

Improving Urban Housing through Development Control

A Case Study of Agona Swedru



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Introduction

Although cities appeared some 5,500 years ago¹ little attention was given to the impact of urban growth in the development of countries until quite recently. Population keeps on increasing and man also keeps on providing shelter for his livelihood. The question is, is man providing shelter in the interest of society or he is doing it to destroy the environment in which he lives?

In Ghana have Towns and Cities evolve from the typical traditional settings during the colonial era and the well-defined planning schemes of the adjoining lands at the outskirts of these settlements into well urban areas that we have today. Development Control has been a problem for Towns and Cities including Agona.

Swedru particularly in the housing sector. The problem has lived with us since time immemorial. This has resulted in rapid depletion of the forest around, pollution of water bodies, haphazard development there by destroying the cordial relationship between man and the environment.

¹Breece, Gerald (1969). The City in Newly Developing, Readings On Urbanism and Urbanisation(Englewood:Cliffs p.H)

1 Shelter Situation Analysis

1.1 Basic General Data

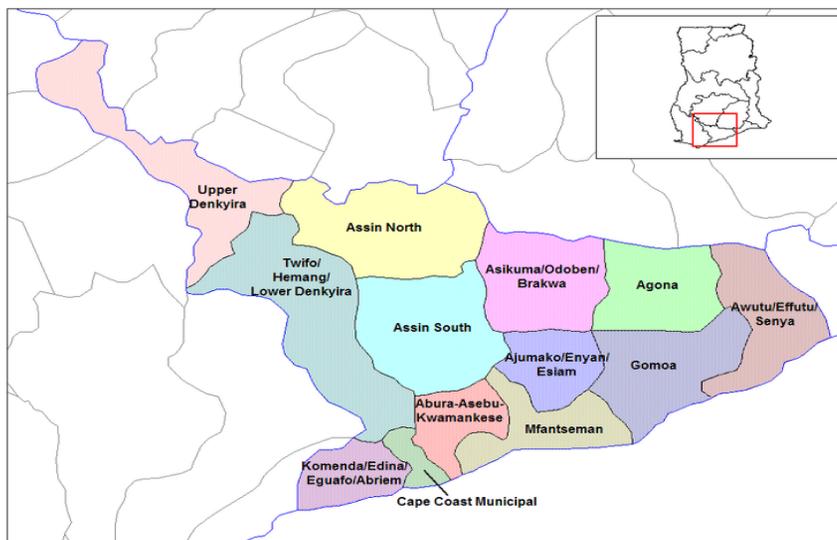
Agona Swedru is largely a forest urban settlement approximately 30,000 acres of which 10% of land area is covered with water

Geography and Administration

Agona Swedru is located in the south eastern corner of the Agona West Municipality in the Central Region of Ghana. It is one of the Six Urban/Area Council Centre according to the Legislative Instrument that establishes the Agona West Municipality. Infact it is the administrative, political and commercial capital of the Municipality.



Municipality in the National Context



Agona Swedru in Regional Context

Relief and Drainage

Agona Swedru has a diversified relief with altitudes varying between 75-150 meters above sea level with the highest point being 350 meters. Agona Swedru has undulating and sloppy topography from north to south with isolated hillocks in the north- east, most of which are made up of granite rocks. The main river which primarily drains through Agona Swedru is Akora River.

Demography and Health

Population

The Agona West has a total projected population of about 80,000 with female slightly dominating at an estimated percentage of 55 % while male population was estimated at 45% according to a socio economic survey conducted in 2008 towards the preparation of water and sanitation plan.

The population growth rate was 2.656% in 1984. About 40% of the populace were children (source: Ghana –We Mean Business: A Guide to Ghana’s 110 Districts page 282).

However, the growth rate of town shows a higher average growth rate of 3.0%. This trend is higher than the average nationwide figure. The trend is increasing due to its strategic location coupled with its huge commercial potentials as well as the political role of Agona Swedru. Dependency ratio is 1:0.8

Economy

The majority of economic activity is commercial. It has one of the biggest market centres in region. Its strategic location and proximity to the nations capital serves as pull factors in attracting a lot of businesses and related activities. Some amount of the population are working in the formal sector namely Banking and Insurance, the Municipal Assembly, government workers among others.

1.2 Shelter Related Fact and Figure

Access to Shelter

Housing stock

Currently there is an estimated housing stock of about 6,500 houses according to figures at the Town and Country Planning Department, Agona Swedru. About 100 of these housing units have been constructed by past governments to accommodate government workers. The rest is privately owned.

- Majority of the housing stock are compound housing type signifying the communal spirit existing among the inhabitants of the town. There is rapid construction of detached houses popularly known as “self contain Houses. Average of 200 units are added to the existing stock yearly

Housing deficit (quantitative and qualitative)

Quantitative:

Of the household survey carried out in Agona Swedru, results indicate that the average household occupancy rate was 5 persons, which is far higher than UNOs stipulated ideal household size of 2.5 persons which is also slightly lower than the National average of 4.1 persons (CWIQ NOV.1997). The study also revealed that unless housing stock is doubled within the medium term inhabitants will find a way of putting up squatters which will eventually create sprawling settlement as evident in southern portions of the town which is highly and densely populated.

Table 1. Housing Development in Agona Swedru

Year	Total Houses	Percentage Increase
2006	165	-
2007	187	13
2008	208	11.2
2009	258	24.0
TOTAL	818	-

Source: Town and Country Planning Department, Agona Swedru

From the above figures, we can find that the data available at the Department indicate that an average of 204.5 houses were started in each year with a correspondence average increase of 16%. There is an indication housing production is increasing

Qualitative:

Existing housing units suffer from lack of proper maintenance since Landlords do the not have any incentive to invest in their property. There is also a trend where landlords are converting bathrooms and toilet room into habitable rooms; this will seriously affect health and sanitation in the near future.

Occupancy

The average occupancy rate for each house is 12.3 persons even though the densely populated areas could be higher. Room occupancy is about 5.1, an indication that it is higher the national figure of 4.1 which is even higher than the UNO standard of 2.5

Housing standard

In Agona Swedru the housing standards used for construction is the National Building Regulation 1996(L.I 1630). There are three major categories of housing standards acceptable in Agona swedru(According to Fee Fixing Resolution of the Assembly)

- Category A- Mansions, Detached Houses, Charllets,
- Category B- Detached Compound Houses, Boys Quarters ,Low Cost Housing Type
- Category C- L- Shape Houses, Compound Houses

Tenure of households

There are three main tenures of household that are working and being supported by Law. The Authority responsible implementation of the Law is the Department of Rent Control.

Rental (formal and informal)

Rental contract that are formal are mainly in areas that are occupied by the high and middle income class and they usually fall under the Category A of housing Standard. The informal rental contract usually happens in areas under Category C and they fall under low income groups and also around densely populated areas where rents are low.

Ownership (formal and informal)

There are about 70% houses do not have title to their properties or registered. This is because of high levels of registration fees from one side and the registration cumbersome process. Those who donot have title to their property in a way cannot use their houses as collateral for other investment. The system of titling also prevents development of housing finance and consequently limiting the local economic growth.

House Leasing

There is also a sizable number of houses that have been lease out. These are houses that fall under category A. The leases are normally in long term basis.

Land (formal/informal)

Formal land exists in areas subjected to urban planning control and there is also Planning Schemes to guide development. On the other hand lands that exist in slums, squatters (Zongos, Indegenous areas), a long water ways, unplanned urban areas.

Housing construction

Since most of the housing construction is in the private hands they choose the housing type on their own and decide amount of money the want to spend on each housing unit.

Building materials

Most of the houses (70%) on the sample were found to be built with landcrete which is mostly in the new areas also houses that fall under category A and B. the rest of the house especiall in the old areas of the Town are mud, wattle and daub The dominant materials used for roofing of houses are galvanised corrugated iron or aluminium sheets.

Access to and cost of Basic Services/Infrastructure

According to the Medium Term Plan (Agona West Municipal Assembly-2009-2013) Access to water services is about 80%, Access to Electricity is 90%.

Transportation: 70% of houses have direct vehicular access. About 30% of roads in Agona Swedru hav butimen Surface whiles the rest are earth surface which are sometime unmotorable especially in the rainy season.

Communication-: The Town access to telephone line and cell phone companies have their network available in the area. There are two local radio stations, Have access to 4 free to air television broadcast station as well as about 3 pay per view stations. All these telephone service have internet attached to their services.

Access to and cost of Education

There are two level of education that exist in Agona Swedru

Basic Education: They are public and private schools within the neighbourhoods. Basic Education in all public schools is free and compulsory whilst the private ones are payable and they can be expensive.

Secondary Education: there are three secondary schools in Agona Swedru. Two of them offer pure secondary education while the other offer pure technical training

1.3 Housing Policy

Ghana has experience different housing policy depending on the political of past government. These housing policies have had both positive and negative impact on the economy. Our inability to develop a proper housing policy has partly accounted for our inability to develop despite all interventions.

Actors in Shelter Delivery and their Roles

a. Agona West Municipal Assembly: It is the highest Planning Authority as established by law (Local Government Law 1993-Act 462). It has the power to decide the physical development of the Municipality. It delegate its powers to (decentralised) institutions and agencies working under its umbrella. It is also responsible for the overall development of the Municipality.

The Statutory Planning Committee is a body established by law (Cap 84 and Act 462) as one of the committees of the Assembly. It acts as the technical eye of the Assembly in matters of Planning Regulation, Enforcements, Physical Planning and Implementation. Membership of this Committee is also established by law and they are drawn from various technical departments that work under the Assembly as well as institutions from outside the Municipality but within the Region

b. Traditional Chiefs: They are the custodians of the lands in the municipality. They are usually family heads who hold the land in trust for their respective families

c. Private Sector/ Individuals: Small individual construction firms within the municipality are also into housing. They usually build small quantities of housing units and rent or sell them. Individuals are also involved in providing basically for renting.

d. Public Institutions: there is few number of government institutions involved in the provision of housing. There is the SSNIT HOUSING SCHEME which provided housing for middle income groups; usually for government workers. The scheme has stalled. There is other institution which provide utilities services. They are the Electricity Company of Ghana, Ghana Water Company, etc

e. Residential Tenants: they are the direct beneficiary of housing and for that matter play a critical role in ensuring that owners build houses to suit their specifications.

1.4 Shelter Design

Physical Planning

Agona Swedru is one of the fastest growing settlements in Southern Ghana. It has a strategic location and its huge commercial potentials as well as giving service to

a lot of hinterlands and settlements. There is also the presence of the Municipal hospital, Banks, Education, Institutions among others. There is competition for land among the various landuses and as a result there is a long pattern of uncontrolled development. Developers have built along the water ways especially the ‘Zongo’ and the indegegens (Agonas).

Most of the above areas built illegally and these has created shanty town in parts of Agona Swedru. The old part of the settlement also grew before planning and also exist high densily population in these areas. Agona Swedru has about seven (7) Planning Schemes to guide physical development. The development has outstripped the planning schemes, so the developers are currently are developing outside the planned area.

Land Use

Land Use regulation is a serious problem in Agona Swedru since it affects the overall function of the Town. There is therefore indicipline in land regulation in Agona Swedru. There is indiscrimately sale of land without reference to the landuse of that particular piece of land. This problem happens as a result of the “mad rush” for land. There is also the trend where houses donot have vehicular access. There is a lot of conflicting land uses in the Town in that houses that are built most of the time not responsive to the demands of the landuse.

Table 2. Proposed Landuse Pattern for Agona Swedru

LANDUSE	PERCENTAGE
Residential	51.3
Commercial	6
Industrial	5
Open Spaces	12
Education	6
Civc & Culture (offices, worship sites, institutional sites)	4.5
Roads and Transportation	5.6
Nature Reserve	8
Public Utilities	0.6
Total	100

Source:: Town and Country Planning Department, Agona Swedru

Table 3. Existing Landuse Pattern for Agona Swedru

LANDUSE	PERCENTAGE
Residential	71.2
Commercial	13.6
Industrial	1
Open Spaces	1
Education	3
Civc & Culture (offices, worship sites, institutional sites)	2
Roads and Transportation	4
Nature Reserve	4
Public Utilities	0.2
Total	100

Source: Town and Country Planning Department, Agona Swedru

From the above data available there is a clear indication that Residential landuse have taken over from open spaces such as parks; educational landuse, civic and cultural landuse pulic utilities.

There is also commercial land uses taken over other land uses especially in the Central Business District.

2 Organisation

The name of my Organisation is Town and Country Planning Department. The Town and Country Planning Department exists as one of the decentralized departments of the Agona West Municipal Assembly.

The Department among other things is responsible for:

- Preparation, Revision and Implementation of Planning Schemes and layouts for settlements in the municipality.
- Coordinating all physical development to ensure orderly and harmonious development. This will make sure that physical development are not in nature reserve water ways, floodable areas etc
- Supervising and monitoring all planning activities in the Districts and provide technical advise for the benefit of the Statutory Planning Committee and other public and private agencies.

Day To Day Activity of the Department

1. Vetting of development application
 - zoning compatibility analysis
 - material composition of materials
 - structural design vetting
 - applying planning and building standards
2. Serving as secretariat of Statutory Planning Committee of the Municipal Assembly
3. Site inspection activities to check on Unauthorised development

3 Shelter Problem

Since Agona Swedru is strategically located coupled with her strong viable markets as well as her role the total development of Agona West; this has result in rapid population as a result of migration of people to do business and enjoy higher order services. The following are the shelter problems in Agona Swedru:

The following are the shelter problems in Agona Swedru:

- There is “mad rush” for land in planned areas resulting developers not complying with landuse code for each piece of land. There is the case where most of other landuses are being over taken by residential. The problem come as result of the fact that development has outstripped the planning schemes available to guide development. This problem also results in high costof land thereby pushing the poor and low income households to look for alternative cheap and affordable land for their housing development. These areas are normally finding marginal and floodable areas. A case in point is the Zongo, Mahodwe, Salem, Asisim parts of Nkubem areas which suffer due to floodings as a result of rains there by posing danger to life and property.
- Absence of effective, efficient and well design policy(Laws and Regulations) strategies has directly affect best practices in housing delivery. Currently the law that regulate activities of Landuse Planning and Administration (CAP84) is outmoded and could not solve the complexities of modern urban housing problems.

- Authorities are reluctant to enforce of building regulation for fear of being tagged “evil”. Every problem associated with housing is viewed with “political lens”
- Few developers are willing to obtain Development Permit due to the various requirement needed to obtain such a permit :
 - a) Land title b) Soil test c) compactibility analysis d) Delay in the issuance of Permit e) High cost of obtaining permit
- Inadequate human and technical capacity to deal with current complexities of urban housing problems. Since urbanization problems are becoming more dynamic and complex, attempts to solve these problems could prove futile since technical capabilities and solutions are outdated and are not able to march these complexities.
- Authorities are reluctant to enforce of building regulation for fear of being tagged “evil”. Any attempt to enforce the building regulation associated with housing is viewed with “political lens”. More power has been concentrated in the Political hands that are also sometimes not willing to act for fear of losing political power.
- Problems that are faced by Institutions responsible for development of proper housing in the Municipality. They include:
 - a. Inadequate materials and Logistics and Equipments- Materials do not meet the demand in the office which sometimes results in delay in completion of work; example schemes and layouts, reports etc. There are also inadequate storage facilities in the form shelves Cabinets, computers etc. This makes data storage and retrieval difficult.
 - b. Lack of Base maps and Town sheets:- This makes preparation of good planning schemes difficult.
 - c. There is only one building inspector who is in-charge of the whole Municipality. There is the need to strengthen the task force to support the work of the Building Inspector. Also Unit Committees should be involved in monitoring unauthorized development.

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Figure 1. Vulnerability Analysis of Some part of Agona Swedru

4 Proposal for Change and Improvement

In order to be able to tackle the above problems and ensure that urban housing is improved through development control measures, there is the need to prioritise and the use of systematic approach of solutions. These are:

1. Institutional Reforms is needed
 - To be able to tackle current urban housing problems
 - Training and upgrading of technical knowledge in modern ways of urban housing delivery system
 - The need for a holistic housing policy to tackle urban housing in Ghana by reviewing current laws to reflect modern complexities in urban socioeconomic lifestyle
2. Participatory Planning Process is needed
 - For easy implementation of Master Plans and Planning Schemes
 - For consensus building
 - For Sustainable development of urban housing
3. Speeding the Process of granting Development Permit
 - Removing bottle-necks in the granting of permits.
 - Public Education

4. Preparation of Planning Schemes in unplanned areas to guide future developments. This has the potential of:
 - Creating more plots in a planning areas which will be accessible to potential developments including low income families.
 - As a development control tool to guide urban housing development.
 - Reducing pressure on the “mad rush” for plots in planned areas which often pushes the cost of land beyond the reach of ordinary people hence stabilizing the cost of land which the low income urban dwellers can afford.
5. Urban Up-grading and Renewal
 - To avoid re-occurrence of flooding
 - Resettlement of affected areas that are liable to flood
 - Speeding of Preparation of New Physical Planning Schemes to cover the unplanned areas
6. Enforcement of regulation on housing development with the full participation all actors in the housing delivery system.
 - To achieve sustainability and maximum impact
 - To reduce the negative effect of rapid urbanization of the environment.
 - Adequately resourcing Departments, Agencies in to deliver quality service in housing delivery system.

References

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1945 *Town and Country Planning Ordinance - Cap 84.*

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1996 *Legislative Instrument 1630*