AT
viii.	Progressively integrate existing slums through revitalisation, redevelopment, etc.	0 = AT	1 = PT	1 = PT	1 = PT	1 = PT	1 = PT	0 = AT
ix.	Ameliorate the effects of poverty on slum dwellers	0 = AT	1 = PT	0 = AT	0 = AT	1 = PT	0 = AT	0 = AT
x.	Empower low-income slum dwellers to be economically viable	0 = AT 1 = PT	1 = PT 1 = PT	0 = AT 0 = AT	0 = AT 1 = PT	1 = PT 1 = PT	1 = PT 0 = AT	1 = PT 0 = AT
xi.	Establish participatory housing development monitoring and control	**2**	**6**	**1**	**4**	**6**	**3**	**1**
xii.	Undertake media sensitization and public awareness programs on land use plans							
	Sub-Total							
	Total Score	21	45	22	27	48	24	9
	Percentage of Total	42	90	44	54	96	48	18

LS - legal security of tenure, AS – availability of services, materials, facilities & infrastructure, AF – affordability, HA– Habitability, AC – accessibility, LO – location & CA – cultural adequacy

NB: 'PT' represents the presence of a particular RAH factor in a case, while 'AT' represents the absence of a particular RAH factor in a case