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Constraints on Residential Housing Development in the Greater Accra Region of Ghana

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Abstract

Quality housing is the engine of growth for every country due to the numerous benefits it provides for economic and social development. Residential housing is of no exception. Adequate quality residential housing development provision is vital. However, residential developers and building contractors in the developing countries such as Ghana usually meet constraints in the process of executing residential housing projects. This study was designed and structured purposely to identify such constraints as well as establishing pragmatic measures which can be adopted to address or minimize such constraints. To begin with, researchers took time to conduct review on the various kinds of residential developers currently existing and operating in Ghana's real estate industry, identify constraints they face and measures to adopt in addressing the identified constraints. Thereafter, a quantitative approach was adopted where a survey of questionnaires were distributed to some selected real estate developers, building contractors and building project managers who are directly involved in residential housing development projects in Greater Accra Region of Ghana through referrals in collecting primary data. Out of the 160 questionnaires distributed, 152 were received which represented 95% response rate. The gathered data were screened and analysed by using SPSS software. It was discovered through this research study that the unstable inflation rate, high interest rate, land acquisition challenges, delay of development permit approval and high cost of land servicing are the main constraints impeding residential housing development. The study further suggests that the Government of Ghana should be advised to develop economic policies that can stabilize inflation, lower interest rate, speed up permit approvals whiles developers also take initiative to form PPPs with the key role players in providing cost effective land servicing exercises and conducting due diligence when acquiring lands for residential housing development projects.

Keywords: constraints; development; projects; residential.

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1. Introduction

Housing, in general terms, is one of the fundamental human needs and has a significant effect on the health, social attributes and economic productivity of an individual [17]. Relatively, housing project delivery remains an essential commodity for humanity in the urban and rural settlement. About 40% of the world's population will require access to decent accommodation by 2030[28]. Adequate provision of housing may serve to address shelter problem in our society. Its provision remains as a fundamental pillar in the discourse of developing sustainable measures in addressing housing deficit encountered in Ghana over the years [24]. According to [12], Ghana's housing deficit as at the end of 2012 was approximately at 1.7 million dwelling requiring an annual national budget of GHC4.32bn to meet the execution of housing demand. Based on what was covered by [1], Ghana's housing deficit hovers around 2 million and that poses a serious threat to the economic livelihood of the citizens. If this deficit is projected by 2% per annum, it will surge to the estimate of 2.2 million by the end of 2026. Most developing economies, including Ghana, where housing deficit poses a serious challenge, urban housing policy and housing research cannot be over-estimated. All indications may point to the fact that measures are needed to be put in place to increase the rate of housing development.

In course of executing housing projects, numerous constraints including economic limitation, social dynamics and technical challenges usually emerge due to the multifaceted nature of construction projects. Residential housing construction is usually undertaken by the government, private sector or public private partnership [20]. In Ghana, an empirical data indicates that most of the residential housing projects are been sponsored and executed by the individual owners who hire local private building contractors to build for them. Although, the heart of the constraints plug in housing initiatives lie in the economic intricacies that impede financial viability due to the escalation of costs of construction materials, labour, and land acquisition [16], it is relatively important to advert our minds on other constraints that disturb housing development.

In the context of this current study, much emphasis is placed on the key constraints that impede the execution process of residential housing projects. Issues that arise during the execution process such as regulatory complexities, lack of qualified labour to employ, design disorders, lack of planning, and high cost of construction materials and site disturbances are considered as constraints. These constraints take different shapes and magnitudes depending on the project requirements, location and the duration set for the project completion. In practice, there have been many unsuccessful housing development projects in the system as a result of the effects of such constraints. It is therefore imperative for academic researchers to delve into the subject matter in an attempt to identify and assess measures that can be adopted by the residential housing development contractors. To address issues associated with the development of housing projects, this study is meant to first of all identify the key constraints confronting residential housing projects and further explore on the possible measures that could be adopted by the residential developers to ensure efficient and effective housing delivery. [22] declares that Ghana's population currently exceeds 30 million and 17.5 million live in the urban areas. This may indicates that there is high demand for residential housing at the urban sectors in Ghana. Hence, this study is designed to center in the Greater Accra Region where demand for residential housing is on the rise due to the rural-urban migration trend affecting the enclave.

2. Literature review

2.1Categorization of residential housing developers

The nature of Ghana's residential housing development sector comprises three major developers. They include government, private real estate developers and the local building contractors. Major government housing development institutions such as the State Housing and Tema Development Corporations have contributed their quota in developing houses for Ghanaians over the years [21]. These state-owned enterprises are unable to expand their operations to meet the demand perhaps due to the lack of financial and technical resource supply. Government inadequacy to provide enough houses to meet people's demand has created a development vacuum for private real estate developers to fill in. Hence, the sector is currently attracting investors and developers with the aim to address the housing need for substantial profits [9].

Notwithstanding, the private players involvement in the sector continues to grow with the purpose to provide the needed housing infrastructure in Ghana. However, the sector faces challenges and remains competitive among the major players such as Regimanuel Gray, Devtraco, Trasacco, Manet, Wonda world, Denya developers, Imperial Home limited and Comet. It is interesting to note that most of these companies are located and operating within the Greater Accra Region. This may imply that the Region has been identified by the private real estate development companies as business opportunity gap to explore. [23] are of the view that the supply of new residential housing by private real estate developers may help to deliver new homes to reduce the problem of housing. However, challenges associated with the production of housing remains to be critical importance.

The third real estate developer's category called the local building contractors usually mobilizes artisans to build people houses for them on contract basis. In practice, such contractors secure jobs through referral and recommendation links. Few of these contractors have formalized their operations and activities whiles larger section operates in an informal way. Under this category, there are also some individuals who directly hire artisans to build their houses for them without contacting any contractor. It is observed that majority of these individuals are middle and low income earners who may be unable to afford the cost of contractor's service/charge.

2.2Development constraints faced by the developers

Most developing countries such as Ghana have failed to systematically provide enough housing projects for their populace due to the failure of the successive government housing policies and programmes implementation Reference [4]. In quest of this, private developers who have taken the mantle to develop residential housing periodically face series of challenges or constraints from the initial stage through to the execution stage. These constraints include but not limited to land guards disturbance, design disorders, lack of qualified professional personnel, regulatory challenges, high cost of labour and high cost of building materials. [15] articulate that institutions such as municipalities, assemblies and planning agencies are responsible to ensure that proper and efficient execution of building projects are realized within their identified jurisdictions. This means that building regulatory bodies are duty bound to see to it that proper processes are correctly followed to secure development permits before construction activity commences. However, securing building permits in many municipal areas in Ghana has been so difficult over the years as a result of the bureaucracy and delay tactics that exist in the application process. It is evident that some housing developers have to wait for more than a year and beyond before receiving building permits. Other individual developers who take the risk to begin development on their plots of land without prior approval of building permits usually receive several warnings from the municipal inspectorate officials from time to time on site.

It is worth nothing that land acquisition in urban areas including Accra and it's extended encashment areas is another challenging hurdle property developers always struggle to cross. The fact is that acquiring a plot of land in Greater Accra Region enclave requires a careful watch and a thorough due diligence measures from the buyer's side based on the reason that multiple sales of land coupled with other a number of encumbrances may be envisaged. The cause can be attributed to the lack of proper legal land documentation from the customary land owners, poor record keeping concerning land sales and lack of proper land planning systems [26]. Though, such constraints have led some private real estate developers into several land ligation issues to the point of losing their entire investments. Other individual residential developers on the other hand fall victim to this phenomenon by losing their plots of land in addition to the development they have done the said land. In other instances, individuals attempt to protect their properties (plots of land) as enshrine in the 1992 Constitution of Ghana turns into fighting and blood shedding through land guards operations and activities at the various construction sites. These situations occurring usually lead to site disturbances to the level of slowing down construction processes and activities.

The increase of building material prices has become a common trend around the global and, it is prevalent among the developing countries [11]. Ghana is of no exception. The rise on cost of building materials such cement, steel bars, roofing sheets and ceramic tiles turn to present a greater constraint due to the instability of inflation rate prevailing in Ghana. Because the prices cannot be stable for a considerable period, real estate developers and the building contractors have to be adjusting their bill of quantities over and over and sometimes create misunderstanding between themselves and their clients. In other instances, the effect thereof prolongs project completion period.

Flowing from the above discourse, residential housing development constraints may be classified into economic, institutional and regulatory and, infrastructural and land Service related.

2.3Economic and technical constraints (ETCs)

Economic constraints are widely recognized as a fundamental barrier to housing delivery due to the low income level among employees in Ghana in general. The paradox is that economic constraints are market related based on the fact that before any business housing developer undertakes a project, effort is taken to conduct professional financial feasibility studies with the purpose to assess the market performance [7]. These factors that influence market assessment include but not limited to the interest rate, inflation rate, unemployment rate, income level among the people prevailing in the economy. Because these factors mentioned help to determine housing demand rate. Looking at the rapid urbanization development occurring in the Greater Accra Region of Ghana coupled with limited wages and salaries makes majority of home owners/builders to acquire equitable rents and sales to off-set the high and volatile prices of building cost elements such as building materials, labour and the long-term financing arrangements from the financial institutions.

In Ghana, the prices of essential construction materials like cement, mild steel, and timber have experienced persistent volatility in terms of price, driven by rising of importation duty and transportation costs [5]. This volatility creates uncertainties in the developers' budget often leading to project delays and cost escalations [10]. Usually, the construction industry in Ghana is heavily reliant on imported materials and that, exchange rate instability further compounds cost pressures [13]. Depreciation of the Ghanaian cedi increases the local price of imported goods leading to unplanned budget cost where in some cases yield to temporal project suspensions. Some people believe that using bulk buying approach to secure building materials in advance may provide a temporal solution but this approach may not meet the sustainable test. In addition, limited access to secure affordable long-term housing finance exacerbates these challenges. The Ghanaian housing sector is largely financed through short-term, high-interest loans from commercial banks, with mortgage facilities remaining inaccessible to the majority of developers and households as a result of the high interest rates, inflation, and strict lending conditions [10]. This financing gap restricts the scale of housing projects.

In practice, labour market dynamics further intensify technical constraints. For instance, shortages of skilled workers such as masons, carpenters, tillers, and electricians have led to the rising of labour costs. These shortages extend project timelines, increasing overhead and financing costs, and ultimately raise the final price of the housing units. Lack of effective and efficient project supervision coupled with poor artisanship usually lead to demolition and poor client satisfaction. These challenges may be curtailed if measures can be taken by the residential developers to train and employ qualified artisans and project supervisors.

2.4Institutional and regulatory constraints (IRCs)

Institutional and regulatory constraints remain some of the most significant non-economic barriers to the residential housing development in the urban Ghana. Situations that promote bureaucracy, delay, inefficiency and corruption in the process of securing regulatory documents from the institutions and agencies responsible to provide development permits and registration to undertake residential housing projects can be viewed as IRCs, It is alleged that developers sometimes encounter such constraints at the Municipal and Land Commission offices during building permit application and land registration period. Developers encountering such challenges eventually lead to frustrations and increase budget which usually finds it difficult to account for it. Besides, one of the most frequently issues usually cited by developers is the lengthy and unpredictable nature of the permitting and approval process [6]. Because developers are required to obtain building permit from the Municipal Authority before they can commence the project on the site as stated in the 1995 Building Regulation Policy. Most of the times, overcoming such huddle becomes a nightmare.

In other words, poor coordination among key agencies particularly planning departments, land commissions, and utility service providers has been found to cause repeated stoppages, redesigns, and rework during construction [3]. For example, the absence of synchronized planning between utility extensions and housing construction can result in completed projects lacking essential services, leading to delays in occupancy and revenue generation. Ambiguous land ownership records, overlapping claims, and multiple sales of land parcels often result in protracted legal battles. Land Commission is in charge of land registration and meant to provide information that can aid developers when undertaking due diligence. However, some of the developers do not consult Land Commission before entering into land purchase agreement. It is quite interesting to note that land registration and titling processes in Ghana have been criticized for their complexity, lack of transparency, and susceptibility [18]. Especially in the urban areas, such anomalous creates litigation and disputes among landlords leading to residential housing delay and certain extent yield to financial risk as well. These uncertainties surrounding timelines increase undermines investors' confidence particularly in the large-scale projects targeting affordable residential housing projects [21].

The high cost of compliance with regulatory requirements is another major barrier. Developers face a combination of statutory fees, levies, and in some cases informal charges that substantially increase the effective cost of development [21]. Such costs are often passed on to residential building owners or buyers, thereby reducing affordability. Moreover, inconsistent application of regulations between Municipalities creates further uncertainty for investors and developers.

2.5Infrastructure and land service constraints (ILSCs)

The availability and quality of infrastructure and land services are critical determinants of housing development in both rural and urban areas in Ghana. It becomes severe when housing development ought to take place in green areas where electricity, water, drainage and road network have not reached there. Without the provision of essential services in such places, developers often face higher upfront costs to extend infrastructure to sites, which can make projects financially unfeasible. [25] argued that lack of these amenities significantly restricts such locations for housing development. The absence of timely connections to water, electricity, and sewerage systems can halt work mid-project, leading to schedule overruns and additional financing burdens [28]. Transport infrastructure plays an equally important role in the cost and pace of housing development. Poor access roads and limited transport links to construction sites slow the delivery of building materials and increase logistics costs [2]. The delay of land servicing may automatically affect the affordability aspect of the project and subsequently lead to low usability [23]. High land/plots prices as a result of speculative practices in the urban areas may also be attributed to infrastructural constraints. Urban land markets in Ghana are characterized by speculative holding, where landowners retain parcels in anticipation of future price increase rather than releasing them for development [18]. This practice drives up land prices, limits the supply of affordability, and more or less pushes developers to less serviced and more remote areas, where infrastructure provision is often inadequate [6]. It has been observed in practice over years that lack of complementary infrastructure usually reduces residential housing development project attractiveness and its long-term sustainability.

Ghana's situation is unlike other developed countries where strict and lay down policies are put in place to ensure full completion of land servicing before housing development commences. Therefore, in attempt to achieve balance Public-Private Partnership (PPP) approach can be encouraged in the urban areas to provide adequate infrastructure support to promote residential housing development. The providing of infrastructure is often characterised by the active involvement of municipal entities and all levels of government agencies [15]. Public-Private agencies which could be playing active role of providing adequate infrastructure may include Municipalities, Ghana Electricity Company Limited, Ghana Water Company and the Traditional Councils in charge of land ownership in the proposed areas for development. Possible arrangements among the above agencies to provide services for an identified land ear marked purposely for housing development may help to ease transportation and utility problems developers regularly face at the green field sites.

3. Research methodology

Research design is the logical structure that guides how a study is conducted to answer research questions [19]. It further provides the blueprint for data collection, measurement, and analysis. This study therefore employed a quantitative approach to examine the constraints associated with residential housing development in the Greater Accra Region of Ghana. The approach is deemed appropriate as it allows for objective measurement of variables and facilitates the identification of patterns and relationships among the multiple related constraints that impede housing development. The target population comprises individual building contractors, real estate developers and construction project managers who are directly involved in residential building projects in the Greater Accra Region. A total of 160 study participants (residential real estate developers, building contractors and building project managers} were surveyed across the Greater Region of Ghana through contacts and referrals provided by the target respondents themselves. One hundred and fifty-two (152) questionnaires were received from the participants as step to gather the primary data. The process was enhanced by administering the questionnaires to the identified study participants through online. The response rate was 95% indicating participants' commitment and readiness to provide information on the subject matter.

The study questionnaire contained closed-ended questions including likert scale pattern in order to solicit and analyse respondents' views numerically. The study questionnaire primarily meant to identify and analyse the economic and technical constraints, institutional and regulatory, and infrastructure and land service outlined in the study literature as the three key constraints confronting residential housing development in Ghana. The questions posed were also intended to answer possible measures and approaches needed to take to address the current challenges developers face. In addition, the instrument was designed to ensure clarity and reliability, with items carefully aligned to the study's objectives stated. To achieve this purpose, active measures were taken to ensure data credibility and reliability by making sure that objective questions were formulated in the research instrument which was devoid of ambiguity and anonymous to promote participants confidentiality assurance. After screening and coding the data received from the study participants, statistical package for social science (SPSS) analytical tool was used to analyse the data due to its simplicity.

4. Discussion

As stated earlier in the literature review section, the study is pivoted on the three key constraints (economic and technical; institutional and regulatory; and infrastructure and land service) perceived as constraint categories hindering residential housing development growth in Ghana. In order to ensure logical and systematic analysis for this section, results and discussions are presented to be in line with the three key constraints as follows:

4.1Identification of Economic and technical constraints

Table 4.1.1: Economic and technical constraints

No.	Economic and technical constraints variables	Mean	Std Dev	Rank
1	Increase of housing development cost occurs as a result of unstable inflation.	4.64	0.777	1st
2	High prices of houses and rents lower the demand of residential housing facilities.	4.61	0.728	2nd
3	Rising labor costs and shortages of skilled workers delay schedules	4.55	0.812	3rd
4	Limited access to affordable long-term construction finance.	4.50	0.854	4th

Table 4.1.1 clearly shows that respondents gave the increase of housing development and high price of houses and rents as first and second rank. These results may point to the fact that the economic variables causing residential housing development constraints in Ghana is the problem of unstable inflation and high cost of borrowing (high interest rate). The combining effect signifies the volatile economic constraint real estate developers and investors face. This finding corroborates what [23] discovered in their study. A persistent increase of inflation and interest rate generally lead to an increase of construction costs. It is significant to note that higher inflation and interest rate do not only affect building materials and labor prices but also affect prices of most goods and services. The reason is that Ghana's economy is potentially known as a service-driven economy (an economy that lacks production and manufacturing but mostly depends on more importation of goods to survive).

The rise of labor costs and shortages of skilled workers as well as limited access to affordable long-term construction finance were viewed by the study respondents as the third and fourth issues. This result is quite different from what other authors found. For instance, [27] asserted that there is a positive relationship between the mortgage market and economic growth. While other researchers found labor costs and shortages of construction-skilled workers as prime factors to deal with when finding ways to address residential development challenges, the current study results prove otherwise. The change might have been established due to the difference in study locations and respondents' perceptions. However, the free way for financial leverage in the real estate industry may significantly influence the positive growth of housing development on the basis of the economic principle known as *"ceteris paribus"* (if all things were equal).

4.2Identification of institutional and regulatory constraints

Table 4.1.2: Institutional and regulatory constraints

No.	Institutional and regulatory constraints variables	Mean	Std. Dev.	Rank
1	Land acquisition issues expose developers to high risk of losing their building projects/investments.	4.64	0.686	1st
2	Delay of permits approval impedes residential housing development.	4.53	0.745	2nd
3	High fees of payment to the regulatory agencies disturbs housing development.	4.52	0.709	3rd
4	Regular site visits by the Municipal officials to warn and stop residential developers discourage developers to continue developing their buildings.	4.47	0.736	4th

According to table 4.1.2, the four institutional and regulatory constraint variables were identified and ranked to determine the most critical ones in order of importance. Land acquisition issues serve to pose the highest risks to the residential housing development among all the four variables. The rating of land acquisition issues as the number one order of importance is meant to indicate that both individual real estate developers and real estate organizations operating along the southern part of Ghana are severely facing land ownership challenges. In practice, these challenges come as a result of improper land ownership documentation among lessors (chiefs, families, and individuals selling lands). In this light, other research authors, including [7] affirm that land issues remain one of the key challenges real estate developers face in the Greater Accra Region of Ghana.

The second and third variables identified by the study respondents were the delay of permit approval by the regulatory agencies and the high payment of fees charged by these agencies. Looking at the mean values obtained for these variables (4.53 and 4.52), it can be mathematically expressed that the magnitudes of the two variables analyzed are quite close to each other. It may be implied that the regulatory body (municipalities and district assemblies) in charge of granting building permits and approval currently falls short of their mandate and function given to them by the local government of Ghana. Obviously, high payment of permit charges and the delay of issuance of building permits to the real estate developers due to the bureaucratic built system continue to hinder the smooth growth of the residential development process.

Lastly, respondents viewed the fourth variable (regular site visits by the municipal officials to warn and stop residential developers from building) as less significant. The fact is that residential developers are likely to cross over this hurdle if the authorized regulatory bodies are in a position to offer affordable and quick service delivery to them.

4.3Infrastructure and land service constraints

Table 4.1.3: Infrastructure and land service constraints

No.	Infrastructural and land service constraints	Mean	Std. Dev.	Rank
1	Lack of electricity, water and drainage extension to the new sites usually slow down residential housing development	4.66	0.588	**1st**
2	Poor access roads and transport links impede housing development	4.62	0.770	2nd
3	High land prices and speculative land markets undermine housing plots affordability.	4.55	0.707	3rd

With reference to table 4.1.3, respondents identified lack of electricity, water, and drainage extension as major constraints limiting the free flow of residential housing provision in the study area. Usually, landlords and tenants wish to stay and rent in places where there is a regular supply of utilities such as electricity and water. Therefore, residential developers in general consider the possibility of getting access to utility provision. The outcome of this particular result supported the argument made by [25], pinpointing that lack of amenities in a place restricts housing development. Hence, areas serviced with electricity, water, and effective drainage are usually open to a faster rate of residential development as compared to places with low provision of such facilities. It can be inferred that occupants and other residential users consider the provision of utility services essential and that a lack thereof may decrease their optimum satisfaction as to whether to rent or buy houses in such areas.

Respondents further ranked poor access roads as the second constraint influencing effective residential housing delivery. This result clearly shows that road infrastructure networks within and around new sites have to be laid and tarred to increase easy accessibility. Inner road infrastructure development within cities and towns in Ghana is a critical area successive governments ought to undertake. Because it can ease motor traffic congestion from the main roads and provide easy inter-city movement, it will allow the fire service department to have access to quench fires when a house is burning. However, our inner roads are not properly laid and tarred, especially in the developing sites at large. This situation in our towns and cities tends to impede the rate at which residential housing development is supposed to ascend.

4.4Measures to address residential housing development constraints

To deduce probable measures that can be instituted to address the major constraints facing residential housing development in Ghana, respondents (mainly professionals in the built environment) views were solicited through responses from some set of questions posed to them. Their responses were simplified and presented in Table 4.1.4 below.

Table 4.1.4: Addressing residential housing development constraints

Lists of measures that can be employed to address residential housing development constraints	Mean	Std. Dev.	Rank
Development of Government policy to stabilize inflation and interest rate over a considerable period	4.63	0.687	1st
Developers' willingness to form public private partnership (PPP) to provide infrastructure and land servicing at the new sites	4.45	0.770	2nd
Developers awareness to undertake due diligence when acquiring lands for development	4.18	0.704	3rd
Stakeholders engagement to ease the delay of permits approval	4.08	0.834	4th

Among all the researchers' set of statements posed to gather respondents' opinions on the measures needed to be adopted in addressing housing development constraints, the four main ones presented in table 4.1.4 surfaced as the major measures that can be adopted and implemented by the key role players in the real estate industry. Interestingly, these measures were rated according to their order of importance by the respondents. Hence, respondents of this study believe that the first game-changer policy in the industry is the development of government policy to stabilize inflation in the economy for a considerable period. In effect, developers, buyers, and tenants may experience price stability and be able to plan, budget, and predict prices of houses over a period of time. Developers' willingness to form PPPs with other role players such as Ghana Water Company Limited, Electricity Company, municipalities, and the traditional councils in charge of customary lands may help to obtain effective and efficient infrastructure and land servicing development on site on time with less cost. This may also serve as a tool to eliminate site development disturbances, including land guard activities, since they are locally engineered and motivated by the landowners themselves. Respondents, on the other hand, support the view that developers' awareness to regularly conduct due diligence exercises before making buying decisions on lands is critically important. Practically speaking, the exercise has to start by conducting a site visit to professionally question all the physical fixtures on the land from the inhabitants and boundary sharers before taking the site plan to the Lands Commission for ownership authenticity.

5. Conclusion

This study was designed and structured to assess constraints affecting residential housing development particular in the Greater Accra Region of Ghana where major housing development occurs due to the rural-urban migration trend. The study categorized the housing development constraints into three main categories, economic and technical; institutional and regulatory and, infrastructure and land servicing. To ensure comprehensive analysis, additional steps were taken to delve into the measures necessary to put in place in attempt to address the three constraints identified in the study. Primary data was gathered through the use of survey of questionnaire instrument from the built environment professionals and analysed with the help of the statistical package for social science (SPSS) tool.

In simple terms, the study discovered the following findings:

1. That, the unstable inflation rate and high interest rate are the critical economic constraints that impede residential housing development in Ghana.
2. That, land acquisition challenges and the delay of development permit approval by the Municipalities/District Assemblies are the major institutional and regulatory constraints developers face.
3. That, the cost of land servicing is detected as the main infrastructural and land service constraints developers usually battle with in course of executing residential housing projects.

6. Recommendation

Based on the findings outlined above in addition to the interpreted responses gathered from the respondents presented on the table 4.1.4, the following recommendations could be provided in attempt to address the constraints hindering residential housing development in the Greater Accra Region of Ghana:

1. The Government of Ghana has to develop economic policies to stabilize inflation and lower interest rate over a considerable period. So that the leverage thereon could positively influence the housing sector development.
2. Developers have to form public private partnerships (PPPs) who are the key role players in the real estate industry to provide infrastructure and land servicing on affordable bases at the new development sites. This will reduce land servicing cost considerably.
3. Developers need to conduct due diligence when acquiring lands for housing projects and as result will minimize land litigation.
4. Municipalities/Districts Assemblies must work diligently to streamline and expedite building permit applications/approvals. This may lessen site disturbances developers and construction workers face.

7. Limitation and further research

The findings of this study are strictly based on the respondents' views and their opinions on the subject matter.

Further research can be proposed to look into the economic sustainability of housing development in the major cities in Ghana due to the gradual increase of the population and, the rapid urbanization growth occurring in the cities.

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