MINISTRY OF WORKS, HOUSING AND WATER RESOURCES

2024

STATISTICAL REPORT

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FOREWORD

The Ministry of Works, Housing and Water Resources remains committed to strengthening evidence-based planning, accountability, and performance measurements across the sector. The 2024 Statistical Report provides a comprehensive overview of the Ministry's achievements, operational outputs, and challenges encountered during the year under review. It highlights progress made in the Works, Housing and Water Resources sub-sectors, while offering critical insights into the implementation of policies, programmes, and projects nationwide.

This Report also reflects the Ministry's effort to improve data quality, harmonise reporting standards, and ensure consistency across Departments and Agencies. Through enhanced collaboration and continuous engagement with our implementing entities, the Ministry has strengthened its capacity to generate reliable statistics that support national development planning and resource allocation.

The Ministry commends all reporting institutions for their cooperation and dedication in providing the necessary data to support the preparation of this Report. The findings and key trends presented herein are expected to guide future policy direction, improve service delivery, and support the government's overarching goal of ensuring sustainable infrastructure development, efficient water resource management, and improved housing outcomes for the citizens of Ghana.

The Ministry hopes that this report will serve as a valuable reference for policymakers, researchers, development partners, and all stakeholders interested in the performance of the Works, Housing and Water Resources.

HON. KENNETH GILBERT ADJEI
MINISTER

ACKNOWLEDGEMENT

The successful preparation of the 2024 Statistical Report would not have been possible without the collective effort and collaboration of the Departments and Agencies under the Ministry of Works, Housing and Water Resources. The Ministry expresses its profound appreciation to the Chief Director, all Heads of Departments and Agencies under the Ministry, and focal persons for their timely submission of data and for their unwavering support throughout the compilation and validation processes.

Special acknowledgement goes to the Research, Statistics and Information Management (RSIM) Directorate for providing technical leadership, coordinating data collection, conducting quality assurance, and ensuring the production of comprehensive and accurate Reports. The Directorate's dedication to strengthening the Ministry's Statistical Systems and promoting evidence-based decision-making is sincerely appreciated.

The Ministry also recognises the contribution of stakeholders and partners, particularly our Resource persons from Ghana Statistical Services (GSS), whose inputs, feedback, and cooperation enriched the analysis and enhanced the overall quality of the Report.

Finally, we extend our gratitude to all staff whose efforts facilitated the successful completion of this important publication.

EXECUTIVE SUMMARY

The 2024 Statistical Report for the Ministry of Works, Housing, and Water Resources (MWHWR) provides a comprehensive overview of sector performance from 2022 to 2024, designed to guide evidence-based policy and resource allocation. While the report highlights critical advancements, its scope was partially limited by data gaps, inconsistencies, unaudited figures from certain agencies, and a heavy geographic bias toward the Greater Accra Region. These limitations underscore a broader departmental challenge: the need for more harmonized data collection and a more balanced national distribution of infrastructure and services.

In the Works and Housing sectors, performance was characterized by contrasting trends. Public works remained largely concentrated in the capital, focusing on rehabilitation and flood control improvements despite funding cuts and a slowdown in coastal protection. Meanwhile, the housing sector experienced a surge in loan disbursements and a strong uptake of sustainable building materials like Compressed Earth Bricks, but these successes were tempered by rising urban rent disputes and persistent gender gaps in technical training and financial access. Loan recovery also remained geographically restricted, highlighting the necessity for enhanced regional outreach and more inclusive social policies.

The water sector demonstrated increased production and improved revenue collection, yet these gains were undermined by rising levels of non-revenue water and declining sales, signalling significant operational inefficiencies. Although rural water coverage expanded, the progress was uneven, and the sector faced mounting pressure from deteriorating water quality and increasing water stress per capita. To ensure sustainable and inclusive growth, the Ministry must prioritise the decentralisation of its activities, increase investment in climate-resilient infrastructure, modernise flood forecasting, and implement aggressive measures to reduce utility waste while fostering inter-agency collaboration.

CHAPTER ONE

1. INTRODUCTION

The Ministry of Works, Housing and Water Resources (MWHWR) is established under Executive Instrument (E.I.) 28 of 2017, as amended by E.I. 47 of 2019 and E.I. 1 of 2025, to provide policy direction, coordination, oversight, and monitoring of programmes and activities in the Works, Housing, and Water Resources sectors of Ghana. The Ministry's overarching mandate is to ensure the sustainable development, management, and maintenance of public infrastructure, the promotion of adequate and affordable housing, and the effective management and regulation of the nation's water resources in support of socio-economic development.

In line with its mandate, the Ministry recognises the centrality of credible data and statistics to effective planning, monitoring, evaluation, and accountability. Consequently, the Ministry, through the Research, Statistics and Information Management (RSIM) Directorate, compiles, analyses, and disseminates sector-wide statistical information to support evidence-based decision-making and performance management across its Departments and Agencies.

The Research, Statistics and Information Management (RSIM) Directorate is the central technical unit responsible for coordinating statistical production and information management within the Ministry. The Directorate operates in accordance with the Civil Service Law, 1993 (PNDCL 327) and relevant public sector reforms aimed at strengthening data governance and performance measurement.

This 2024 Statistical Report presents consolidated data on Works, Housing, Water, and related services delivered during the reporting period. It reflects input received from Agencies and Departments in line with standardized data collection templates developed collaboratively with the Ministry. The Report highlights trends, achievements, gaps, and challenges encountered in the implementation of programmes and activities across the sector.

Furthermore, the report provides a foundation for assessing sector performance, informing national development planning processes, and guiding resource allocation. It also serves as a monitoring tool for evaluating the outcomes of government interventions in infrastructure development, housing delivery, water resources management, regulatory functions, and related service operations.

1.1. Background

Effective planning, monitoring, and evaluation within the Works, Water, and Housing sectors depend on the availability of timely, reliable, and comprehensive statistical information. As a central coordinating Ministry, the Ministry of Works, Housing and Water Resources plays a critical role in generating and harmonising sector data to support evidence-based policymaking, resource allocation, and performance assessment. In this regard, the periodic production of statistical reports serves as a key mechanism for tracking sector outputs, assessing progress against national development objectives, and strengthening transparency and accountability across affiliated Departments and Agencies.

The compilation of the 2024 Statistical Report forms part of the Ministry's sustained efforts to strengthen data governance, enhance the quality of reporting, and promote accountability across the Works, Water, and Housing sectors. Departments and Agencies were required to submit data on their respective indicators covering the 2022–2024 reporting period, while newly added Agencies provided data for 2024 only. Data submissions were made primarily through the Ministry's official communication channels in Excel format and were subsequently reviewed and verified through follow-up engagements as part of a structured quality assurance process.

To further ensure data accuracy, consistency, and stakeholder ownership, a series of validation meetings was conducted in December 2025 at the Ministry of Works, Housing and Water Resources (MWHWR). These sessions brought together key institutions across the Works Sector, Water Sector, and Housing Sector to review submissions, clarify discrepancies, and agree on final figures for inclusion in the Report. Participating institutions included the Ghana Hydrological Authority, Public Works Department, Water Resources Commission, Ghana Water Company Limited, Community Water and Sanitation Agency, State Housing Company, National Rental Assistance Scheme, Architectural and Engineering Services Limited, TDC Ghana Limited, Rent Control Department, Public Servants' Housing Loans Scheme Board, Real Estate Agency Council, Architect Registration Council, Department of Rural Housing, and the Estate Unit of the Ministry.

The Report captures major operational areas of the sector, including consultancy services, project design and supervision, housing development, skills training and employment creation, regulatory and professional oversight functions, land and estate administration, public infrastructure maintenance, and water resources management. The insights generated from the validated data are intended to support evidence-based decision-making, strengthen sector planning, and promote continuous performance improvement across the Ministry and its Agencies.

1.2. Objectives

The objectives of the 2024 Statistical Report are to:

1. Produce a reliable, comprehensive, and harmonised statistical account of the performance of the Ministry's Departments and Agencies for 2024, while tracking key trends over the 2022–2024 period.
2. Generate credible evidence to inform policy formulation, implementation, and strategic planning across the sector.
3. Strengthen the monitoring and evaluation of programmes, projects, and activities undertaken by the Ministry and its Departments and Agencies.
4. Support informed decision-making, efficient resource allocation, and systematic performance assessment across the Works, Housing, and Water Resources sub-sectors.

1.3. Limitations

This Report is subject to several limitations that should be considered when interpreting the findings. Data inconsistency and incompleteness were significant challenges, as many Departments and Agencies (DAs) were unable to provide comprehensive datasets covering the full 2022–2024 reporting period, resulting in gaps that constrained longitudinal analysis.

Additionally, the limited operational presence of some DAs across all 16 administrative regions restricted the extent to which the findings reflect a fully representative national picture. The analysis was further affected by non-compliance with reporting timelines, as delays in the submission of raw data impeded timely validation and analysis by the Directorate. Administrative disruptions arising from the 2025 Ministerial realignment also posed challenges, including leadership transitions that affected continuity in data requests and the late integration of the Water Resources sector, which necessitated retrospective data harmonisation. Finally, labour disruptions, particularly the CLOSSAG strike during the first quarter, stalled key processes and contributed to delays in data compilation analysis and release of the report.

1.4. Organisation of the Report

This report is organised into six chapters designed to provide a clear analysis of the Ministry's performance. The opening chapter establishes the foundational context, detailing the introduction, background, and core objectives of the report. This is followed by Chapter Two, which outlines the methodological framework used for data acquisition, compilation, and the validation processes used to quality-assure the data.

The core analysis is presented in Chapters Three, Four, and Five, each dedicated to a specific sub-sector: Works, Housing, and Water Resources, respectively. These sections utilise data visualisation and targeted insights to evaluate key performance indicators and sector-specific trends. The report concludes with Chapter Six, which summarises the primary findings, draws evidence-based conclusions, and offers actionable recommendations for policy consideration.

CHAPTER TWO

2. METHODOLOGY

This section of the report outlines the process used in compiling the report. It also identifies the Agencies and Departments under the Ministry from which data was collected.

2.1. Criteria for Selection

The RSIM used a mixed approach—formal requests and follow-up telephone calls—to reach out to focal persons in all Departments and Agencies under the MWHWR. The Ministry wrote officially to the Agencies and followed up with calls to their focal persons.

A special session was organised for four Agencies that recently joined the Ministry, namely: *Ghana Water Company Limited, Community Water and Sanitation Agency, Water Resources Commission, and Basin Authority*. The purpose was to assist them in developing their indicators. For those who already had indicators but in an unrefined form, improvements were made to sharpen them.

2.2. Method of Data Compilation

The 2024 data generated by the Agencies and Departments was collected through the Ministry's official email in Excel format. In addition, data from 2022 and 2023 was also compiled, creating a three-year dataset. An Excel workbook was created for each Agency/Department, and all files were stored in one central folder.

2.3. Data Availability

Generally, data from the Agencies and Departments was available and well-disaggregated based on the standard template developed with them. Although all Agencies/Departments provided some data, not all were able to submit information for all the variables or for the full period of interest.

The requested data covered the year 2024 for the newer Agencies/Departments, and 2020–2024 for the older ones. However, some Departments were unable to provide data for the entire period. For the purpose of this report, Agencies/Departments that provided at least one year of data were included.

In some cases, data collection was delayed. At times, the Director of RSIM had to place calls to focal persons and other senior staff in the Agencies to follow up. This contributed to delays in the overall data collection process. In all, data was collected from 13 Agencies/Departments.

2.4. Quality Assurance

To ensure quality, the data received underwent the following tests during the three-day validation with the agencies and departments.

Data quality checks covered completeness, accuracy, consistency, and duplication, with discrepancies verified and corrected through consultations with relevant focal persons and agencies.

CHAPTER THREE

3. PUBLIC WORKS DEPARTMENT (PWD)

The Public Works Department (PWD), under the Ministry of Works and Housing, is mandated to supervise the construction, repair, and maintenance of all government bungalows, office blocks, and other key state facilities. It functions as the technical arm of government in managing public infrastructure by maintaining government buildings, monuments, and prestige facilities; managing plant and equipment pools; and providing technical advice on construction and maintenance works. The Department also keeps updated databases of government estates and occupants to ensure efficient asset management. PWD operates under the administrative mandate of the Ministry of Works and Housing in line with the government's public infrastructure policy framework.

3.1. Government Properties Rehabilitated by Region 2024

At the regional level, the Public Works Department (PWD) operates under the Local Government system and is responsible for recording rehabilitation activities of government-owned properties. For the period under review, rehabilitation data were reported only for the Greater Accra Region.

In 2024, 351 government-owned properties were rehabilitated in the Greater Accra Region, made up of 228 flats (65.0%, about two-thirds), 32 bungalows (9.1%), 4 office blocks (1.1%), and 87 other property types (24.8%).

TABLE 3.1: GOVERNMENT PROPERTIES REHABILITATED BY REGION, 2024

LOCATION	PROPERTY TYPE			
	BUNGALOWS	FLATS	OFFICE BLOCKS	OTHERS
	2024	2024	2024	2024
Greater Accra	32	228	4	87

3.1.1 Expenditure on Government Properties Refurbished and Maintained by Region, 2024 (1B)

In 2024, approximately GH₵ 54.39 million was spent on the refurbishment and maintenance of government-owned properties in the Greater Accra Region. Of this amount, about GH₵ 33.2 million (61.1%) were allocated to flats, GH₵4.8 million (8.9%) to bungalows, GH₵ 2.5 million (4.7%) to office blocks, and GH₵ 13.7million (25.3%) to other property types.

TABLE 3.1.1: EXPENDITURE ON GOVERNMENT PROPERTIES REFURBISHED AND MAINTAINED BY REGION (2024)

Location	PROPERTY TYPE			
	BUNGALOWS	FLATS	OFFICE BLOCKS	OTHERS
	(GH¢)	(GH¢)	(GH¢)	(GH¢)
Greater Accra	4,845,823.14	33,252,520.84	2,536,380.15	13,753,489.33

3.1.2 Number of Gained Employment through Artisanal Activities

In 2024, all employment generated from PWD artisanal project activities in the Greater Accra Region amounted to a total of 954 jobs. Of these, 159 were direct jobs and 795 were indirect jobs, indicating that approximately five indirect jobs were created for every direct job.

TABLE 3.1.2: EMPLOYMENT GAINED THROUGH ARTISANAL ACTIVITIES, 2024

Location	2024		
	DIRECT	INDIRECT	TOTAL
Greater Accra	159	795	954

3.1.3 Certificate of Completion

In 2024, a total of 351 Certificates of Completion were issued, all within the Greater Accra Region. No data were recorded for Certificates Honoured, as the Public Works Department (PWD) does not receive feedback on certificates that have been honoured.

TABLE 3.1.3: CERTIFICATE OF COMPLETION, 2024

Location	Issued	Honoured
Greater Accra	351	*

3.2. Ghana Hydrological Authority (GHA)

The Ghana Hydrological Authority (GHA), formerly the Hydrological Services Department, was established by the Hydrological Services Authority Act, 2022 (Act 1085) to manage and coordinate the nation's hydrology, drainage, and coastal protection systems. Its functions include the design and construction of storm drains, implementation of flood control and sea defence projects, mobilization of funds for hydrological works, and collaboration with local and international bodies such as the World Meteorological Organization (WMO). The Authority's mandate aims to reduce flood risks, mitigate coastal erosion, and promote sustainable water resource management across the country.

3.2.1 Number of Drains Constructed

A total of 49 drains were constructed nationwide over the two-year period, comprising 42 in 2023 and 7 in 2024, representing a sharp decline in construction activity.

Regionally Greater Accra recorded the highest decline in drain construction, reducing from 17 drains in 2023 to 1 drain in 2024. Ashanti also experienced a notable reduction, with construction decreasing from 7 drains in 2023 to 1 drain in 2024.

TABLE 3.2: DRAINS CONSTRUCTED BY REGION 2023-2024

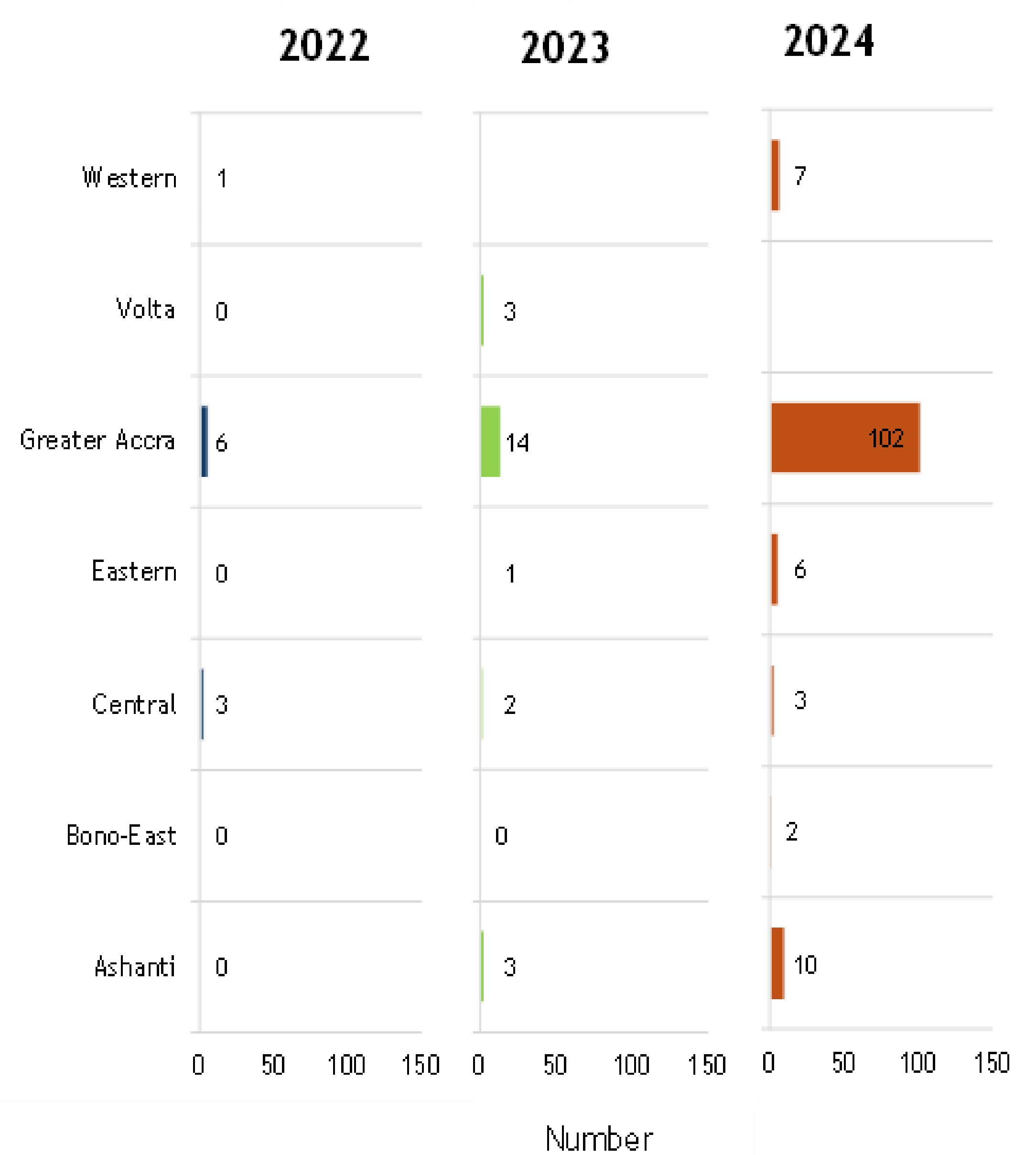
Region	2023	2024
Ahafo	0	*
Ashanti	7	1
Bono	0	*
Bono-East	3	1
Central	3	1
Eastern	3	3
Greater Accra	17	1
Northern	3	*
North-East	0	*
Oti	0	*
Savannah	0	*
Upper East	1	*
Upper West	1	*
Volta	2	*
Western	2	*
Western-North	0	*
Total	**42**	**7**

3.2.2 Earth Channels Improved

The number of earth channels increased significantly, rising from 10 in 2022 to 130 in 2024, representing a 13-fold increase. The sharpest rise occurred in 2024.
Overall, Greater Accra accounted for majority of the projects, with a total of 122 earth channels constructed over the three years—more than 90 percent of all projects during this period.

Other regions had comparatively low activity. Volta recorded 3 projects (all in 2023), and Bono East had 2 projects (in 2024). Western, Eastern, Central, and Ashanti regions contributed smaller numbers, mainly appearing in 2023 and 2024.

Figure 3.1: Earth Channels Improved, 2022-2024

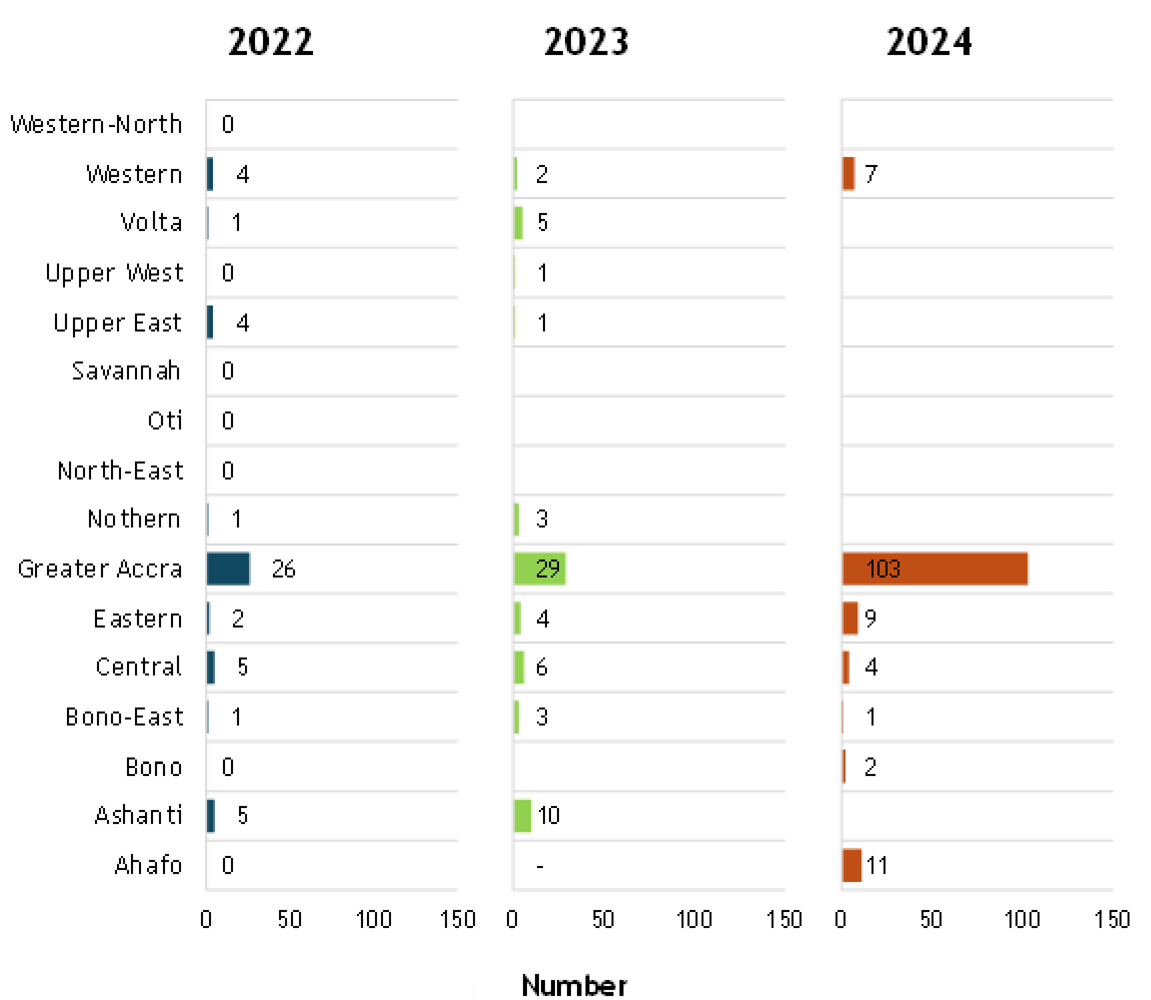


3.2.3 Implementation of the National Flood Control Measures

National Flood Control Measures increased steadily from 49 in 2022 to 151 in 2024, more than doubling the 2023 level over the three-year period.

Regionally, Greater Accra recorded more than half of the total measures during this period. Ashanti, Central, and Eastern regions showed modest but consistent activity.

Figure 3.2.2: Implementation of the National Flood Control Measures 2022-2024



3.2.4 Contract Sum of Drainage and Flood Control Measures

From 2022 to 2024, contract sums for Drainage and Flood Control Measures declined sharply from GH₵200.3 million to GH₵98.3 million, a 51 percent drop. IPCs followed, falling by 34.8 percent from GH₵61.1 million to GH₵39.8 million.

Greater Accra dominated contract awards but saw its contract sum reduced by GH₵128.8 million from GH₵168.4 million in 2022 to GH₵39.6 million in 2024. Ashanti's contract sum increased steadily from GH₵8.0 million to GH₵27.3 million, though IPCs dropped in 2024, that of the Northern region contract sum more than doubling from approximately GH₵1.0 million to GH₵3.0 million.

TABLE 3.2.2: CONTRACT SUM OF DRAINAGE AND FLOOD CONTROL MEASURES, 2022-2024

Regions	Contract Sum (GH¢)	*IPCs Raised (GH¢)	Contract Sum (GH¢)	*IPCs Raised (GH¢)	Contract Sum (GH¢)	*IPCs Raised (GH¢)
	2022		2023		2024	
Ashanti	7,977,039.86	5,378,216.48	19,686,101.89	11,791,527.20	27,258,569.85	4,028,220.42
Bono-East	2,994,145.38	2,844,429.73	2,994,145.38	149,707.27	2,399,986.10	2,299,945.05
Central	3,664,588.73	2,111,084.90	12,599,848.51	8,524,843.66	10,689,817.49	598,487.75
Eastern	4,999,709.63	1,761,857.63	4,999,957.35	2,224,194.10	6,498,556.19	3,562,285.17
Greater Accra	168,445,943.60	39,091,135.27	48,673,931.01	24,174,144.40	39,624,180.56	27,874,132.89
Northern	999,609.90	945,842.51	1,999,999.50	1,401,309.02	2,998,926.81	*
Upper East	3,999,907.58	3,896,508.07	2,499,844.85	2,374,678.76	1,994,963.85	*
Volta	999,928.45	948,689.45	2,999,453.91	1,984,533.35	2,477,756.10	*
Western	6,198,833.70	4,135,196.40	4,999,339.80	2,899,217.29	4,392,587.91	1,399,963.00
Bono	*	*	3,999,620.15	2,933,159.50	*	*
Upper-West	*	*	1,499,964.55	316,039.50	*	*
Western North			-	-		
North-East			-	-		
Ahafo			-	-		
Oti			-	-		
Savannah			-	-		
Total	**200,279,706.83**	**61,112,960.44**	**106,952,206.90**	**58,773,354.05**	**98,335,344.86**	**39,763,034.28**

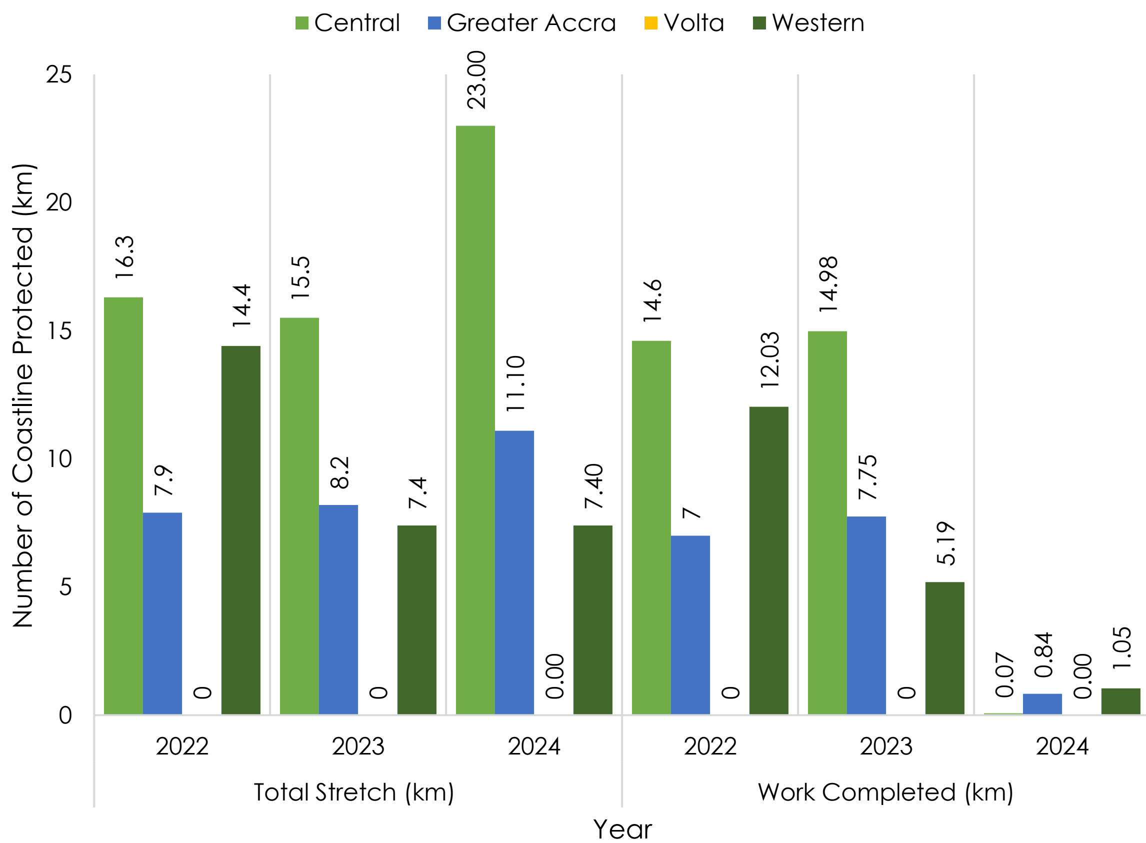
3.2.5 Coastline Protected (Kilometres)

Among the four coastal regions, a total of 111.2 km of coastline was protection were planned. Central Region had the longest stretch at 54.8 km, nearly half (49%) of the national total, followed by Western (29.2 km) and Greater Accra (27.2 km).

Of the planned 111.2 km, about 62.6 km (56%) was completed over three years, with the Central recording 29.58 km completed, followed by Western with 18.27 km and Greater Accra with 14.75 km.

However, coastline protection work dropped sharply from 33.63 km completed in 2022 to 1.96 km in 2024.

Figure 3.2.3: Coastline Protected (Kilometers)



3.2.6 Flood Forecasting and Warning Systems Established

From 2022 to 2023, progress in establishing Flood Forecasting and Warning Systems remained limited. Completed systems declined from 3 to 2, while ongoing systems remained at 1, and uninitiated systems increased from 6 to 7.

By 2023, only the White Volta and Oti basins had fully operational systems, and Odaw was under development. All other basins recorded no progress.

TABLE 3.2.3: FLOOD FORECASTING AND WARNING SYSTEMS ESTABLISHED 2022-2023

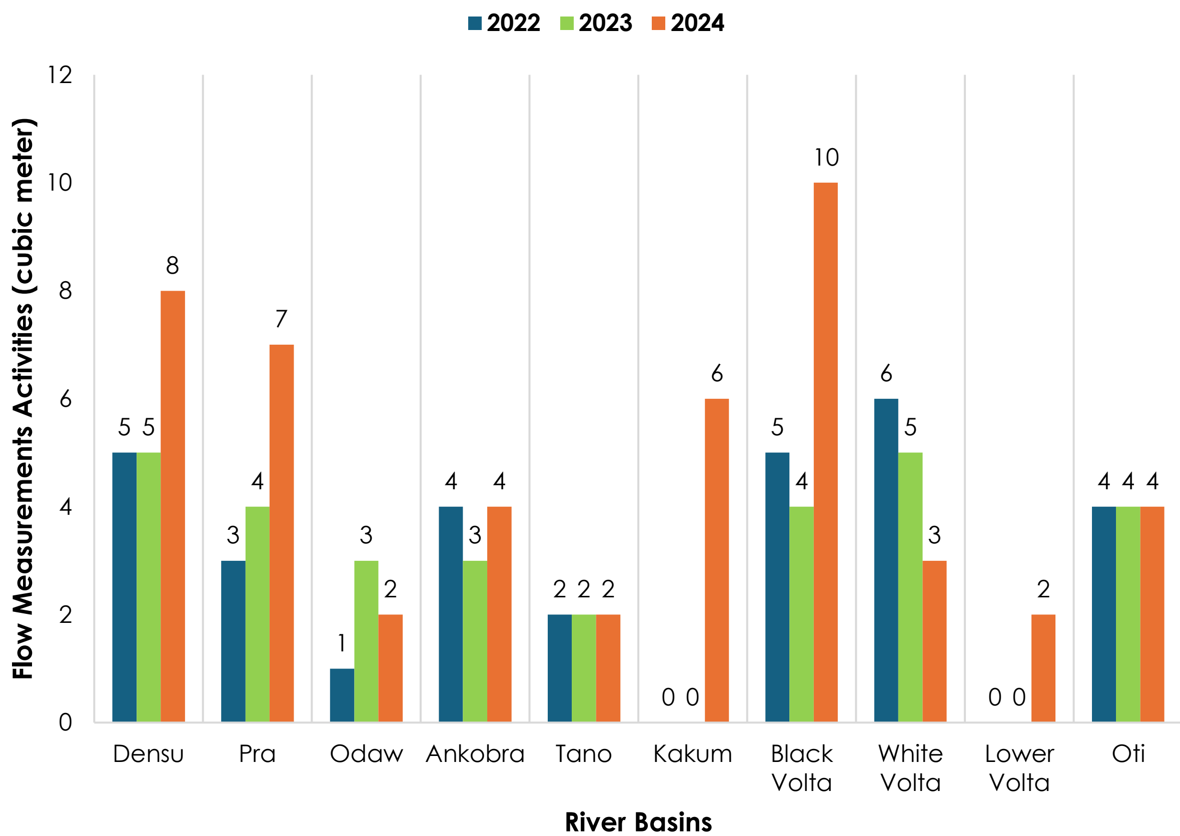
RIVER BASIN	NUMBER OF ESTABLISHMENTS					
	2022			2023		
	Completed	Ongoing	Yet to be initiated	Completed	Ongoing	Yet to be initiated
Densu	0	0	1			Yet to be initiated
Pra	0	0	1			Yet to be initiated
Odaw	0	1	0		Initiated & under development currently	
Ankobra	0	0	1			Yet to be initiated
Tano	0	0	1			Yet to be initiated
Kakum	0	0	1			Yet to be initiated
Black Volta	1	0	1			Yet to be initiated
White Volta	1	0	0	Developed & operational		
Oti	1	0	0	Developed & operational		
Total	**3**	**1**	**6**	2	1	7

3.2.7 Flow Measurements

Flow measurements across the river basins showed a steady increase from 30 in 2022 to 46 in 2024.

In 2024, the Black Volta Basin recorded the highest number of flow measurements at 10, marking the largest increase of five measurements over the period. The Kakum Basin also saw growth, going from zero measurements in 2022 and 2023 to six in 2024. The Pra Basin showed steady progress, rising from three measurements in 2022 to seven in 2024.
In contrast, the White Volta Basin experienced a decline, dropping from six measurements in 2022 to three in 2024. The Tano, Ankobra, and Oti basins remained stable throughout the three years, consistently recording four measurements each year.

Figure 3.2.4: Flow Measurements 2022-2024



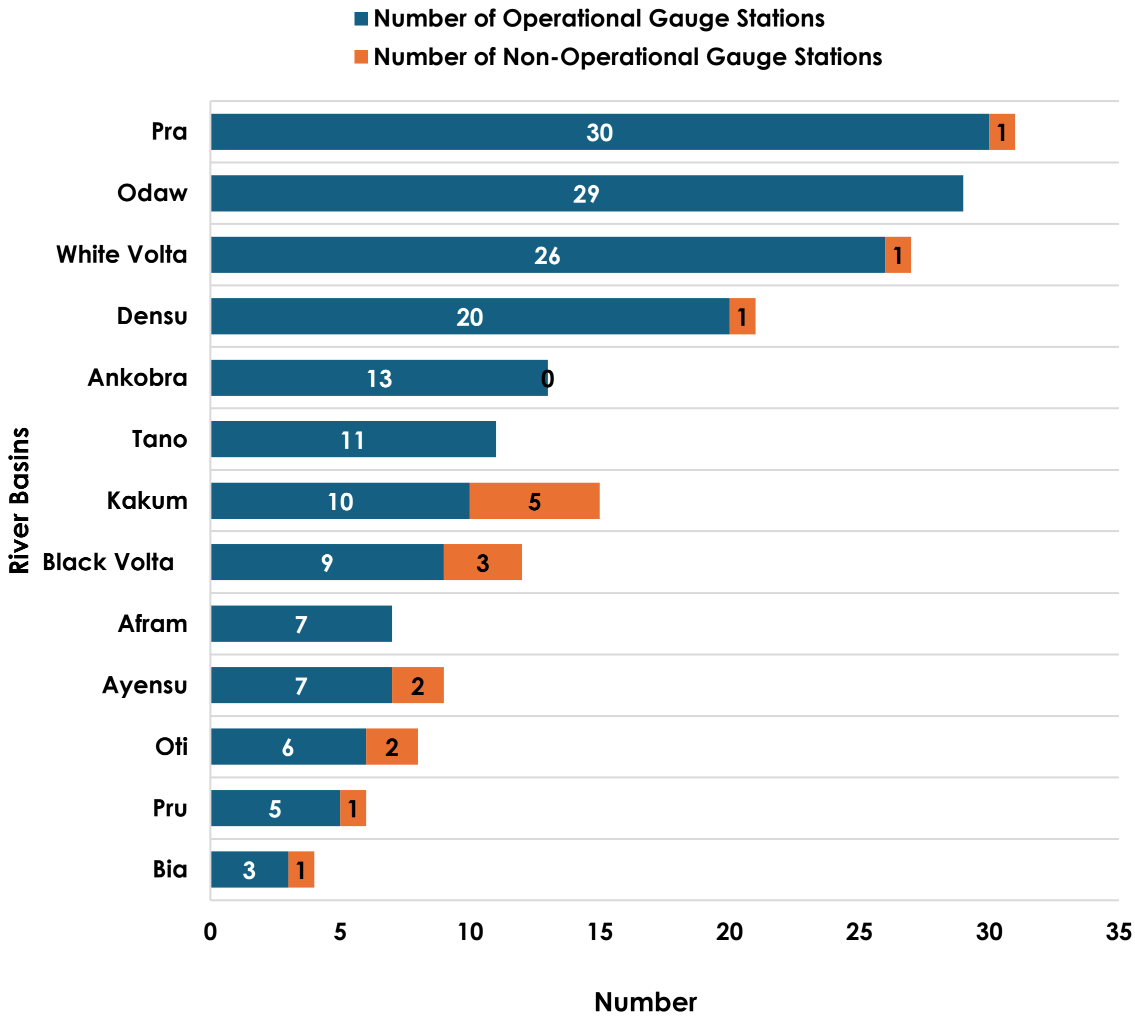
3.2.8 Operational Gauge Stations

In 2024, there were 193-gauge stations across 13 river basins. Of these, 174 stations (90.1%) were operational, while 19 stations (9.9%) were non-operational.

The Pra Basin had the most operational stations with 30, followed by the Odaw Basin with 29, and the White Volta with 26. The Densu Basin had 20 operational stations, while the Ankobra and Tano Basins had 13 and 11 respectively, all fully operational.

The Kakum Basin had the highest number of non-operational stations—5 out of 15. The Black Volta Basin followed with 3 non-operational stations out of 12, while the Oti and Ayensu Basins each had 2 non-operational stations.

Figure 3.2.5: Operational Gauge Stations (as at 2024)



CHAPTER FOUR

4. HOUSING

4.1 Rent Control Department

The Rent Control Department (RCD) is a government agency established under the Rent Act, 1963 (Act 220) to promote peaceful landlord–tenant relations through public education, mediation, and enforcement of rent regulations.

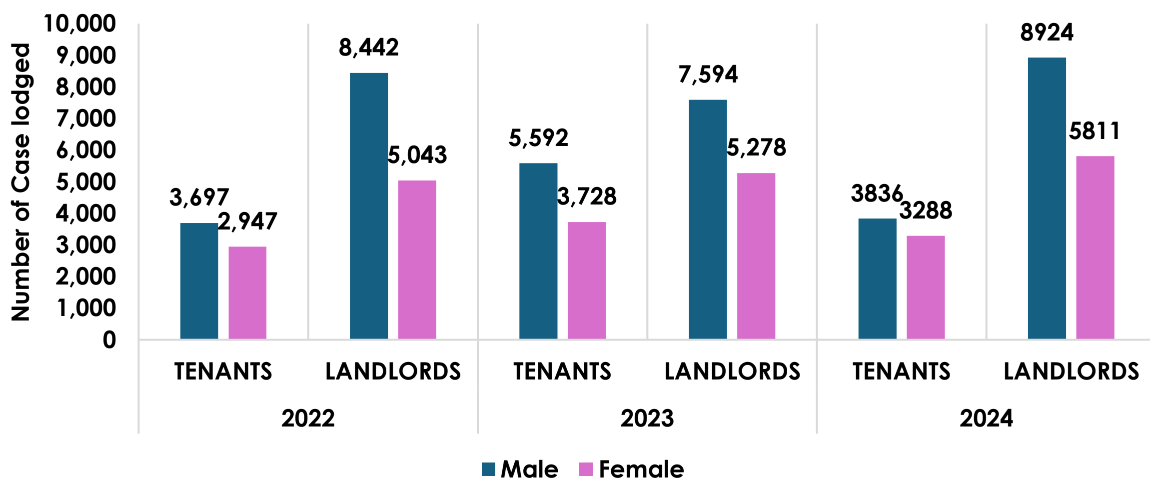
Its core functions include assessing recoverable rent, investigating complaints and referred matters, preparing rent registers, maintaining records of vacant premises, examining compliance with the Act, taking action against absconding tenants, and reporting offences to the Rent Magistrate.

4.1.1 Rent Cases Lodged by Sex

Figure 4.1.1 shows that landlords filed twice as many rent cases as tenants between 2022 and 2024, with landlords accounting for 40,092 cases (64.0%) and tenants 23,088 cases (36.0%).

In both groups, male complainants outnumbered females. Among landlords, males filed 24,960 cases (62.0%), while females filed 15,132 cases (38.0%). Among tenants, males lodged 13,125 cases (57.0%), compared to 9,963 cases (43.0%) by females.

Figure 4.1.1: Rent Cases Lodged by Sex, 2022–2024



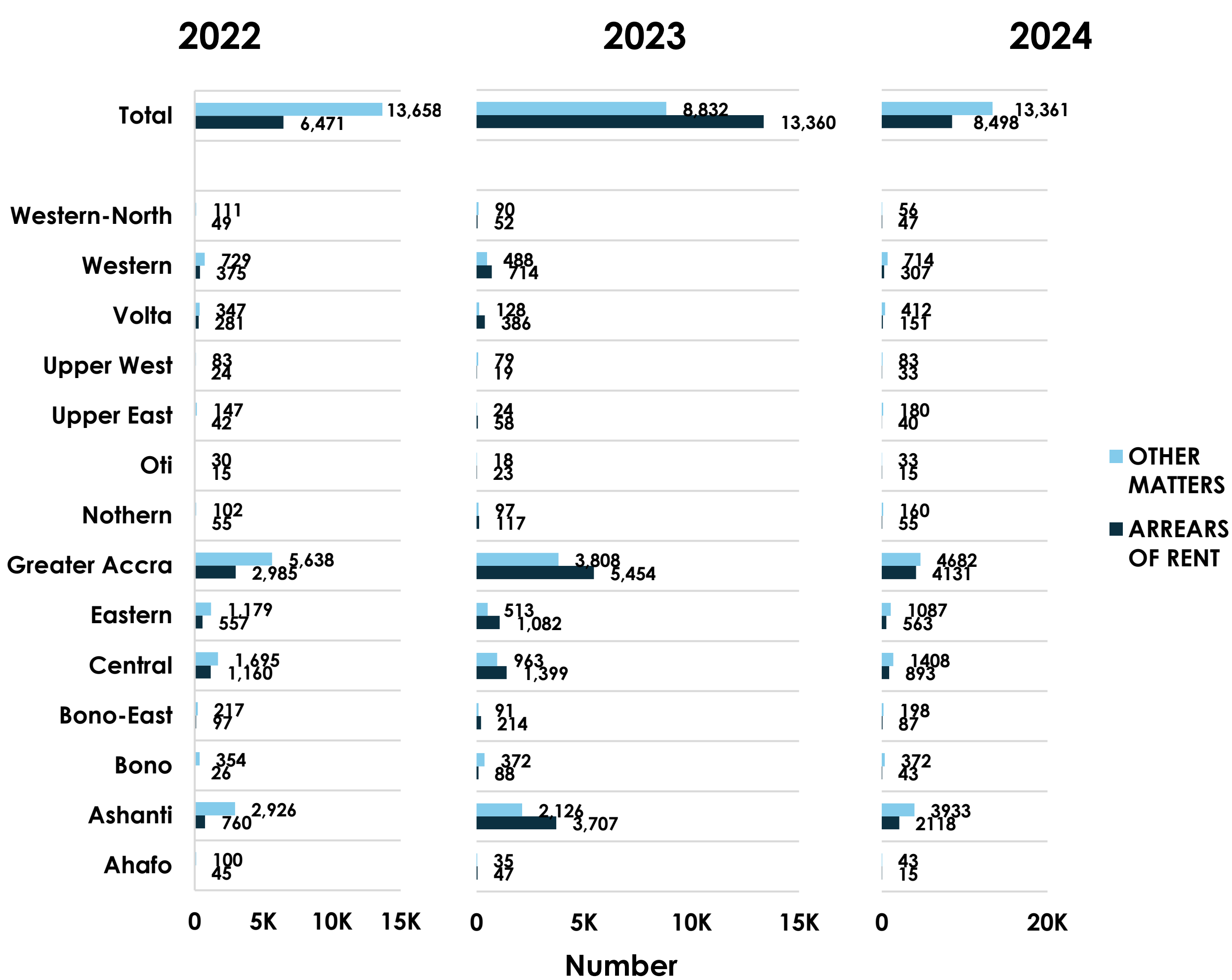
4.1.2 Rent Cases Received from Landlords and Tenants by Region

Rent cases increased by 13.6 percent between 2022 and 2023, rising from 20,129 to 22,859, suggesting increased demand for formal rent dispute resolution. In 2024, cases declined slightly to 21,859 but remained higher than the 2022 level.

Over the period, arrears of rent accounted for 40,379 cases (62.0%), making it the leading cause of rent disputes across regions.

Note: Rent Control does not operate in the North East and Savannah regions.

Figure 4.1.2: Rent Cases Received by Region and Party, 2022–2024

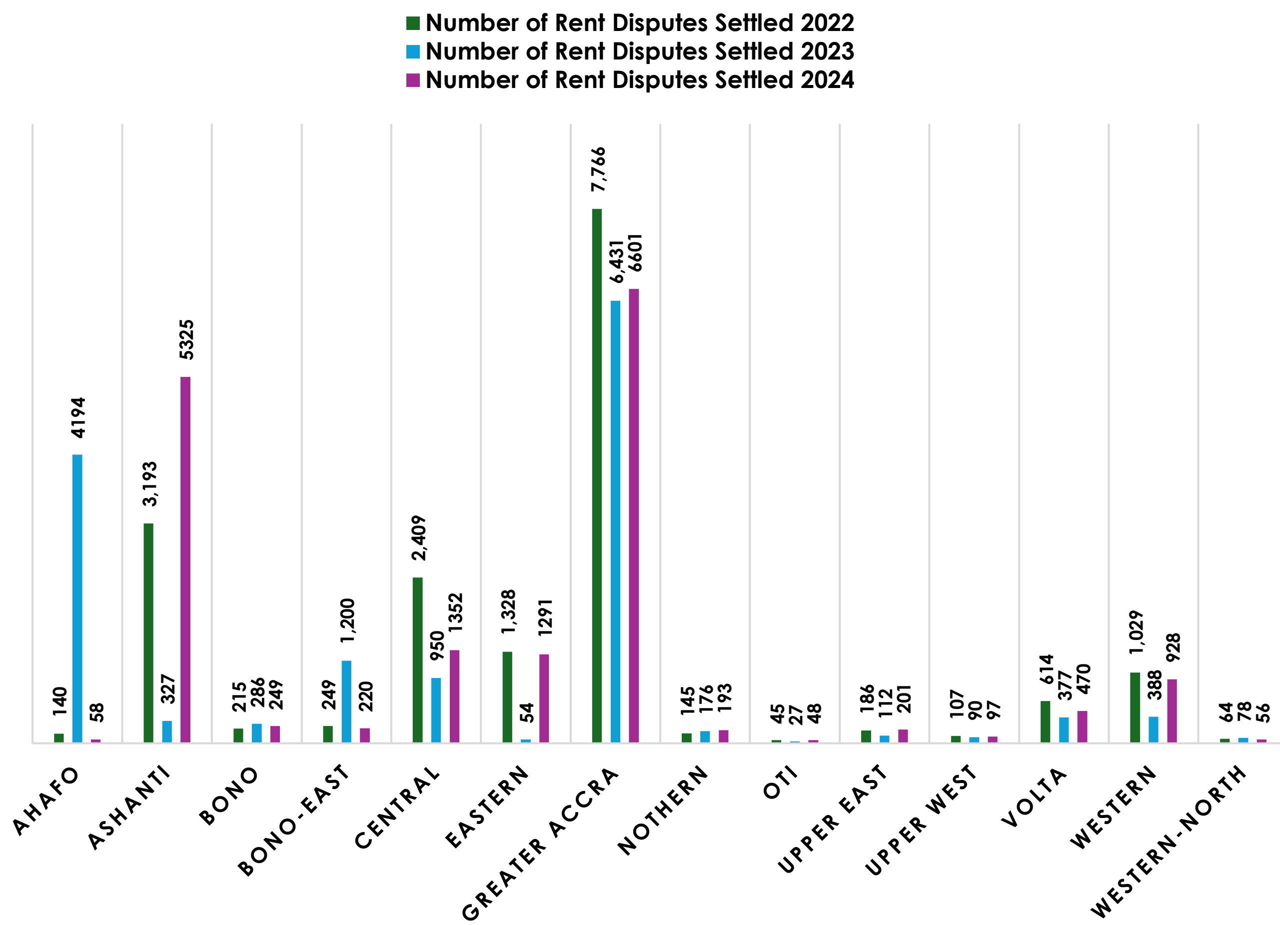


4.1.3 Number of Rent Disputes Settled by Region

The total number of rent disputes settled decreased from 17,490 cases in 2022 to 14,690 cases in 2023, then increased again to 17,089 cases in 2024.

The volume of disputes varies significantly by region and year. Greater Accra leads with 20,798 cases (42.2%), followed by Ashanti with 8,845 cases (18.0%), and Central with 4,711 cases (9.6%). The region with the lowest disputes resolved is Oti, with only 120 cases (0.2%).

Figure 4.1.3: Number of Rent Disputes Settled by Region, 2022–2024

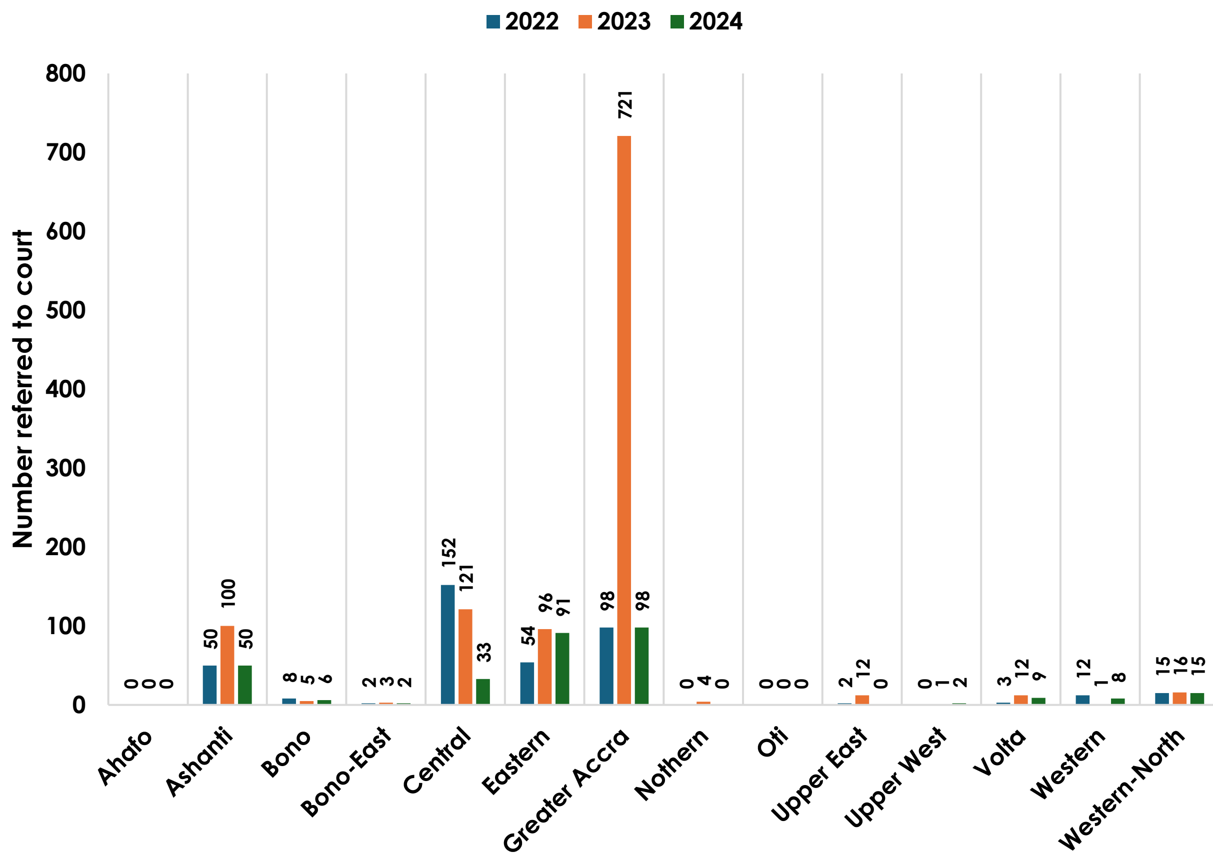


4.1.4 Number of Cases Referred to Court by Region

Between 2022 and 2024, a total of 1,802 rent cases were referred to court across the regions. The distribution varies widely, with some regions reporting no cases and others accounting for large shares.

Greater Accra recorded 917 cases (50.9% of the total) referred to court whiles regions such as Ahafo and Oti reported zero rent cases during the period.

Figure 4.1.4: Cases Referred to Court by Region, 2022–2024

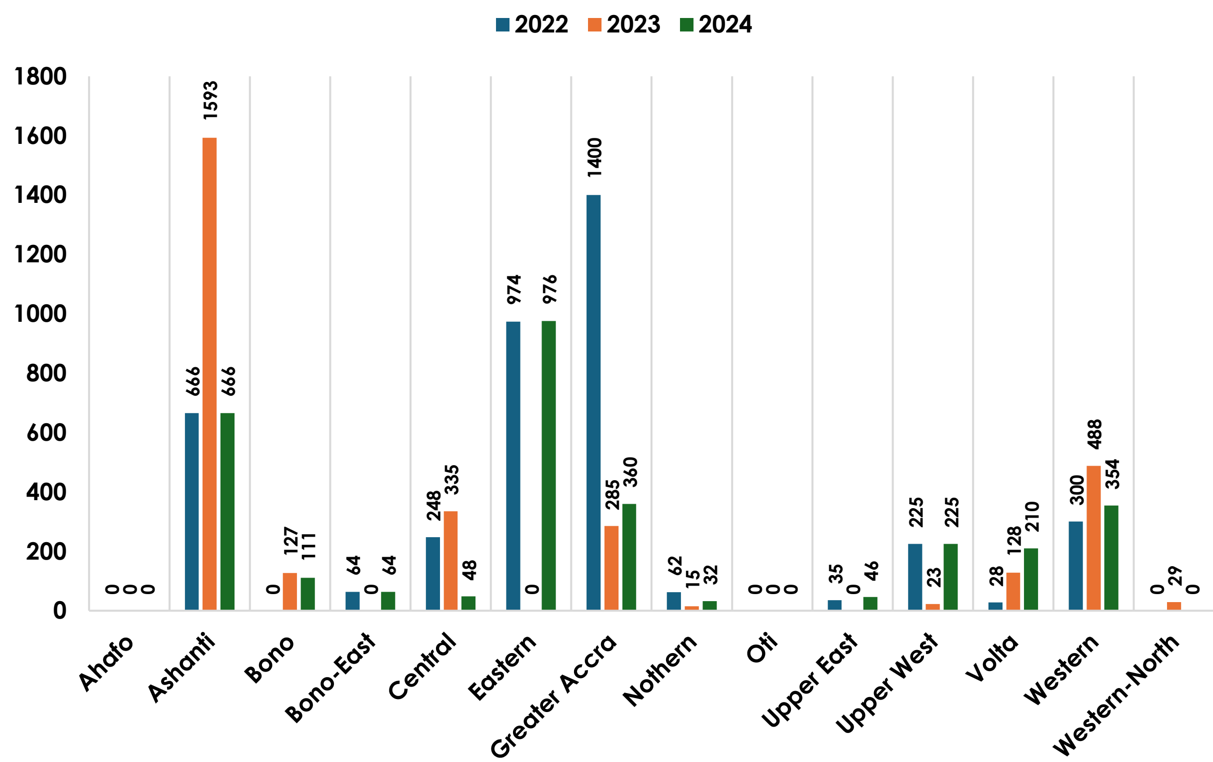


4.1.5 Issuance of Rent Card by Region

Between 2022 and 2024, a total of 10,117 rent cards were issued across the regions, showing significant regional differences and yearly fluctuations.

Ashanti issued the most rent cards, totalling 2,925 (28.9% of all cards). The highest issuance occurred in 2023 with 1,593 cards, while 2022 and 2024 each saw 666 cards issued. Western North issued the lowest, 29 cards (0.3%). Ahafo and Oti did not issue any rent cards during these three years.

Figure 4.1.5: Issuance of Rent Card by Regions, 2022-2024

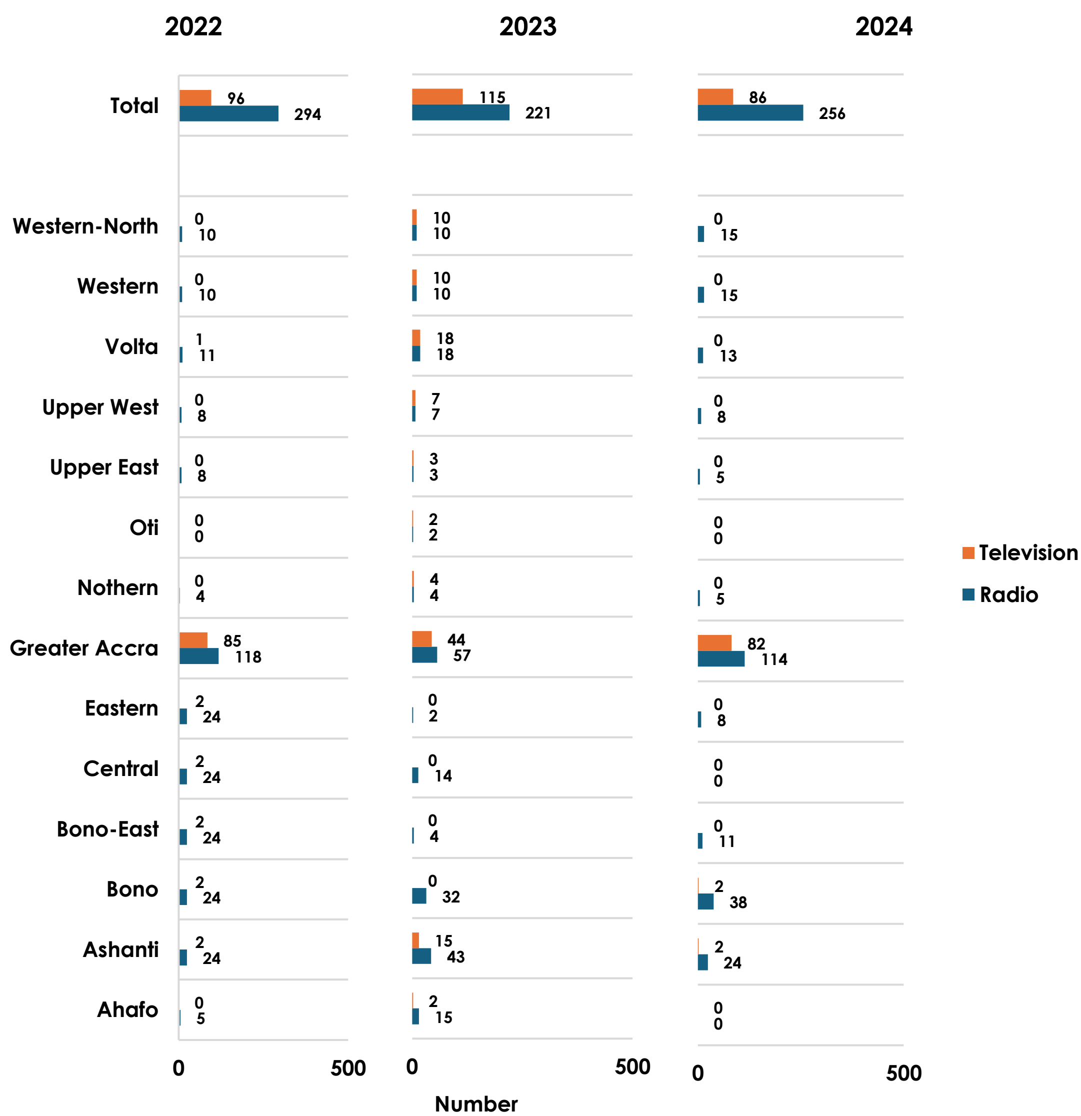


4.1.6 Awareness Creation of the Rent Department

From 2022 to 2024, the Rent Department's awareness campaigns varied by region and year, with a clear preference for radio.

Over the three years, 771 radio campaigns and 297 television campaigns were conducted. In 2022, there were 294 radio and 96 TV campaigns. In 2023, radio dropped to 221 while TV rose slightly to 115. In 2024, radio increased to 256, and TV fell to 86.

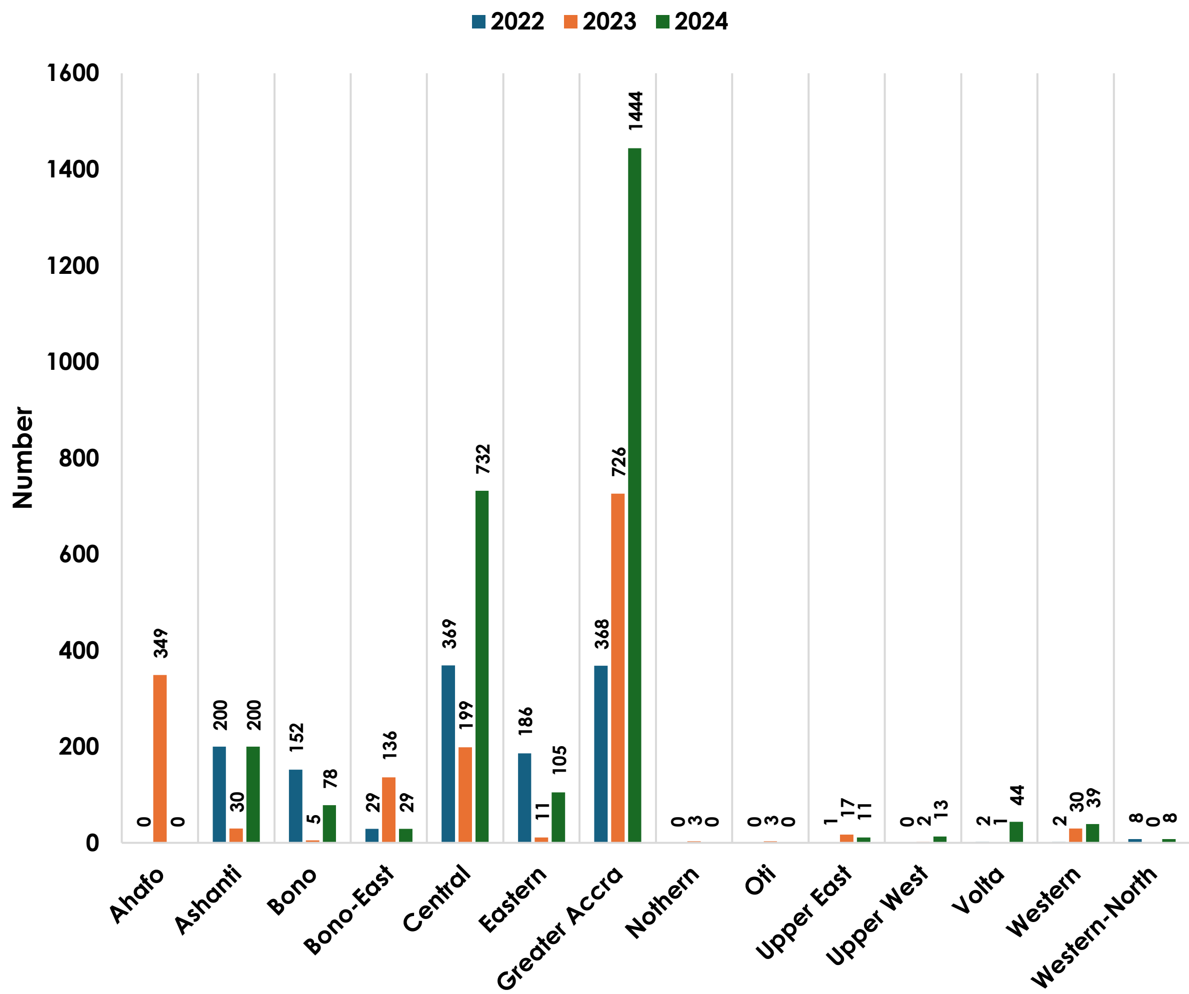
Figure 4.1.6: Rent Department Awareness Activities by Region, 2022–2024



4.1.7 Number of Pending Cases

Over the three years, 5,532 pending cases were recorded, with an uneven regional distribution. Greater Accra recorded 2,538 cases, a little half (45.9%) of the total cases, followed by Central region with 1,300 cases (23.5%). Northern and Oti had the lowest, with just 3 cases each (0.1%).

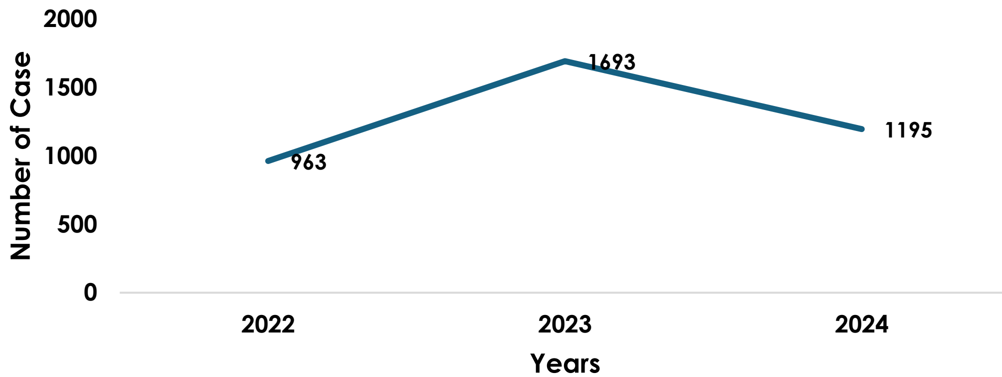
Figure 4.1.7: Number of Pending Cases by region and year 2022-2024



4.1.8 Number of Cases Struck Out

The number of struck-out cases fluctuated over the three years, totaling 3,851. In 2022, there were 963 cases, which rose sharply to 1,693 in 2023. Although the number dropped to 1,195 in 2024, it remained higher than the 2022 figure.

Figure 4.1.8: Number of Cases Struck Out by year, 2022-2024

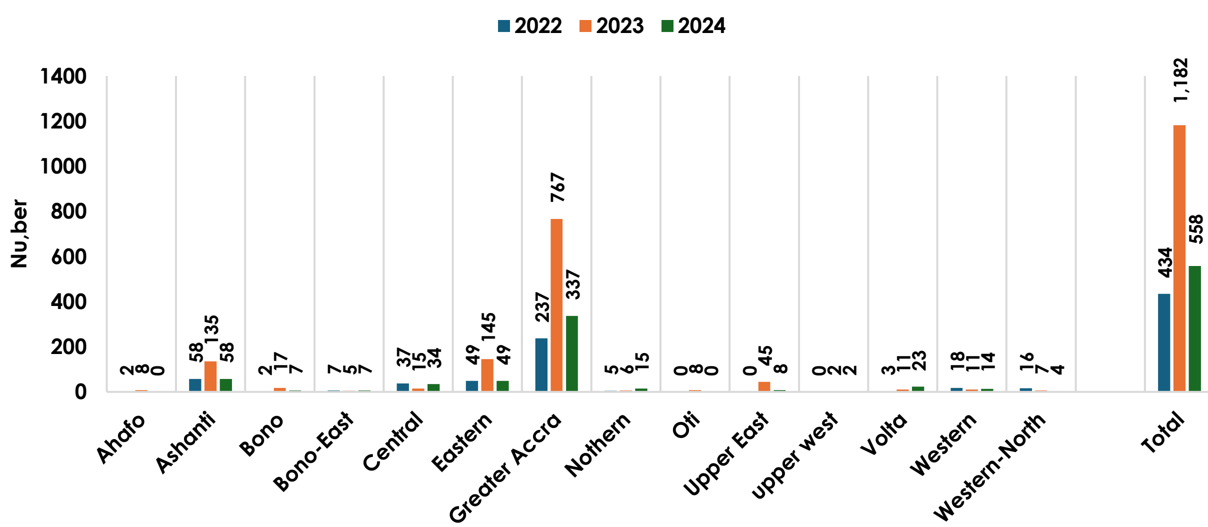


4.1.9 Number of Withdrawn Cases by Region

The total number of withdrawn cases increased significantly from 434 in 2022 to 1,182 (about 172%) in 2023, before decreasing to 558 (52.8%) in 2024.

Withdrawn cases were highly concentrated in Greater Accra (1341 cases), which alone accounts for over half (61.7%) of all cases across the three years, followed by Ashanti and Eastern regions.

Figure 4.9: Number of Withdrawn Cases by Region, 2022-2024



4.2 DEPARTMENT OF RURAL HOUSING (DRH)

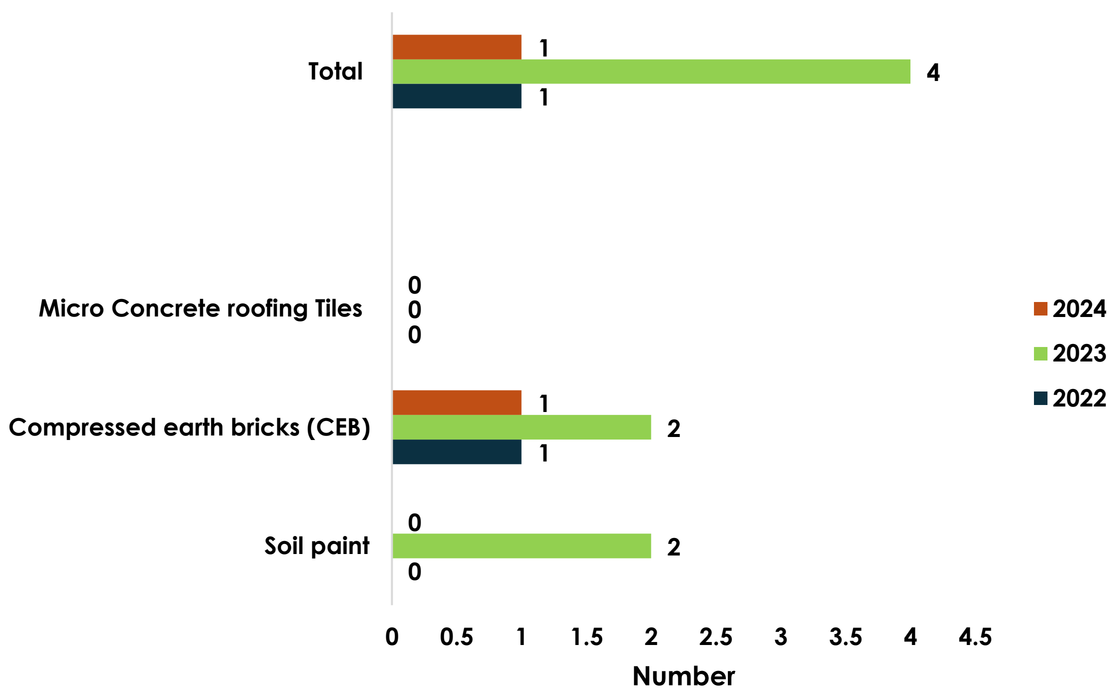
The Department of Rural Housing (DRH), operating under the Ministry of Works and Housing, promotes affordable and sustainable housing solutions in rural and peri-urban areas. Its mandate focuses on developing policies and programs that utilize local materials and labour to enhance rural housing delivery. The Department trains artisans, supports local material production (such as compressed earth bricks and micro-concrete tiles), and implements demonstration projects to promote cost-effective housing. Its activities align with national efforts to improve living conditions, create rural employment, and reduce urban migration.

4.2.1 Consultancy & Technical Assistance Offered

A total of 6 consultancy and technical assistance projects were recorded between 2022 and 2024, with 1 project each in 2022 and 2024, and 4 projects in 2023.

In 2024, all projects focused on Compressed Earth Bricks (CEB), a decrease from 2 CEB projects in 2023, but consistent with 2022's single CEB project. Two Soil Paint projects were conducted in 2023, with none in 2022 or 2024. No projects related to Micro Concrete Roofing Tiles were recorded during the entire period.

Figure 4.2.1: Number of Consultancy AND Technical Assistance Offered, 2022-2024

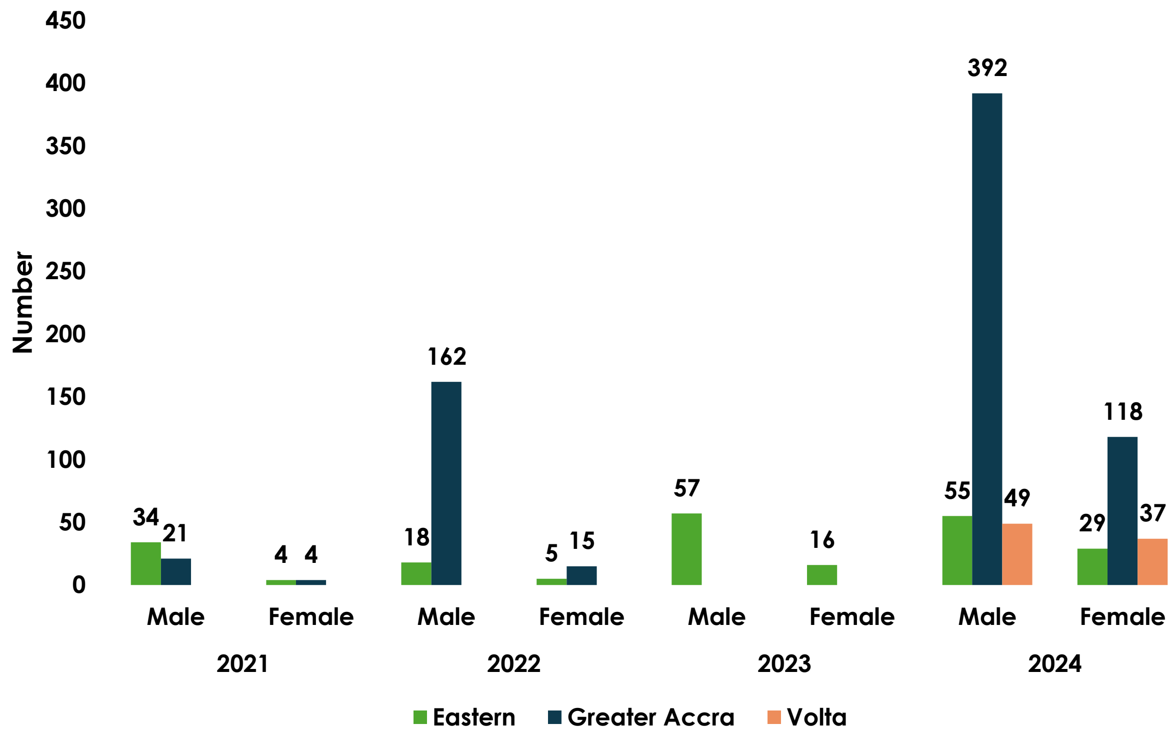


4.2.2 Number of Persons Sensitized

From 2022 to 2024, sensitization programmes were conducted in three regions—Eastern, Greater Accra, and Volta—reaching a total of 953 participants. Males were in the majority, accounting for 733 participants (76.9%), compared with 220 females (23.1%).

The Eastern Region held programs every year, Greater Accra in 2022 and 2024, and Volta only in 2024. Regionally, Greater Accra had the highest participation (687), followed by Eastern (180) and Volta (86).

Figure 4.2.2: Number of Persons Sensitized, 2022-2024

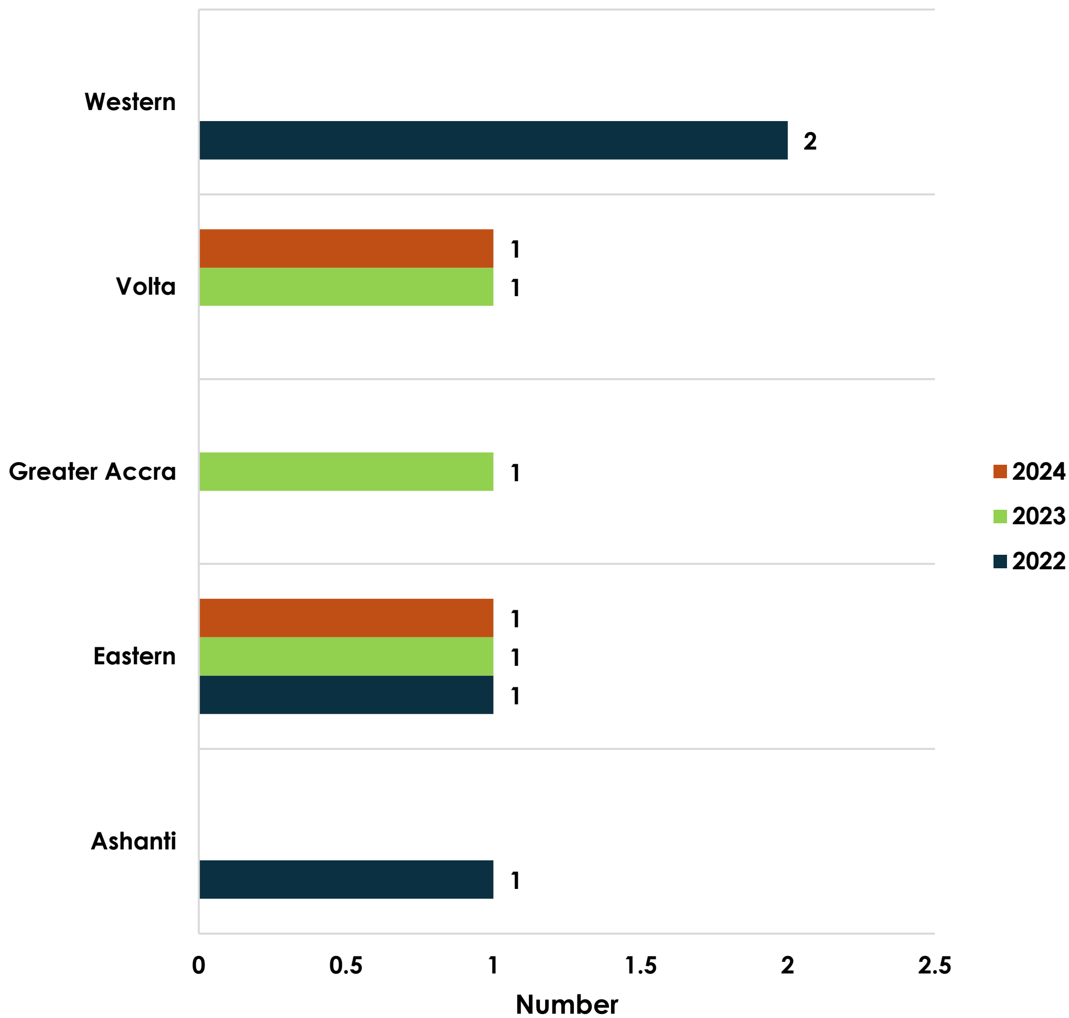


4.2.3 Number of Technical Support on Projects and Programmes

Between 2022 and 2024, the Department of Rural Housing (DRH) provided nine technical supports across five regions.

The Eastern Region received support each year, Ashanti region received technical support only in 2022. Both Volta region and Greater Accra region received support only in 2023 and 2024. Western region received two supports in 2022 .

Figure 4.2.3: Number of Technical Support on Projects and Programmes 2022-2024

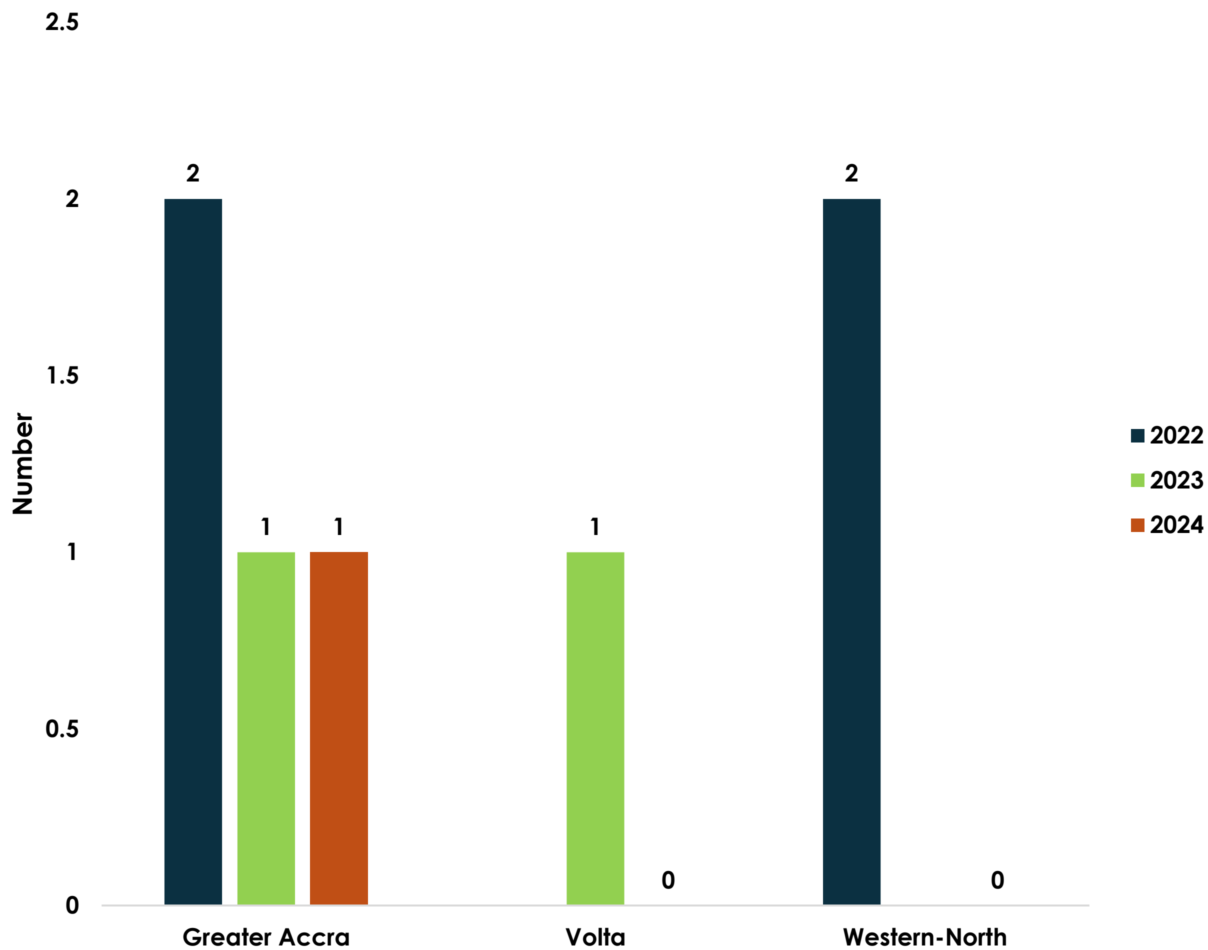


4.2.4 Number of Skills Training Programmes Organized

Between 2022 and 2024, the Department of Rural Housing (DRH) conducted skills training programs in three regions: Greater Accra, Volta, and Western North.

Greater Accra received training in all three years, with two sessions in 2022 and one session each in 2023 and 2024. Volta and Western North each had one session in 2023 and 2022, respectively.

Figure 4.2.4: Number of Skills Training Programmes Organized, 2022-2024

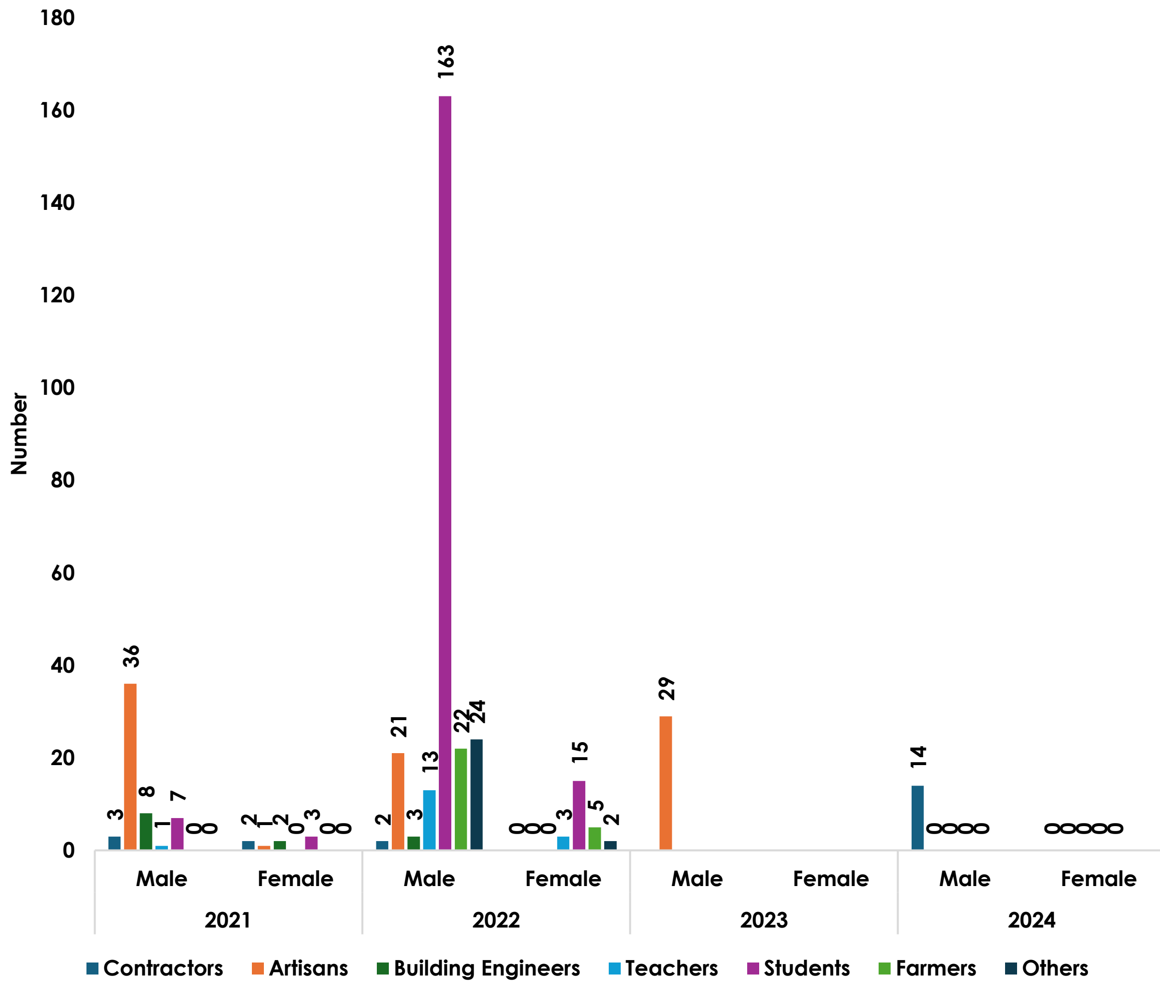


4.2.5 Number of Persons Trained 2022-2024

Over the 2022–2024 period, the agency trained 316 individuals, with the majority being males 291 (92.1%) and females' 25 (7.9%).

Among seven categories, students were the largest group trained, recording 163, followed by artisans 86. Farmers had the lowest participation of 5 for the three years period.

Figure 4.2.5: Number of Persons Trained, 2022-2024

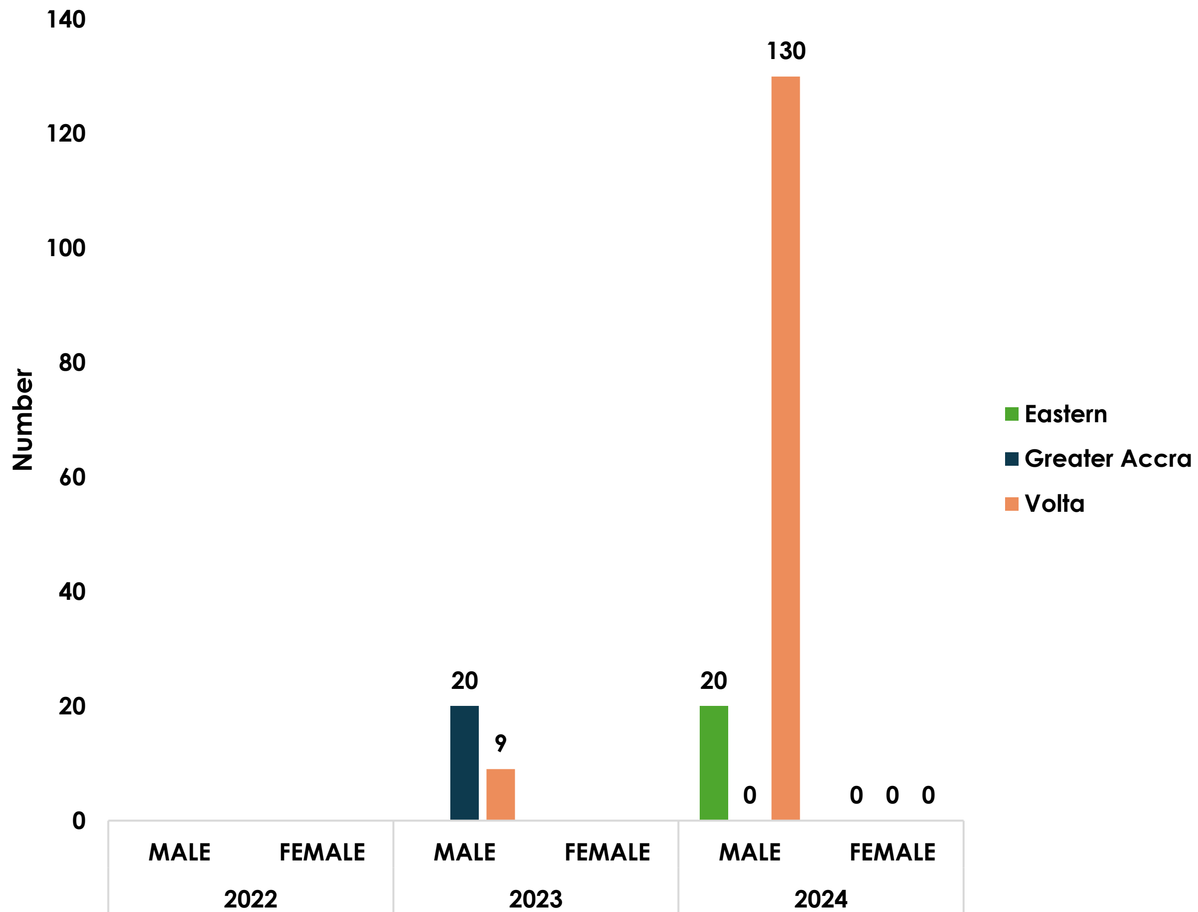


4.2.6 Number of Persons who Gained Employment

Between 2022 and 2024, a total of 179 persons gained employment across Greater Accra, Eastern, and Volta regions. Employment rose sharply by five folds in 2024 from 29 in 2023 to 150 in 2024.

All persons employed during this period were male.

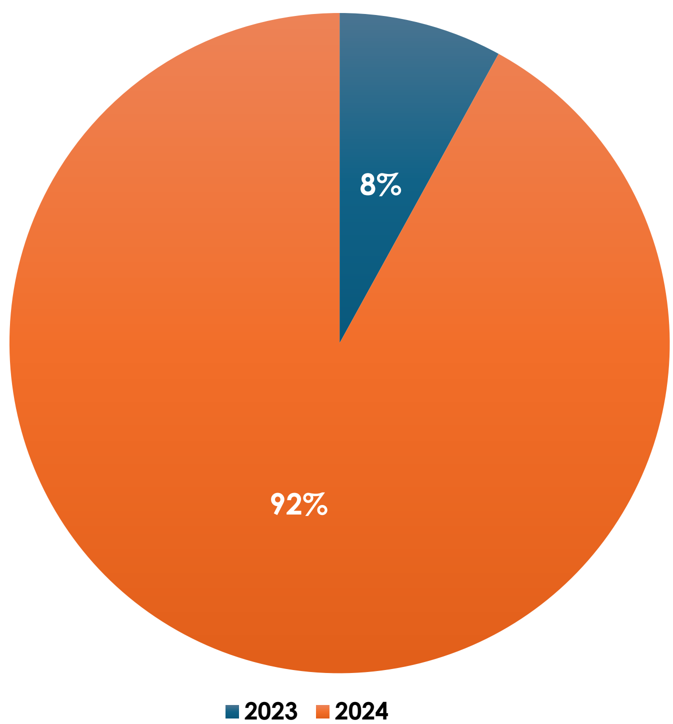
Figure 4.2.6: Number of Persons who Gained Employment, 2022-2024



4.2.7 Number of Housing Built using Compressed Earth Brick, 2023-2024

The use of Compressed Earth Bricks (CEB) in housing construction varied between 2023 and 2024. In 2024, 92 percent of houses constructed by the Department of Rural Housing (DRH) utilized CEB, compared to only 8 percent in 2023, indicating a significant increase in the adoption of this environmentally friendly building material.

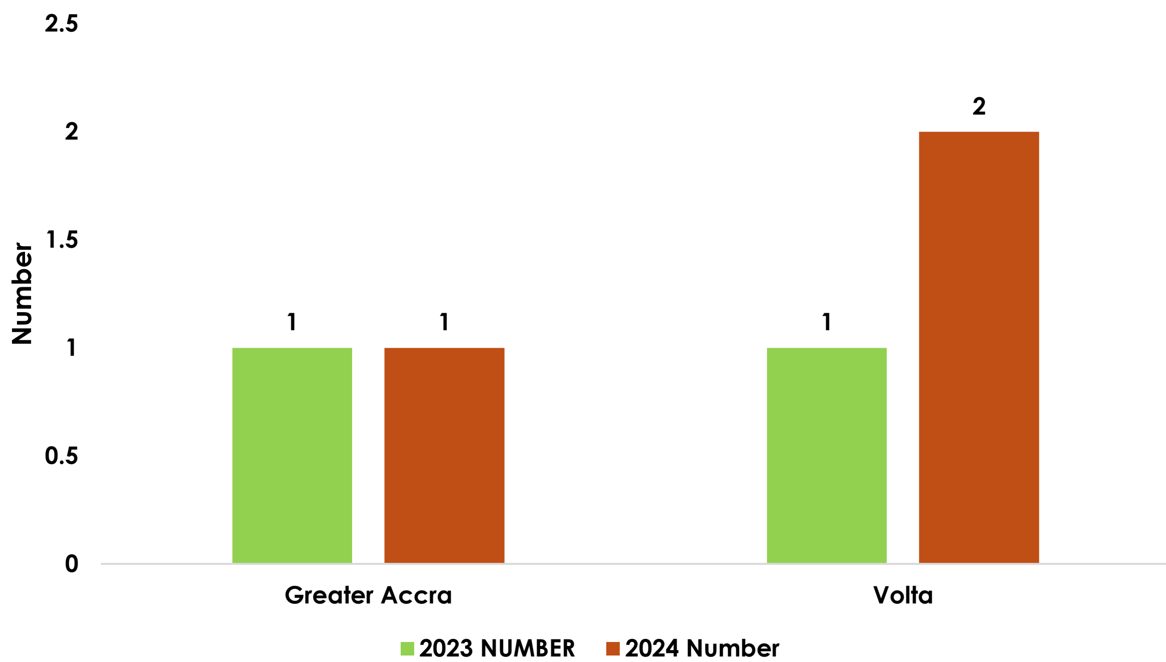
Figure 4.2.7: Number of Housing Built using Compressed Earth Brick, 2023-2024.



4.2.8 Number of Production Centers Established

The number of production centres established varied between 2023 and 2024. In 2023, one centre was established in both the Greater Accra and Volta regions, while in 2024, two centres were established — one in Greater Accra and one in the Volta Region.

Figure 4.2.8: Number of Production Centers Established, 2023-2024

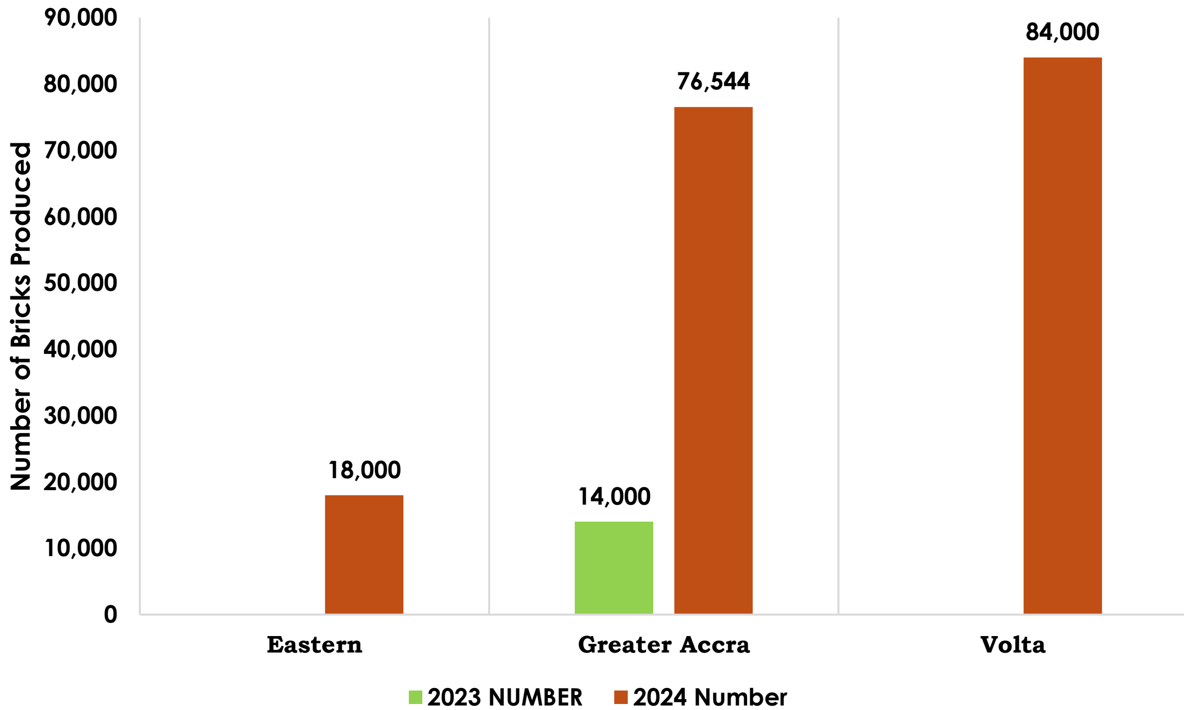


4.2.9 Number of Bricks Produced 2023-2024

A total of 192,544 bricks were produced from 2023 to 2024. More than half (83.4%) of the bricks were produced in 2024. The Greater Accra region accounted for the largest share of production (47.0%), while the Eastern region recorded the lowest.

Apart from Greater Accra, there was no brick production in the Eastern and Volta regions in 2023.

Figure 4.2.9: Number of Bricks Produced 2023-2024



4.3 PUBLIC SERVANTS' HOUSING LOANS SCHEME BOARD

The Public Servants' Housing Loans Scheme Board (PSHLSB) was established in March 1975 under NRC Decree 319 as part of Government policy to promote access to decent, affordable, and durable housing for public servants. The Scheme has, over the years, supported many public servants to acquire residential accommodation and continues to complement Government's efforts to address the national housing deficit.

The operations of the Board are financed mainly through budgetary allocations from the Government. Funds received are disbursed to eligible public servants in the form of housing loans. The loans attract an interest rate of 2.5 per cent per annum and are repayable over a maximum period of thirty (30) years.

Loans are granted to public servants for housing purposes and may be released at various stages of construction or development, subject to assessment and approval by the Board.

Applicants must be Ghanaian public servants who have successfully completed their probation period. In addition, applicants are required to submit relevant documentation, including a valid land title or land certificate, approved building plans, and a building or development permit. Applicants seeking to purchase existing residential properties must provide an offer letter from the seller, while those applying to redeem existing housing loans must submit a statement of account from the current lender.

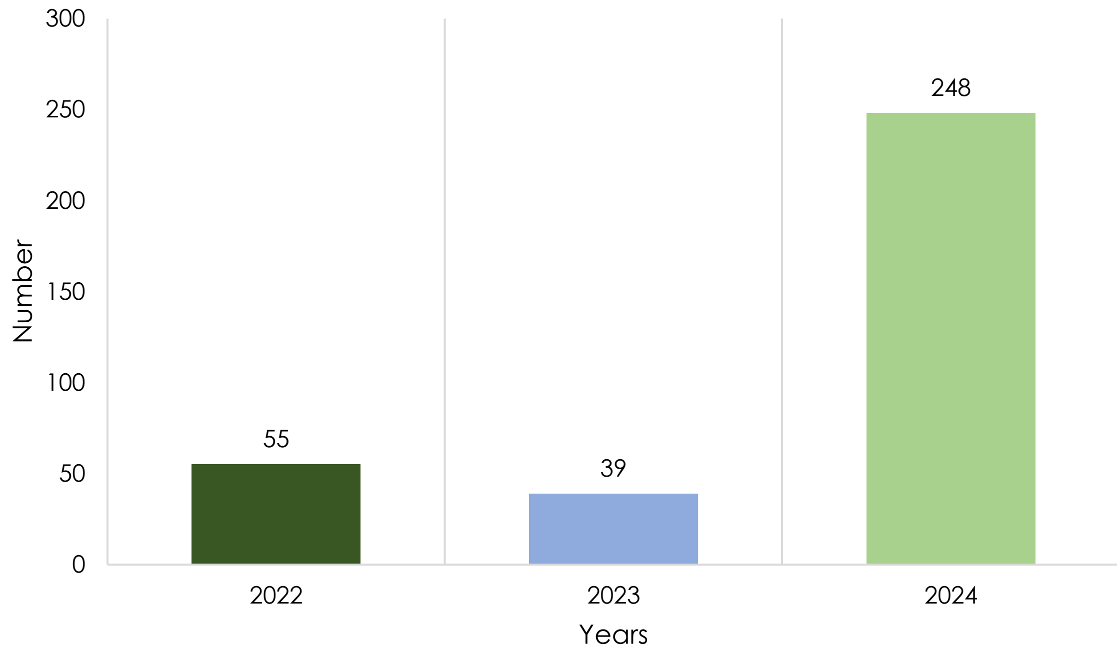
The Scheme provides loans for the construction of new residential properties, extension or refurbishment of existing houses, purchase of completed residential properties, and repayment of existing housing loans

4.3.1 Provision of Housing Loans

Figure 4.3.1 shows an uneven pattern in the number of housing loans issued from 2022 and 2024. There was a significant surge in housing loans from 39 in 2023 to 248, an increase of more than six times the previous year.

The high rise of housing loans issued in 2024 was because of a high increase in Government Allocation.

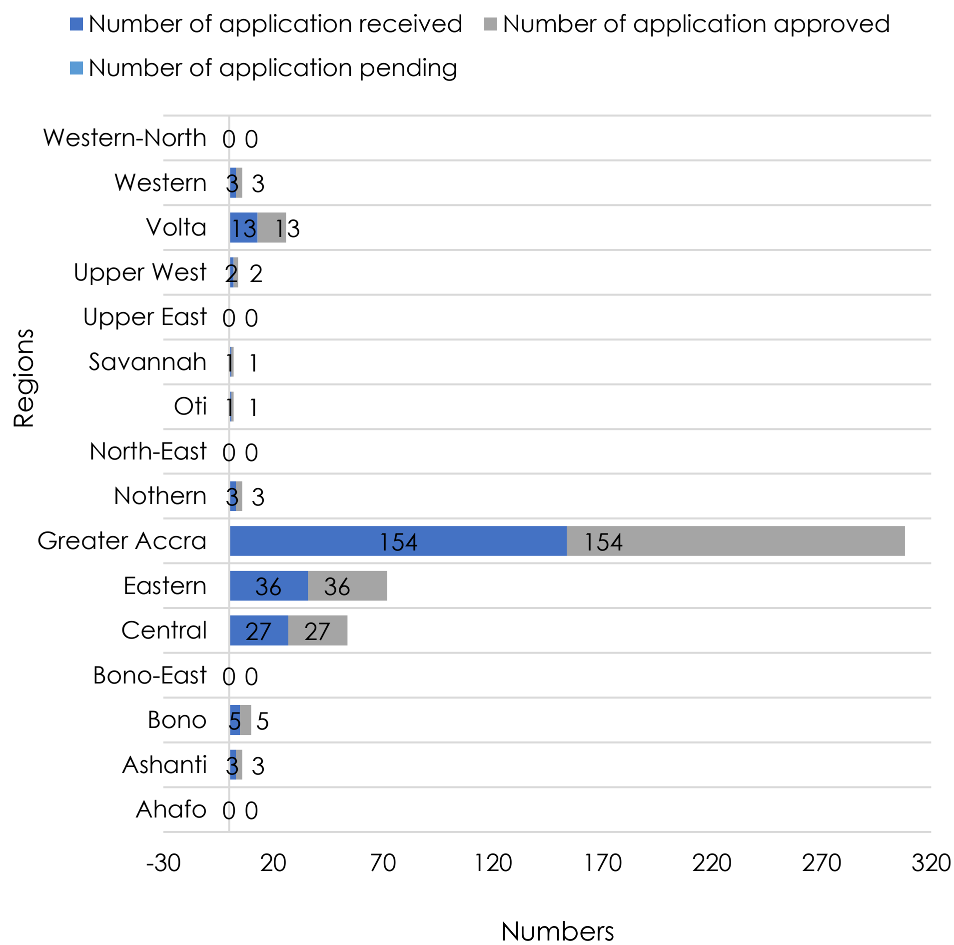
Figure 4.3.1: Provision of Housing Loans, 2022-2024



4.3.2 Regional Disaggregation of New Properties Constructed

Three regions—mainly Greater Accra, Eastern, and Central accounted for approximately 87.5 percent of all applications.
Greater Accra recorded the highest number with 154 applications (62.1%), followed by the Eastern Region with 36 applications (14.5%) and the Central Region with 27 applications (10.9%).
Beyond these, the Volta Region registered 13 applications (5.2%), while Bono recorded 5 applications (2.0%). The Ashanti, Northern, and Western Regions each reported 3 applications, contributing about 1.2 percent per region.
However, Ahafo, Bono East, North East, Upper East, and Western North Regions recorded no applications during the year.

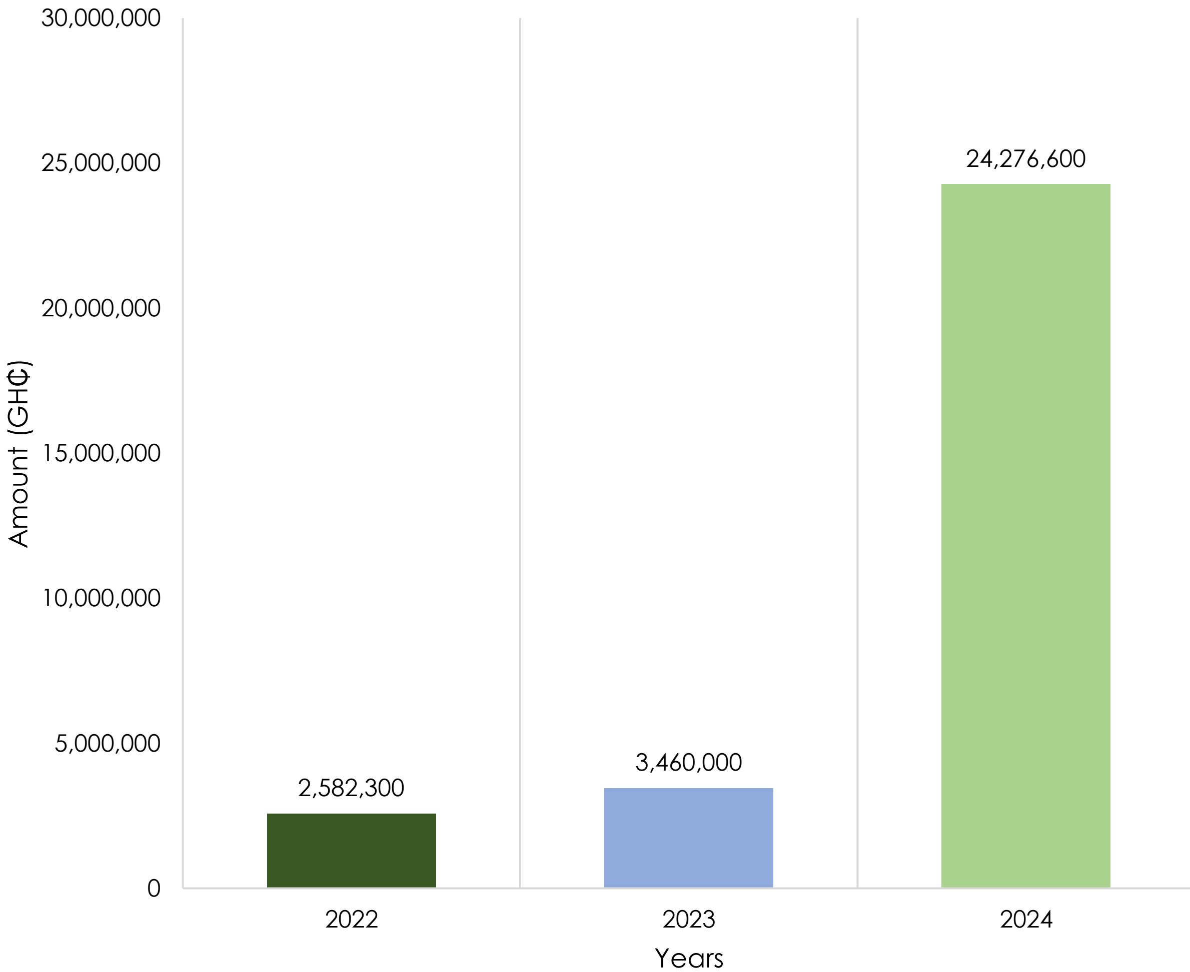
Figure 4.3.2: Regional Disaggregation of New Properties Constructed 2024



4.3.3 Amount of Loans Disbursed

There was a consistent increase in the amount disbursed from 2022 to 2024. The total amount of loans disbursed rose more than 9-fold, from GH₵ 2 million in 2022 to GH₵ 24 million in 2024, with a significant increase in 2024.

Figure 4.3.3: Amount Disbursed by Year 2022-2024



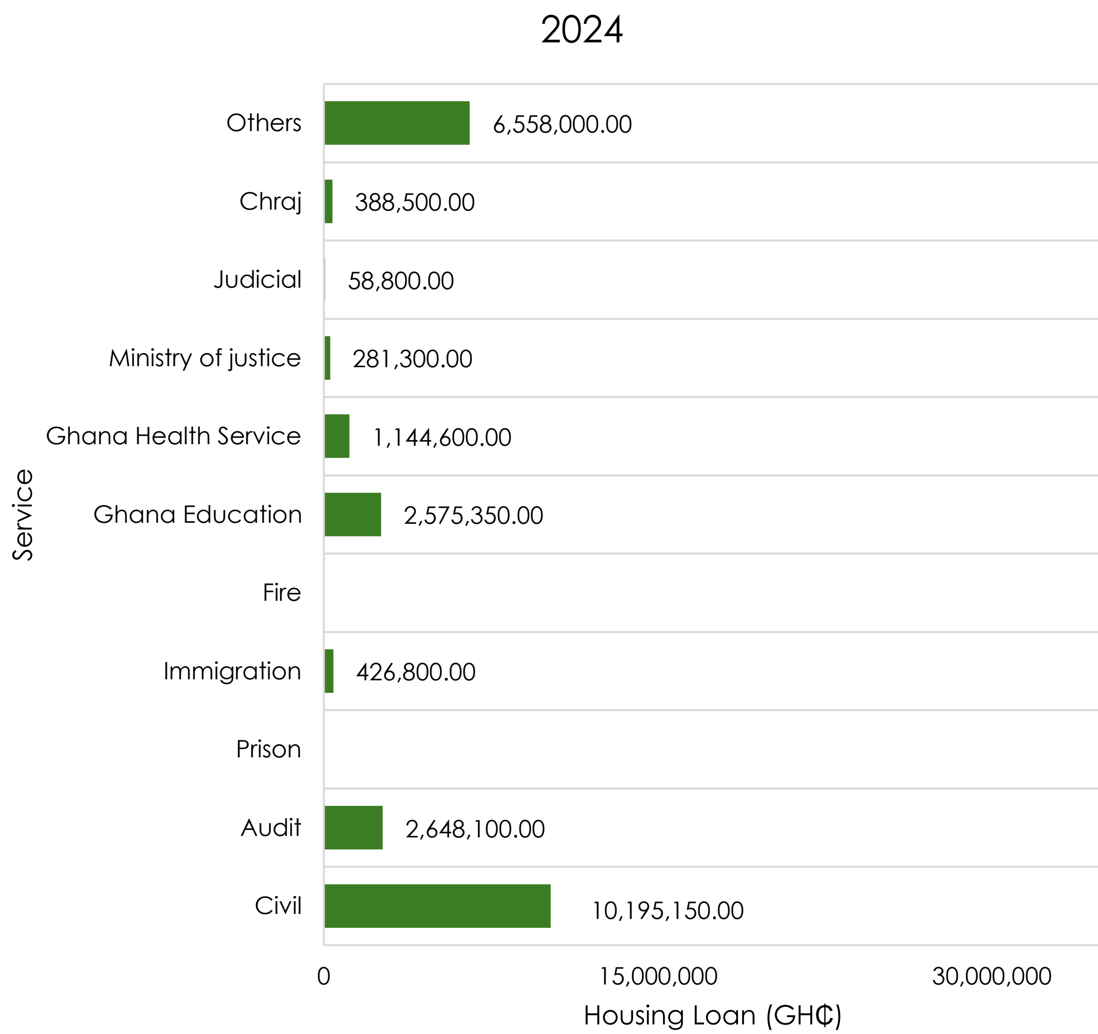
4.3.4 Provision of Housing Loan by Service

In 2024, about GH₵ 24 million was disbursed as housing loans across the 11 services (CHRAJ, Judicial, Ministry of Justice, Ghana Health Service, Ghana Education, Fire, Immigration, Prison, Audit, Civil and Others).

The Civil Service received the highest housing loan disbursement of GH₵10 million (42.0%), followed by the Audit Service with about GH₵ 2.6 million (10.9%), and the Ghana Education Service with approximately GH₵ 2,6 million (10.6%). The Judicial Service received the lowest amount of about GH₵ 58 thousand (0.2%).

On the other hand, Fire and Prison did not apply for housing loan in 2024.

Figure 4.3.4: Provision Of Housing Loan by Service 2024



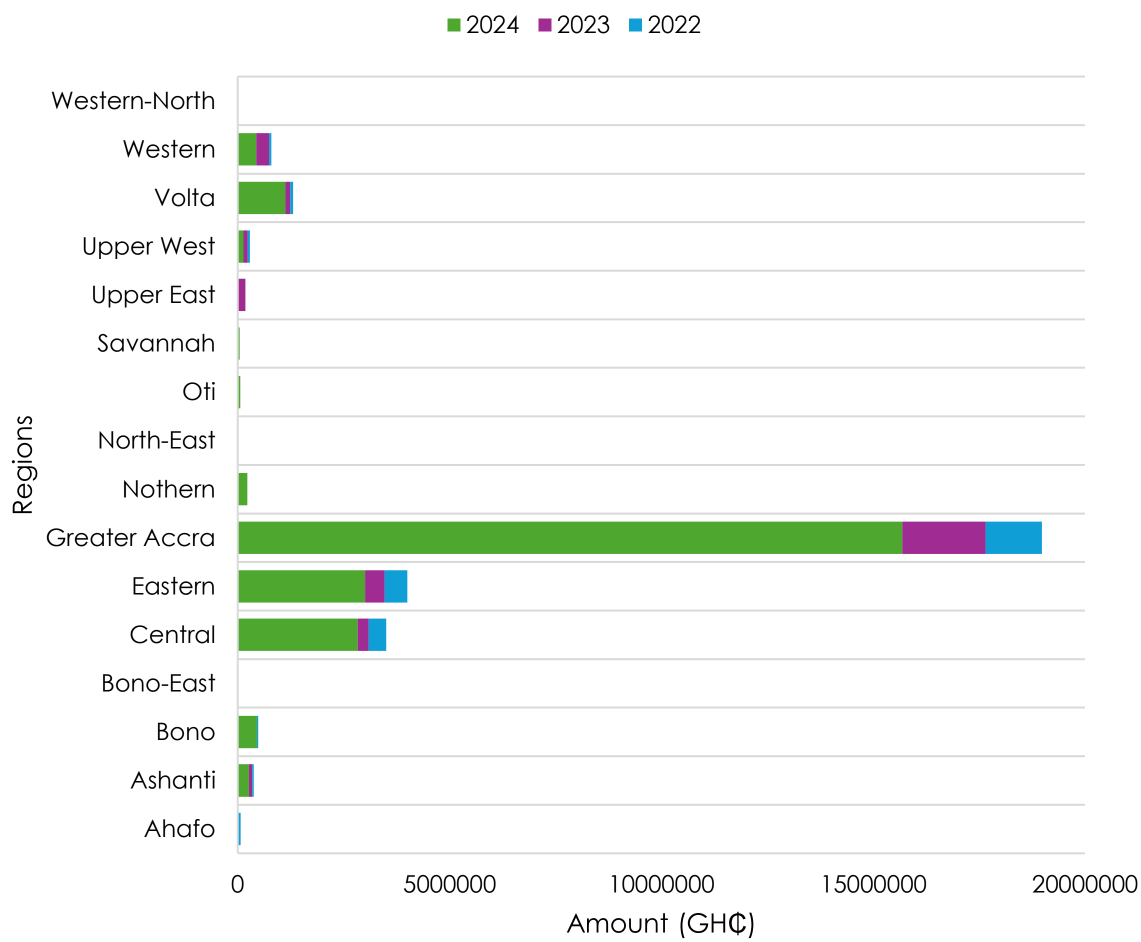
4.3.5 Amount Disbursed by Region

Total disbursements increased sharply over the period, rising from about GH₵ 4.0 million in 2022 to approximately GH₵ 24.3 million in 2024, nearly 6 times the 2022 figure.

Greater Accra consistently recorded the highest amount disbursed, growing from GH₵ 2.8 million in 2022 to GH₵ 17.5 million in 2024. Followed by Eastern and Central.

Disbursements in the northern regions stayed low: Northern Region rose to GH₵0.25 million in 2024; Upper East and Upper West stayed below GH₵0.1 million; Oti, Savannah, and North East made their first disbursements in 2024, each under GH₵0.05 million.

Figure 4.3.5: Amount Disbursed by Region, 2022-2024



4.3.6 Amount Disbursed by Service and Sex

Housing loan disbursements rose from GH₵ 2.6 million in 2022 to GH₵ 3.4 million in 2023, then surged to GH₵ 24.3 million in 2024, totaling GH₵ 30.2 million over three years. Males received GH₵ 16.8 million more than half (55%) and females GH₵ 13.4 million (45%).

The Civil Service showed the fastest increase, with male disbursements increasing eightfold to GH₵ 13.16 million and female disbursements rising elevenfold to GH₵ 11.11 million by 2024.

NB: Others include Armed Forces, BOST, DVLA, Ghana Maritime Authority, Ghana National Petroleum Authority, Ghana Tourism Authority, PURC, SIC Life, University of Mines and Youth Employment Agency Total.

TABLE 4.3: AMOUNT (GH₵) DISBURSED BY SERVICE AND SEX, 2022-2024

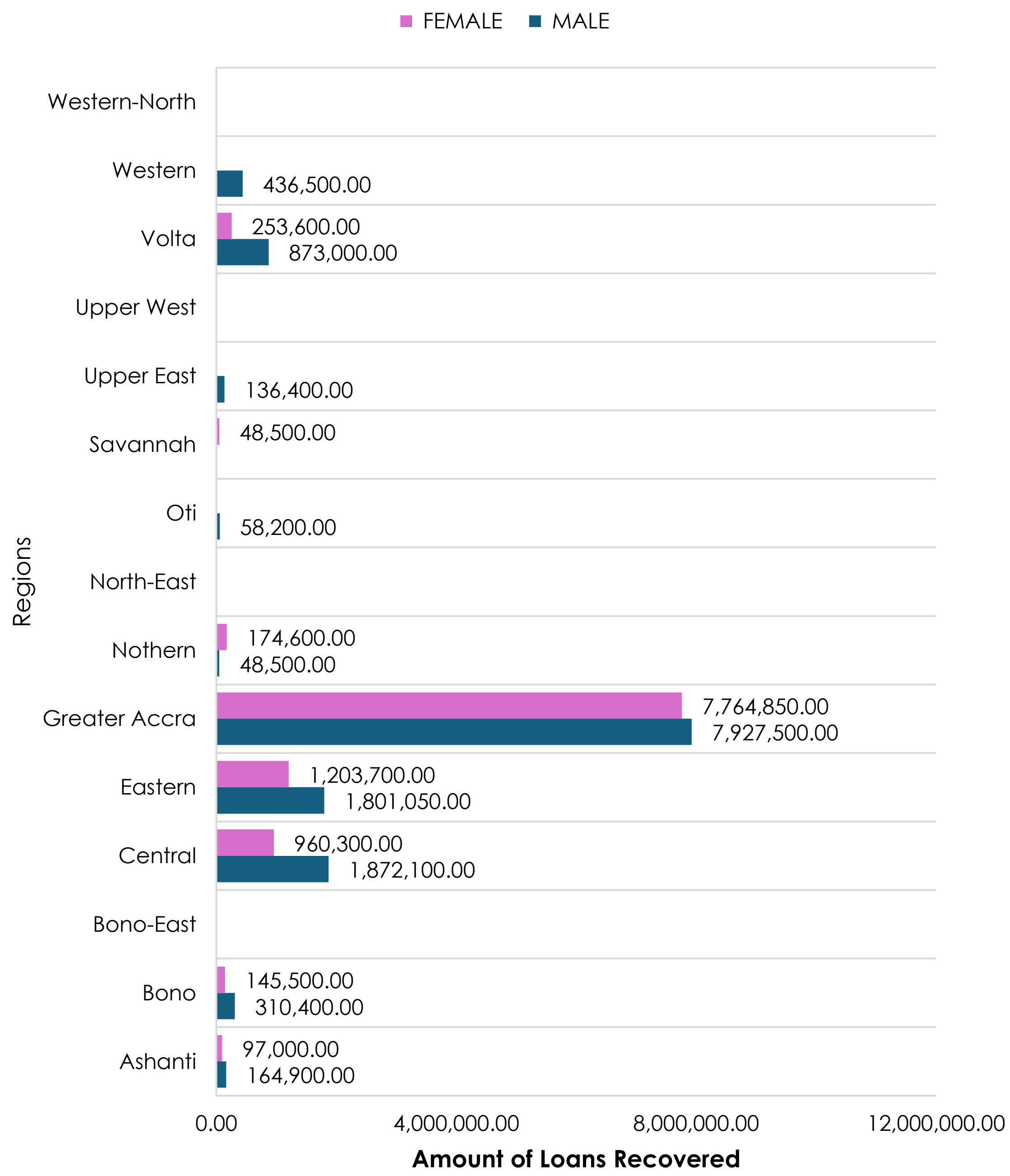
Service	2022		2023		2024	
	Male	Female	Male	Female	Male	Female
Civil	151,900	102,900	490,000	400,000	4,455,300.00	5,739,850.00
Audit	431,200	147,000	200,000	0	1,600,500.00	1,047,600.00
Prison						
Immigration	176,400	0	0	0	291,000.00	135,800.00
Fire						
Ghana Education	406,700	215,600	440,000	125,000	1,828,450.00	746,900.00
Ghana Health Service	0	0	230,000	395,000	620,800.00	523,800.00
Ministry of Justice	0	0	0	0	135,800.00	145,500.00
Judicial	0	0	0	0	58,800.00	0
Chraj	0	0	0	0	223,600.00	164,900.00
Others	480,200	470,400	640,000	440,000	3,948,700.00	2,609,300.00
Total	**1,646,400**	**935,900**	**2,000,000**	**1,360,000**	**13,162,950.00**	**11,113,650.00**

4.3.7 Loan Recovered by Regions

In 2024, a total of GH₵24,3 million was recovered across the regions, with about GH₵13.6million (51.1%) for males and GH₵10.6 million for females (48.9%). Greater Accra recorded the highest recovery of GH₵15.6 million followed by the Central and Eastern Region.

Smaller (less than GH₵ 1million) recoveries were reported in Ashanti, Northern, Oti, Savannah, and Upper East.

Figure 4.3.6: Loan Recovered by Regions In 2024



4.4 ARCHITECT REGISTRATION COUNCIL

The Architects Registration Council (ARC) was established by the Architects Act, 1969 (NLCD 357) to regulate architectural education and practice in Ghana. The Council registers qualified architects, prescribes standards of professional conduct, approves architectural training programmes, and enforces ethical practice. It ensures that architectural designs and services meet safety, aesthetic, and environmental standards, promoting excellence and sustainability in the built environment.

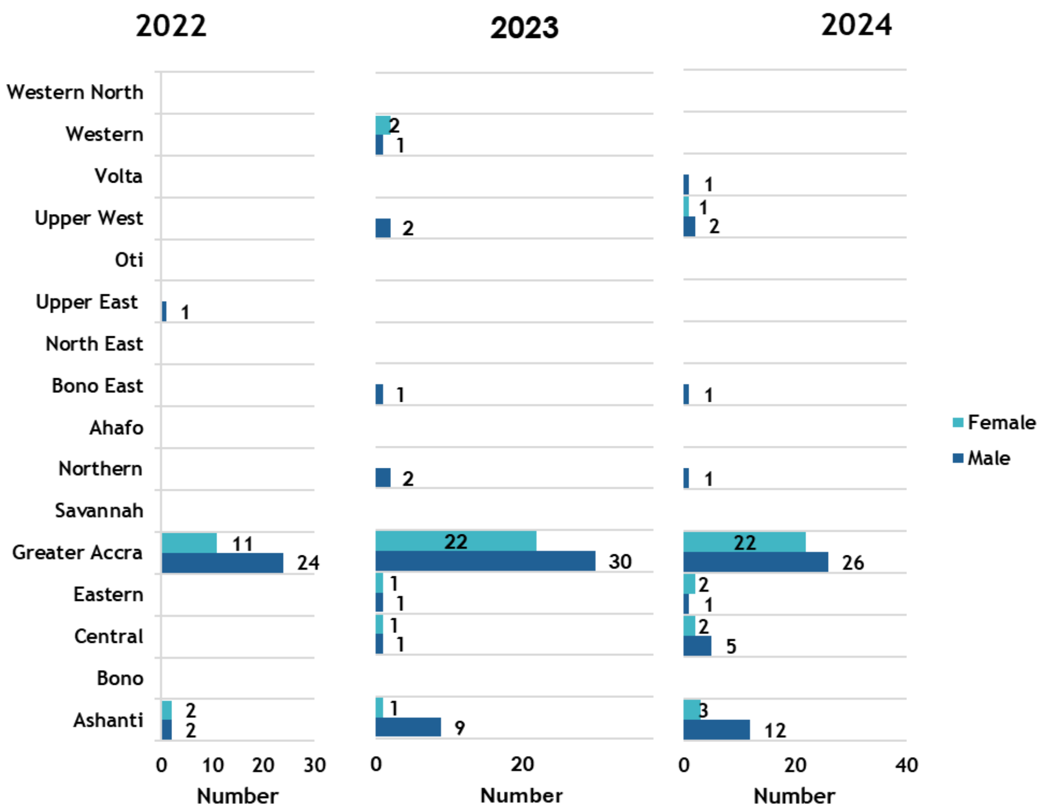
4.4.1 Newly Registered Probationer Architects

Probationer Architects are persons permitted to be employed and work under supervision as an Architect.

From 2022 to 2024, a total of 193 newly registered probationers were recorded, with males accounting for 62.2 percent and females 37.8 percent. Both male and female registrations increased year on year.

Greater Accra consistently had the highest counts for males (60) and females (55), followed by Ashanti and Central regions. Western North Oti, North East, Ahafo, and Bono region does not have probationers for the period.

Figure 4.4: Newly Registered Probationers by region, 2022-2024

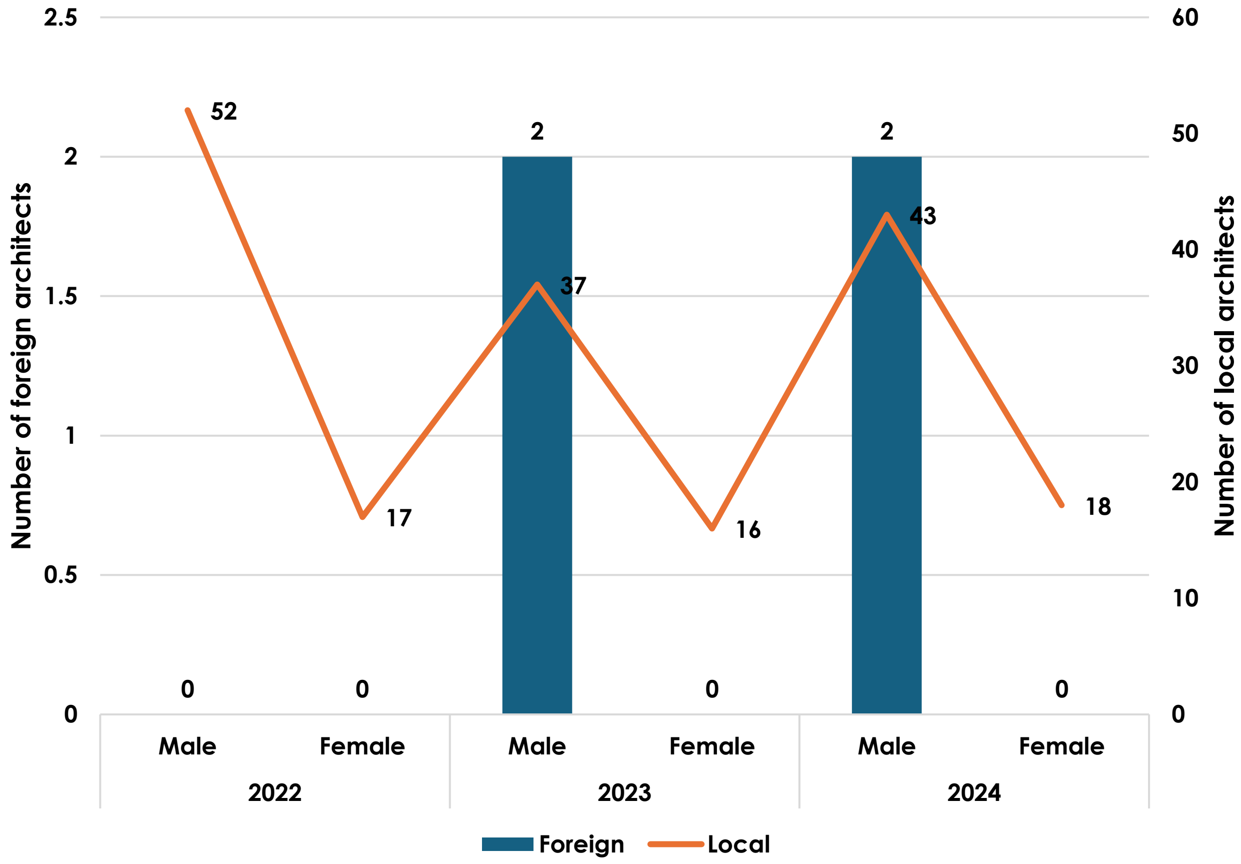


4.4.2 Number of Newly Licensed/Registered Architects

Newly licensed architects are individuals who have successfully completed all required academic, professional, and regulatory processes and have been formally granted a license to practice architecture fully in Ghana.

The profession is largely dominated by local male (132) architects over three years, with limited foreign participation of four male architects (two in 2023 and two in 2024).

Figure 4.4.1: Number of Newly Licensed/Registered Architects 2022-2024

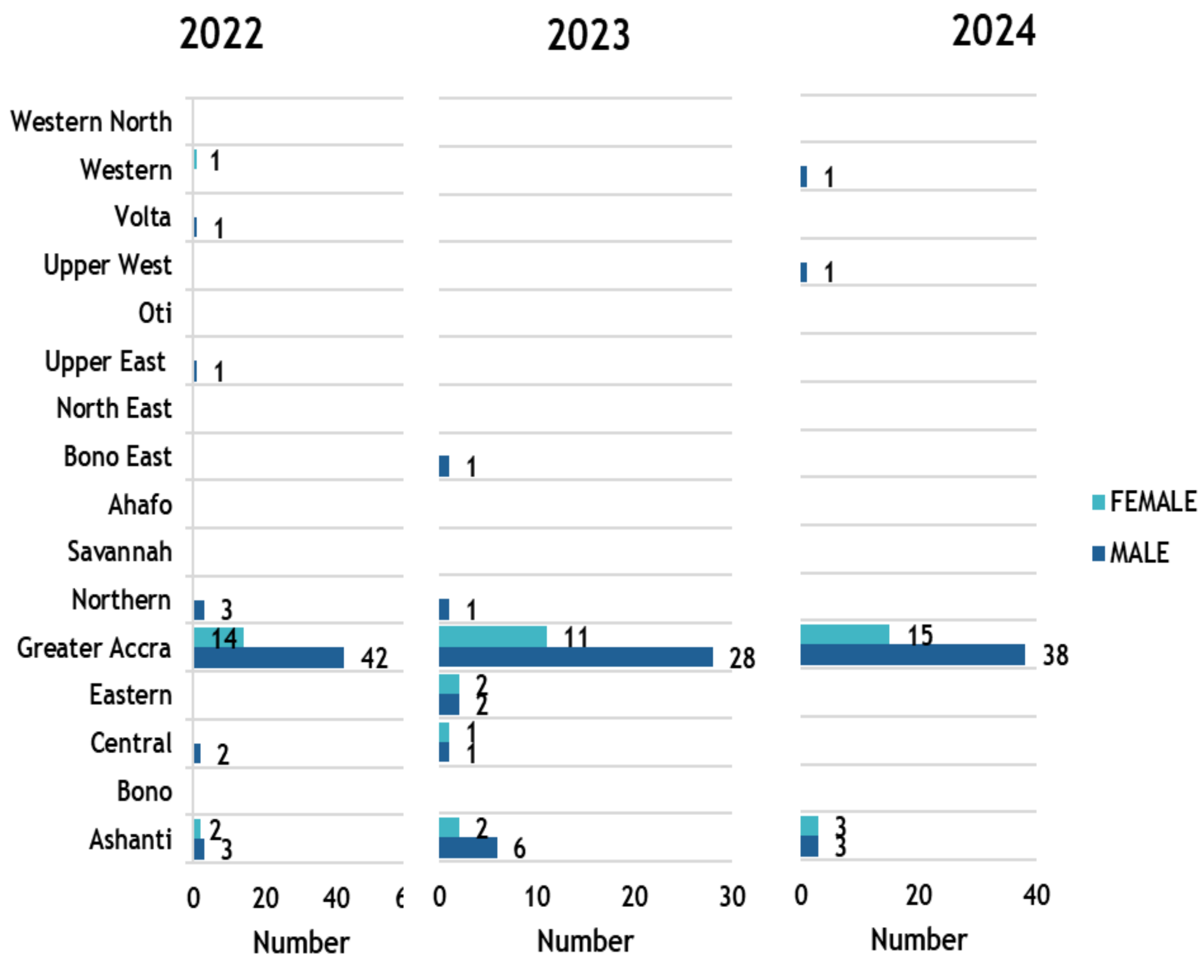


4.4.3 Number of Newly Licensed/Registered Architects by Region and Sex

Figure 4.4.3 shows the distribution of newly licensed/registered architects by region and sex. The majority were concentrated in Greater Accra with approximately 148 (108 males, 40 females), followed by Ashanti with 19 (12 males, 7 females), for the three years (2022-2024).

No architects were registered during the period in Western North, Oti, North East, Ahafo,Bono, and Savannah.

Figure 4.4.2: Newly Licensed Architects by Region AND SEX, 2022–2024

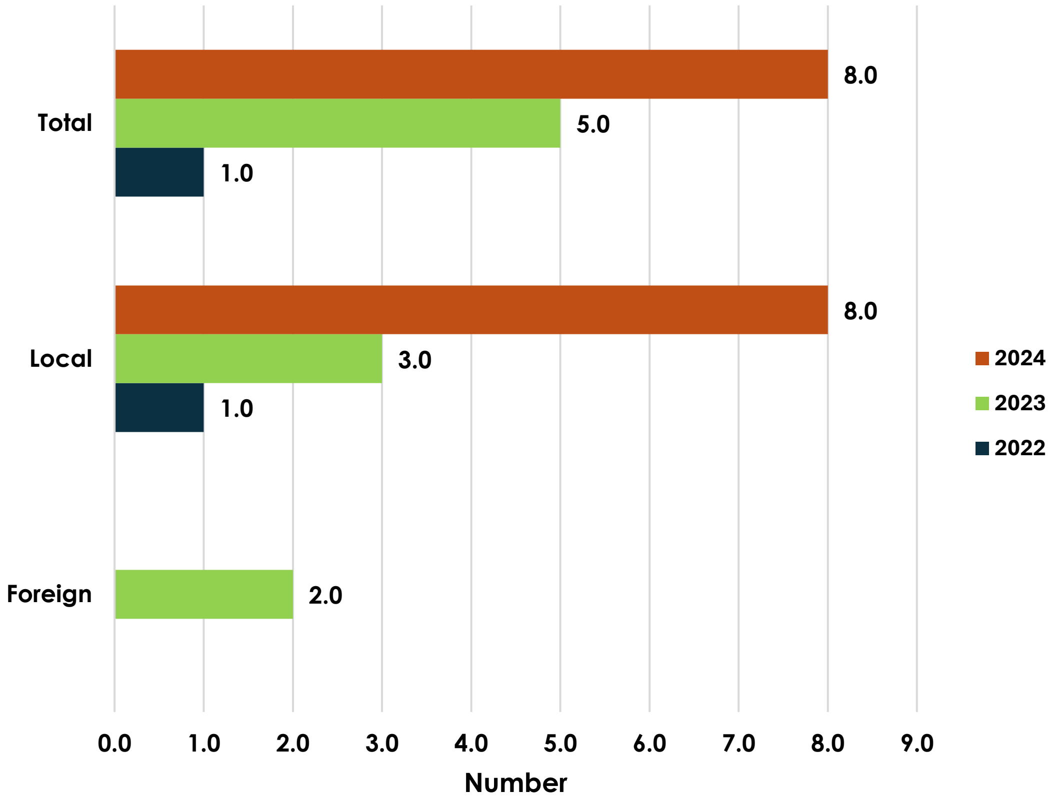


4.4.4 Number of Newly Licensed/Registered Architectural Firms

Figure 4.4.4 presents the number of newly licensed or registered architectural firms in Ghana from 2022 to 2024.

A total of 14 firms were registered during this period. Of these, 2 firms were foreign owned, while the remaining 12 were local (Ghanaian).

Figure 4.4.3: Newly Licensed/Registered Architectural firms, 2022-2024

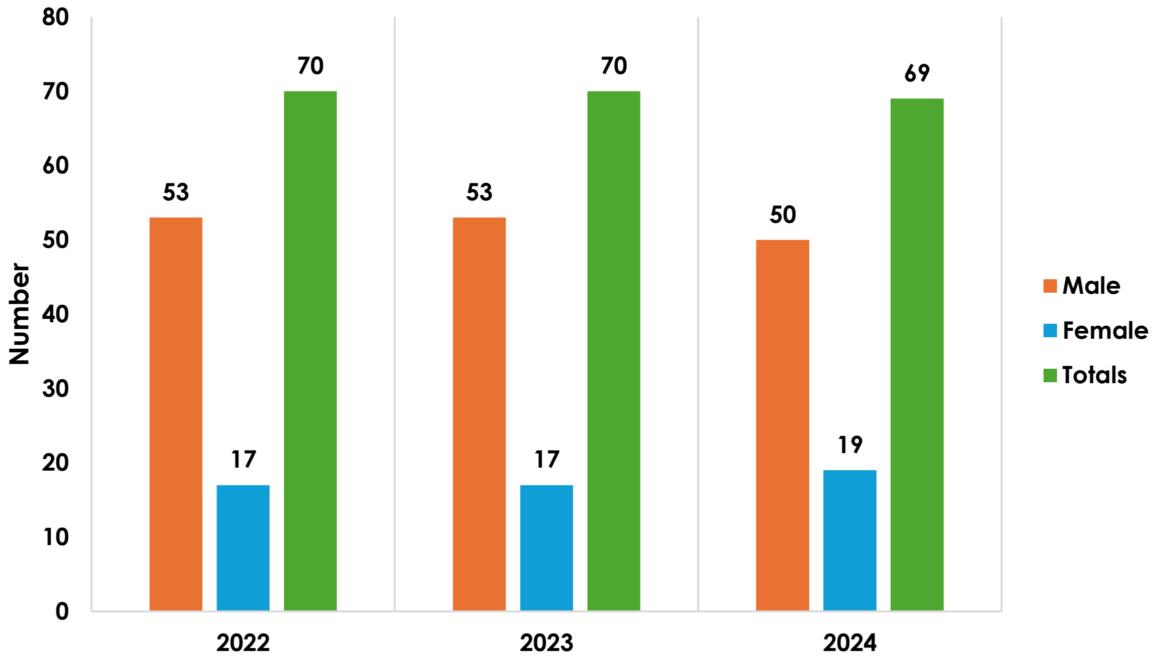


4.4.5 Number of Probationers who joined the Professional Practice Seminar

The total number of probationers remained stable annually, with 70 recorded in both 2022 and 2023, and 69 in 2024.

From 2022 to 2024, male probationers dominated the professional practice seminar, maintaining a majority with 53 participants in both 2022 and 2023 before a slight decrease to 50 in 2024. Female participation remained steady at 17 for the first two years, followed by a modest increase to 19 in 2024, indicating a gradual upward trend in female engagement.

Figure 4.4.4: Number of Probationers who joined the Professional Practice Seminar 2022-2024



4.4.6 Number of Probationers who sat for the Professional Practice

Total participation in the Professional Practice Examination remained stable from 2022 to 2024, ranging from 66 to 69 candidates annually. Male candidates consistently made up about three-quarters of the participants. Female participation was lower but steady, increasing marginally from 17 each in 2022 and 2023 to 19 in 2024.

Regionally, Greater Accra accounted for most candidates each year with the remaining regions recording low participation.

TABLE 4.4: NUMBER OF PROBATIONERS WHO SAT FOR THE PROFESSIONAL PRACTICE2022-2024

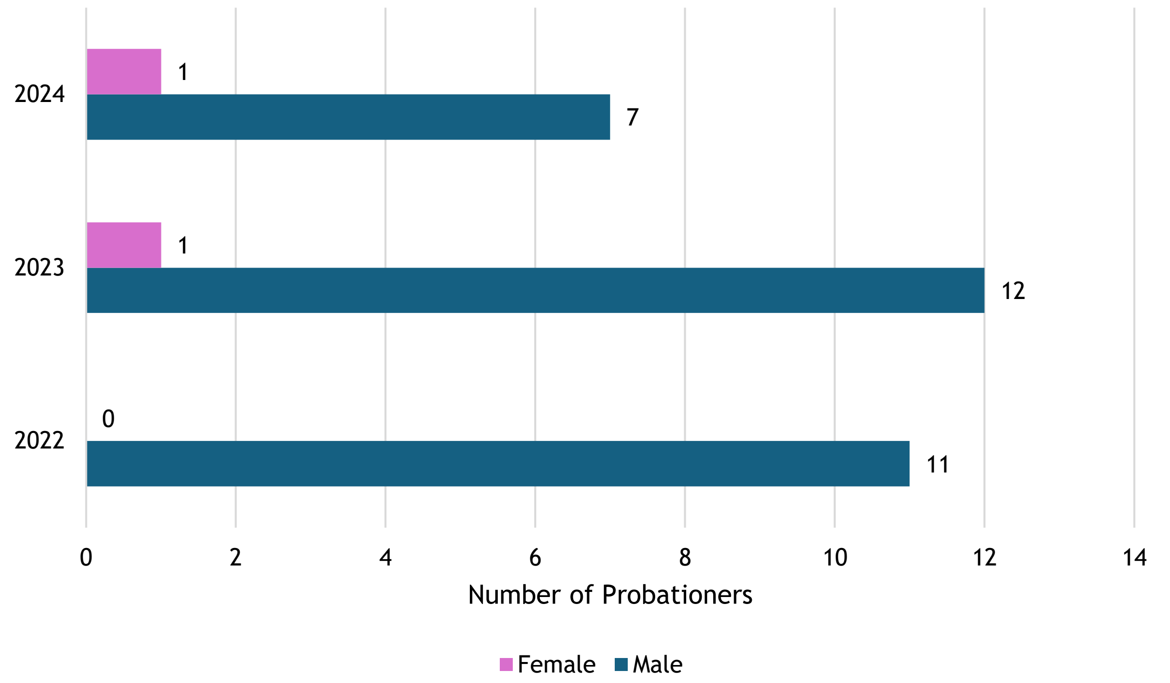
Region	2022		2023		2024	
	Male	**Female**	**Male**	**Female**	**Male**	**Female**
Ashanti	3	2	3	2	4	3
Bono					0	0
Central	2		2		0	0
Eastern					0	0
Greater Accra	42	14	39	14	44	16
Northern	3		3		0	0
Savannah					0	0
Ahafo					0	0
Bono East					0	0
North East					0	0
Upper East	1		1		0	0
Oti					0	0
Upper West					1	0
Volta	1		1		0	0
Western		1		1	1	0
Western North					0	0
Sub Total	**52**	**17**	**49**	**17**	**50**	**19**
Total	**69**		**66**		**69**	

4.4.7 Number of Probationers who failed the Professional Practice Examination

The number of practitioners failing the Professional Practice Examination fluctuated between 2022 and 2024. 2023 recorded the highest failures (13) for the period.

Male candidates accounted for nearly all failures for the period. Female failures were minimal, with none recorded in 2022 and one failure each in 2023 and 2024.

Figure 4.4.5: Professional Practice Exam Failures: Trends Among Probationers, 2022–2024



4.4.8 Number of Probationers who passed the Professional Practice Examination

Table 4.3.3 shows a stable but male-dominated pass profile, with strong concentration in Greater Accra (Nealy half of the candidates) and minimal representation from many regions.

Male passes declined was lowest in 2023 (37) and highest in 2024(43). Female passes remained steady at 16 each in 2022 and 2023, increasing to 18 in 2024.

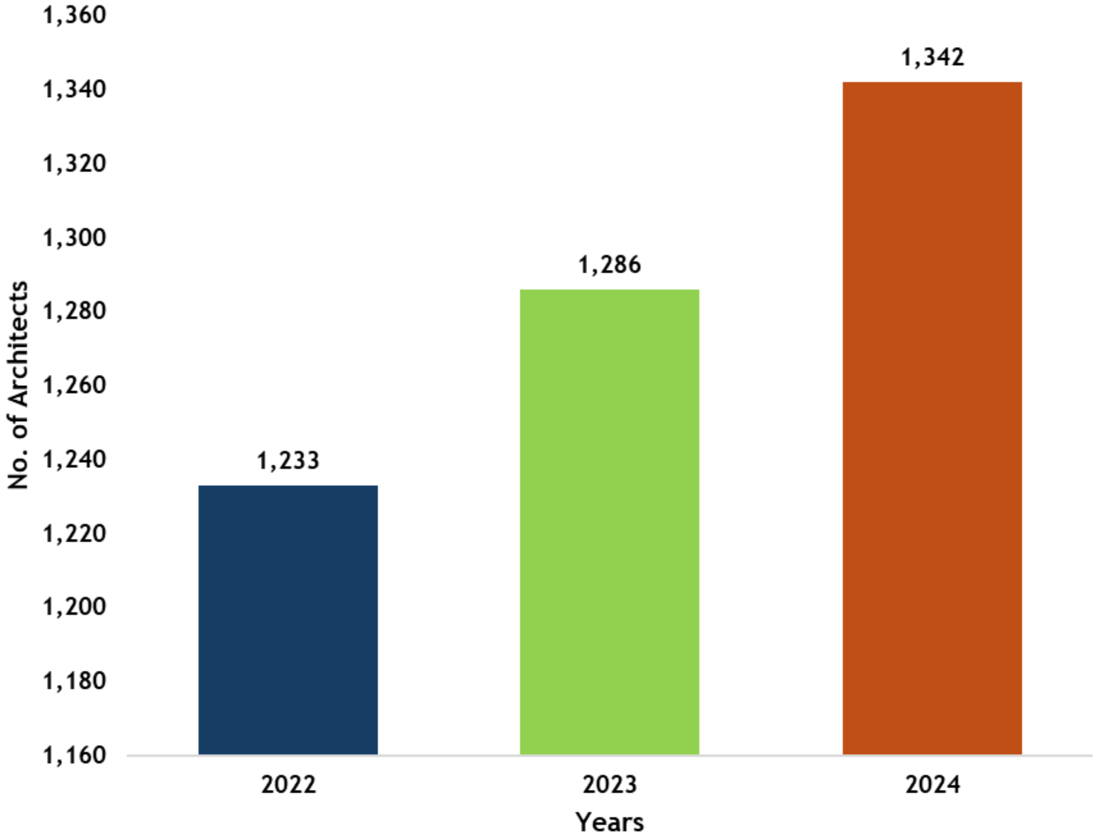
TABLE 4.4.1: REGIONAL PASS OF PROBATIONERS IN THE PROFESSIONAL PRACTICE EXAM (2022–2024)

	2022		2023		2024	
Region	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
Ashanti	3	2	**6**	**2**	3	3
Bono					0	0
Central	2		**1**	1	0	0
Eastern			**2**	2	0	0
Greater Accra	32	13	**26**	11	38	15
Northern	3		**1**		0	0
Savannah					0	0
Ahafo					0	0
Bono East			**1**		0	0
North East					0	0
Upper East	1				0	0
Oti					0	0
Upper West					1	0
Volta	1				0	0
Western		1			1	0
Western North					0	0
Sub Total	**42**	**16**	**37**	**16**	**43**	**18**
Total	**58**		**53**		**61**	

4.4.9 Current Number of Registered Architects in Ghana

Figure 4.4.7 shows the total number of architects actively registered in Ghana from 2022 to 2024, excluding deceased architects. these numbers represent the current living professional population for each year. The data indicates a steady annual increase, from 1,233 architects in 2022 to 1,342 in 2024, reflecting sustained increase in the architectural profession.

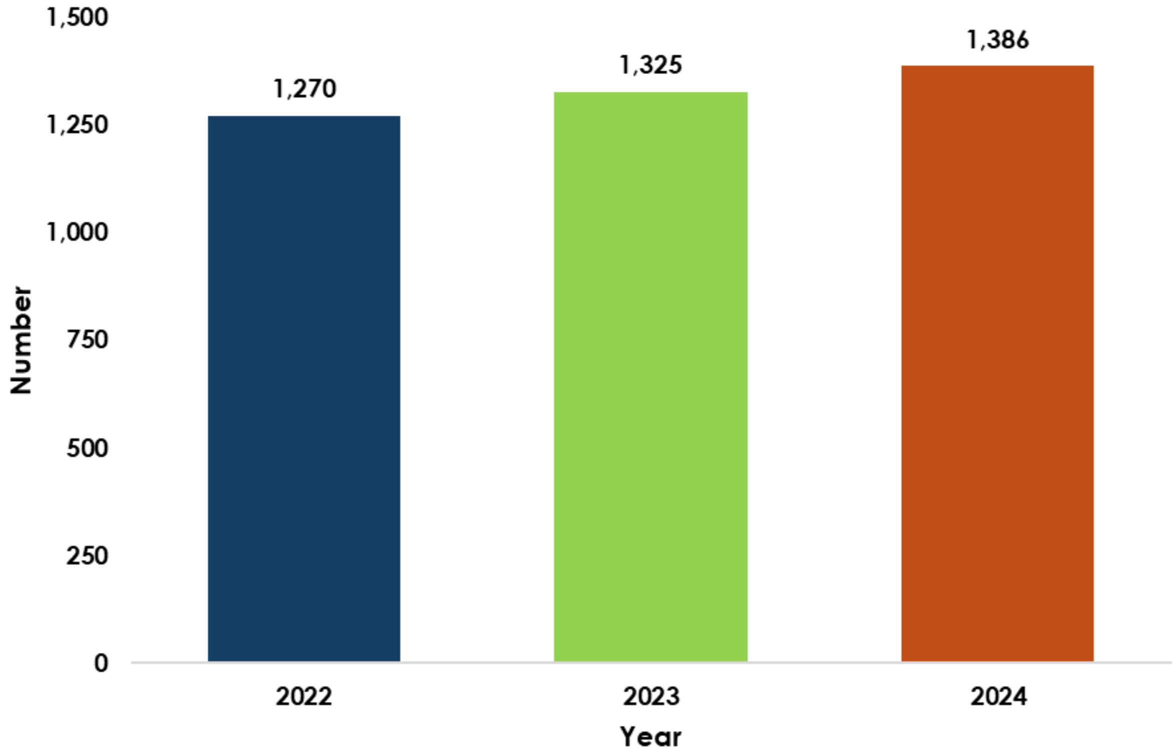
Figure 4.4.6: Current Number of Registered Architects in Ghana 2022-2024



4.4.10 Total Number of Registered Architects

Figure 4.4.8 shows a consistent upward trend in the cumulative number of registered architects from 2022 to 2024. The register increased by approximately 9.1 percent from 1,270 in 2022 to 1,386 in 2024, reflecting steady annual additions of newly licensed architects and sustained growth in professional registration.

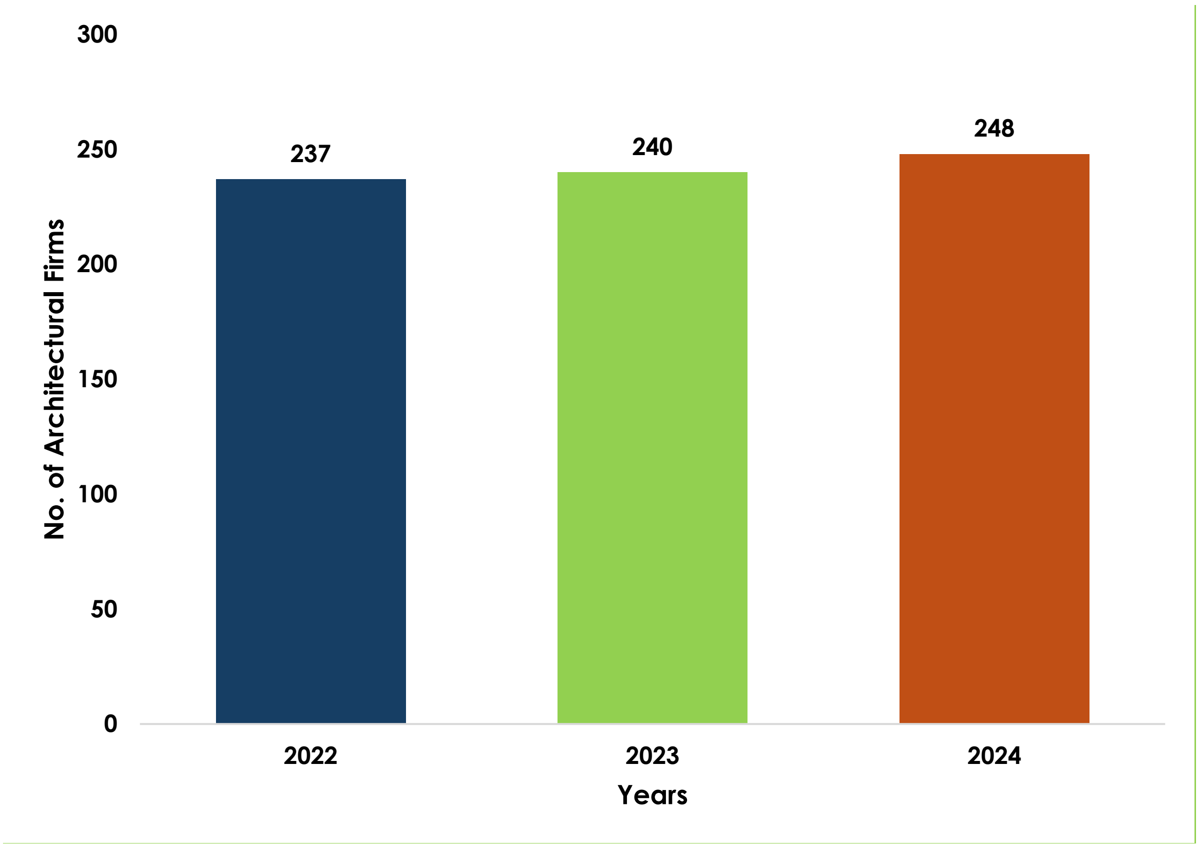
Figure 4.4.7: Total Number of Registered Architects



4.4.11 Total Number of Architectural Firms in Ghana

The cumulative number of registered architectural firms increased by 11, from 237 in 2022 to 248 in 2024, showing a steady annual growth in firm registration and expansion in the architectural sector.

Figure 4.4.8: Total Architectural Firms in Ghanas,2022-2024

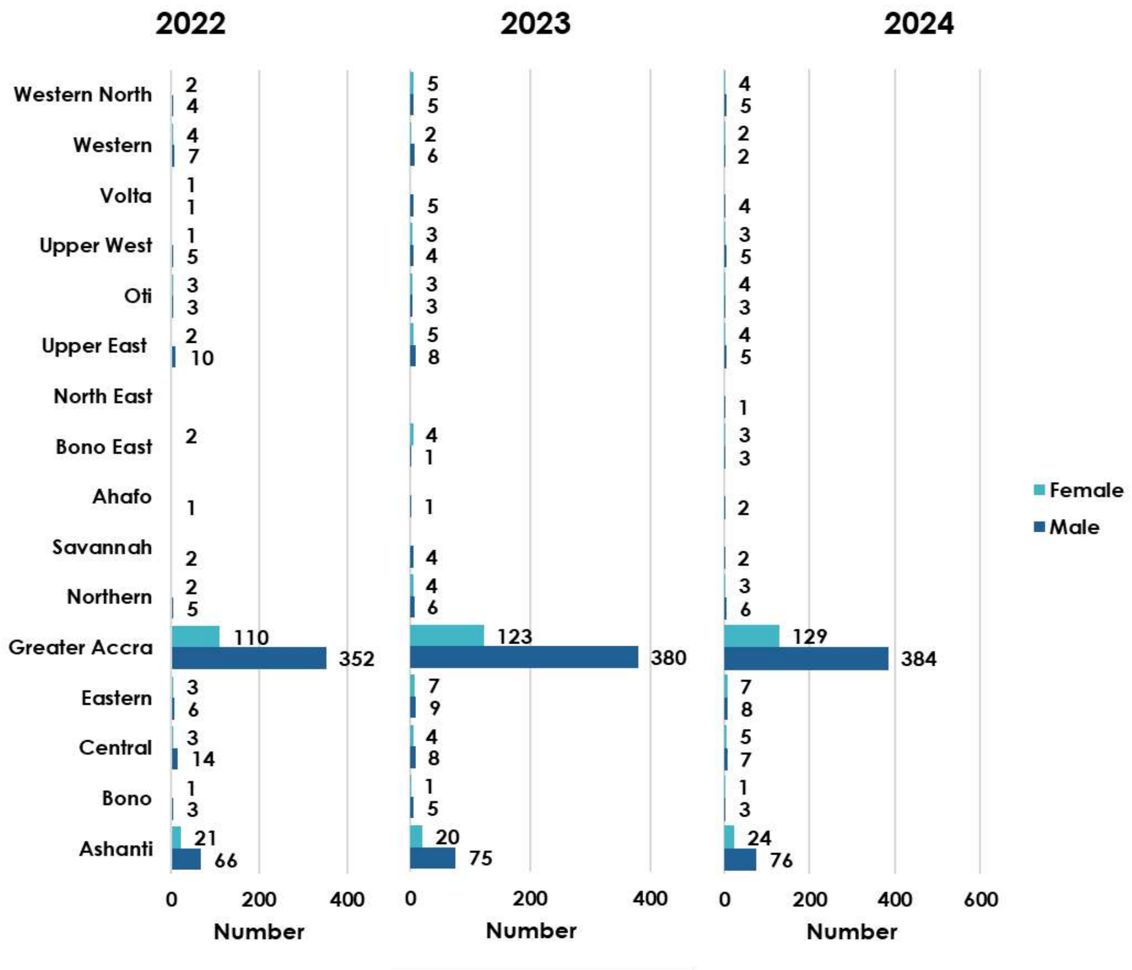


4.4.12 Number of Architects in good standing as at 31 December, 2024

From 2022 to 2024, the total number of architects in good standing increased by 120 (20.5%) rising from 585 to 705.

Regionally, Greater Accra recorded the highest numbers, increasing from 425 to 513, followed by Ashanti. Male architects remained the majority, rising from 433 to 516, while female architects increased from 152 to 189 for the period.

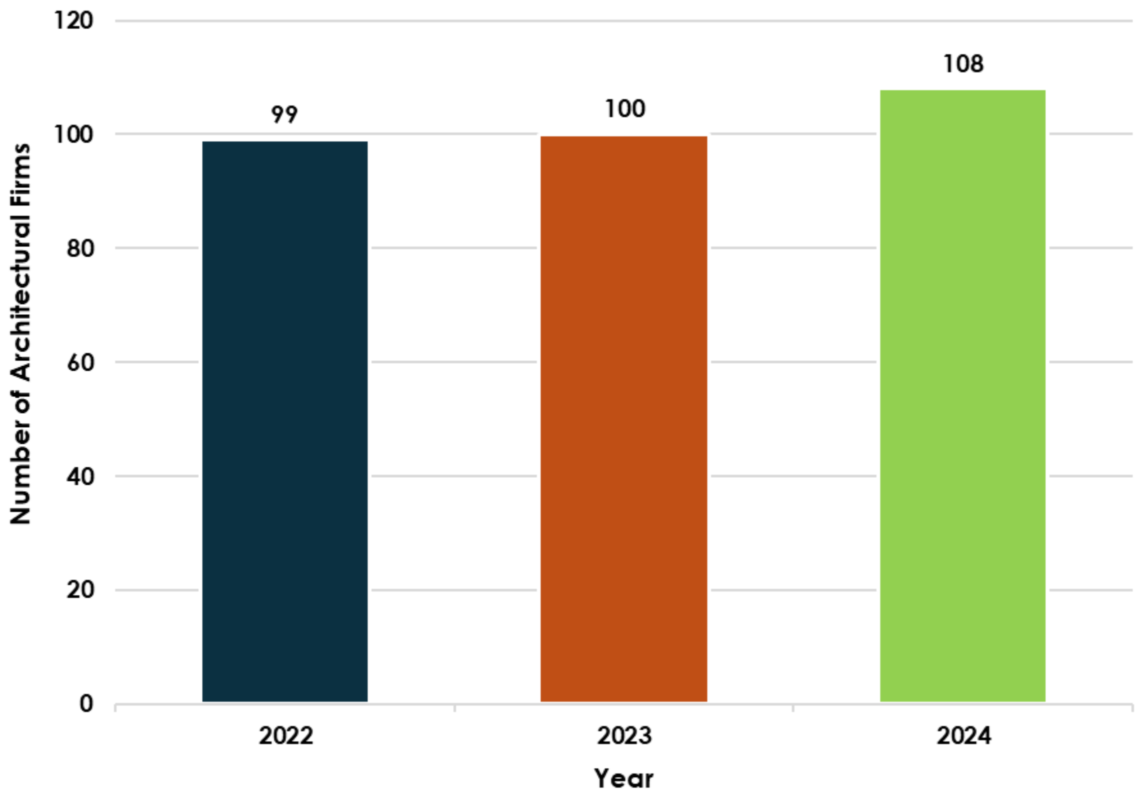
Figure 4.4.9: Architects in Good Standing, 2022-2024



4.4.13 Number of Architectural Firms in Good Standing as at 31st December

Between 2022 and 2024, the number of architectural firms in good standing increased by 9 firms from 99 in 2022 to 108 in 2024. Nearly all this increase, eight firms occurred between 2023 and 2024, while only one firm was added from 2022 to 2023.

Figure 4.4.10: Architectural Firms in Good Standing 2022-2024.



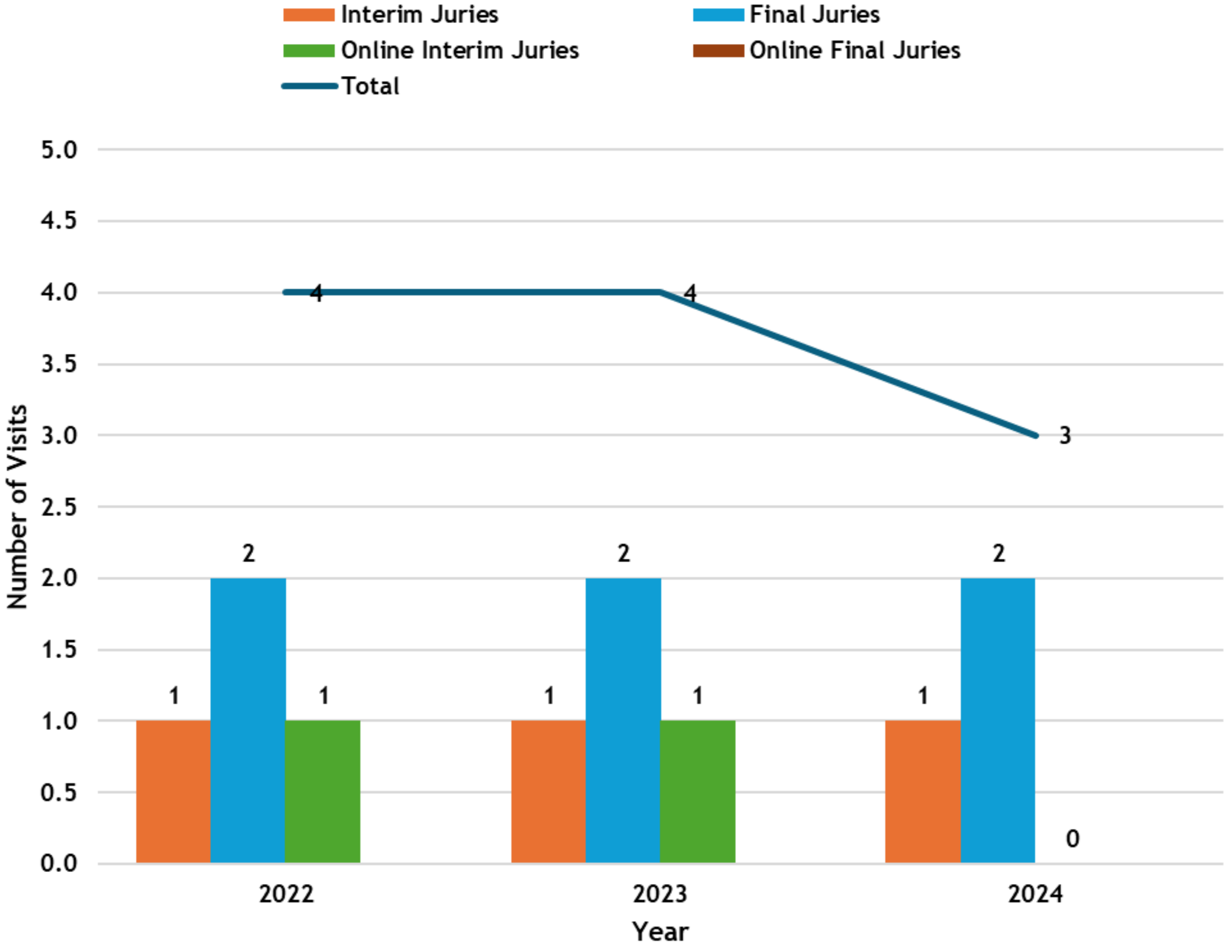
4.4.14 Number of Visits to Schools of Architecture

The total number of visits to Schools of Architecture declined over the three-year period, from 4 visits in both 2022 and 2023 to 3 visits in 2024.

Interim and final juries remained stable, with one interim and two final jury visits each year, showing no year-on-year change.

The only variation was in online interim juries, which decreased from one visit in 2022 and 2023 to none in 2024.

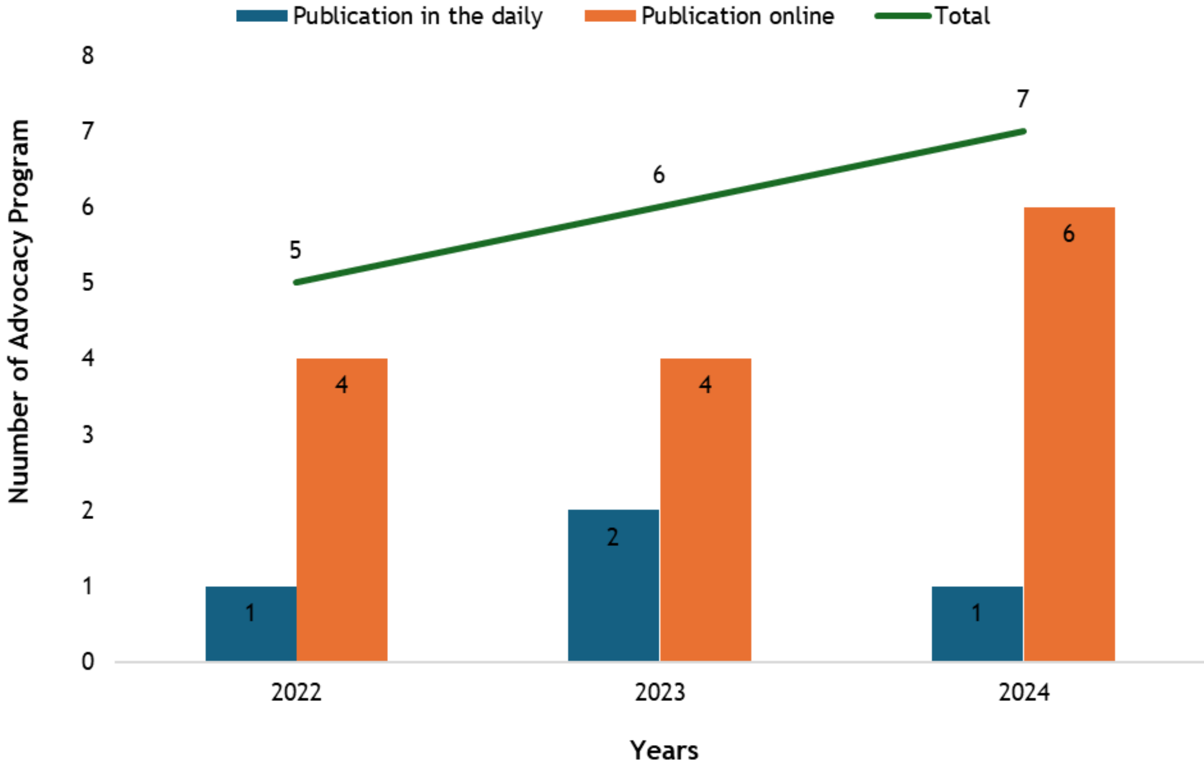
Figure 4.4.11: Number of Visits to Schools of Architecture, 2022-2024.



4.4.15 Advocacy Programme

Total advocacy publications increased steadily, rising from 5 in 2022 to 7 in 2024. Online publications were consistently higher than the daily publication from 2022 to 2024.

Figure 4.4.12: Advocacy Programme 2022-2024

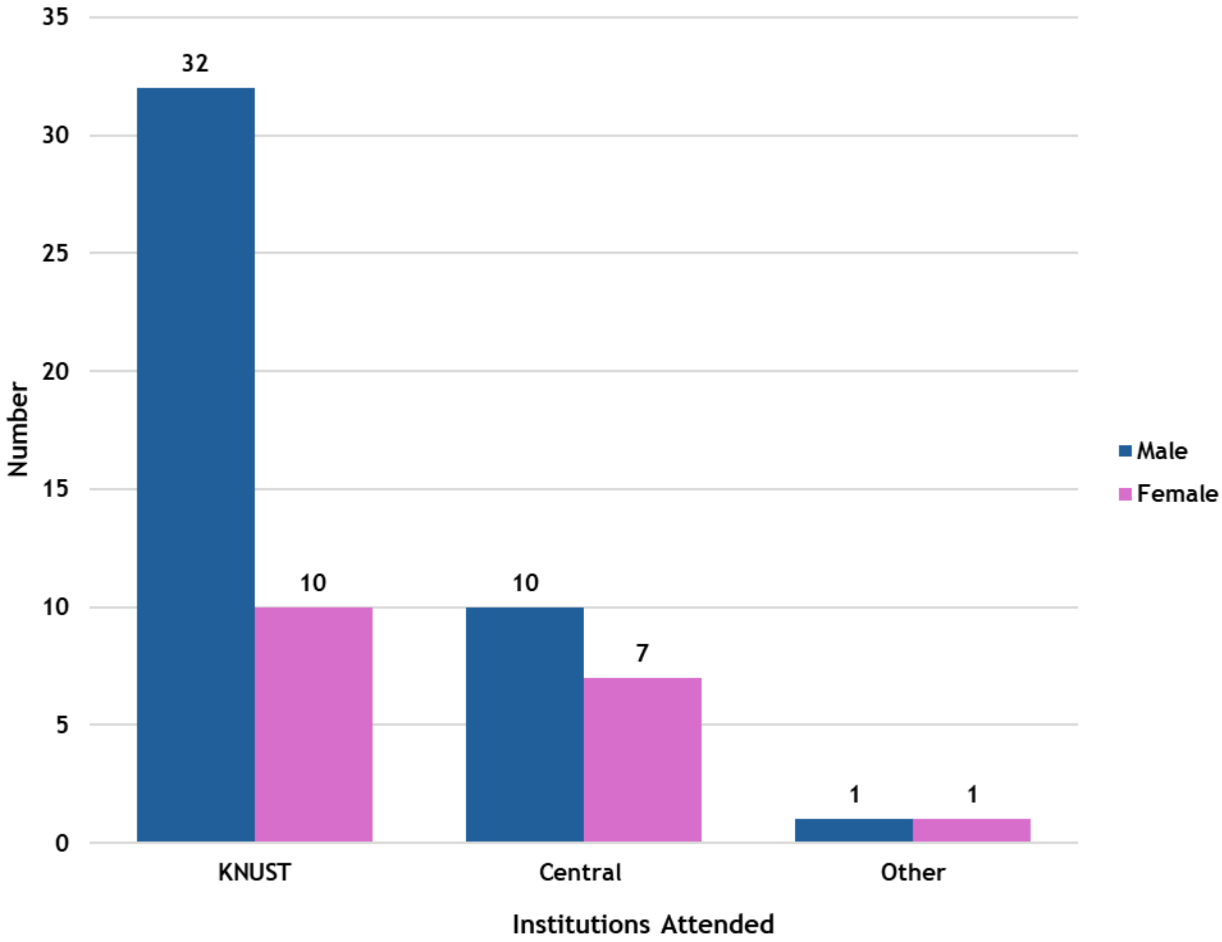


4.4.16 Institutions Attended by Successful Candidates

A total of 61 candidates passed the Professional Practice Examination in 2024. Most of them came from KNUST, which produced 42 candidates. Central University followed with 17 candidates. The remaining 2 candidates from other institutions.

Overall, males recorded 43 passes, while females recorded 18 passes.

Figure 4.4.13: Institutions Attended by Successful Candidates 2024



4.3.17 Number of Newly Licensed/Registered Architectural Firms

From 2022 to 2024, Architectural Firm Registration increased significantly, rising from 1 in 2022 to 8 in 2024.

In 2022 and 2023, all registrations were sole proprietorships. By 2024, the business types diversified, with limited liability companies accounting for half (4 registrations) and the rest comprising partnerships and other companies.

TABLE 4 .4.2: NEWLY LICENSED/REGISTERED ARCHITECTURAL FIRMS, 2022-2024.

REGION	YEAR	COMPANY	PARTNERSHIP	LIMITED LIABILITY	SOLE PROPRIETORSHIP	TOTAL (per year)
Local	2022	0	0	0	1	1
Local	2023	0	0	0	3	3
Local	2024	2	2	4	-	8

4.3.18 Number of development sites visited (Monitoring).

In 2024, a total of 44 development sites were visited nationwide, but the visits were concentrated in just two regions. Greater Accra with 73 percent, followed by Ashanti with 27 percent. The other thirteen regions recorded no visits for the year.

TABEL 4.4.3: DEVELOPMENT SITES VISITED (MONITORING) BY REGION 2024.

REGION	2024
Ashanti	12
Bono	0
Central	0
Eastern	0
Greater Accra	32
Northern	0
Savannah	0
Ahafo	0
Bono East	0
North East	0
Upper East	0
Oti	0
Upper West	0
Volta	0
Western	0
Western North	0
Total	**44**

4.3.19 Number of Schools of Architecture in Ghana

Only two institutions in Ghana, Central University and KNUST—offer architecture programs, each providing one program. This reflects very limited availability of architecture education in the country.

Both institutions contribute equally, each accounting for one (1) of the total two programs nationwide, highlighting a small and highly concentrated sector.

TABLE 4.4.4: NUMBER OF SCHOOLS OF ARCHITECTURE IN GHANA 2024

Name	NUMBER
Central University	1
KNUST	1
Total	**2**

4.5 REAL ESTATE AGENCY COUNCIL

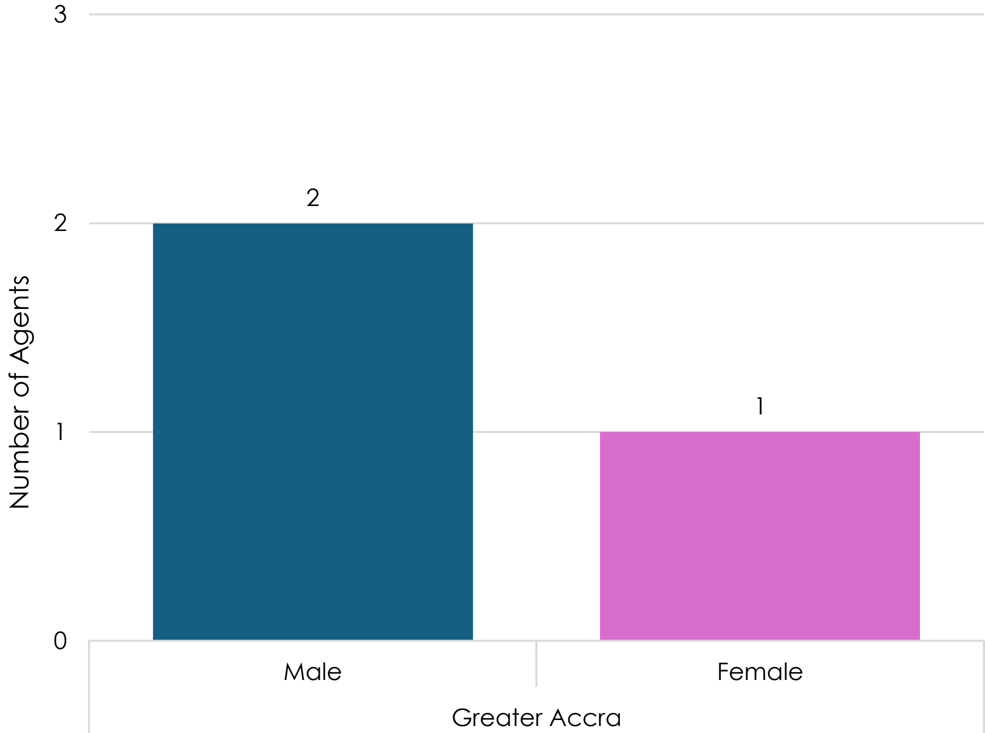
The Real Estate Agency Council (REAC), established under the Real Estate Agency Act, 2020 (Act 1047), to regulate real estate agency practice, commercial transactions in real estate including the sale, purchase, rental and leasing of real estate and related fixed assets and to provide for related matters. Its mandate covers the registration and licensing of real estate agents, brokers and firms, enforcement of professional standards, and consumer protection. The Council begun its pilot registration and licensing in2024 giving the opportunity to some selected real estate practitioners to register and apply for licence.

The Council also investigates complaints, disciplines offenders, and collaborates with bodies such as the Financial Intelligence Centre (FIC) and the Economic and Organised Crime Office (EOCO) to prevent money laundering and other illicit practices in the real estate sector.

4.5.1 Number of Agents License Applied

In 2024, the Real Estate Agency Council (REAC) received a total of 3 applications for the licensing of agents in the Greater Accra Region, comprising 2 males and 1 female.

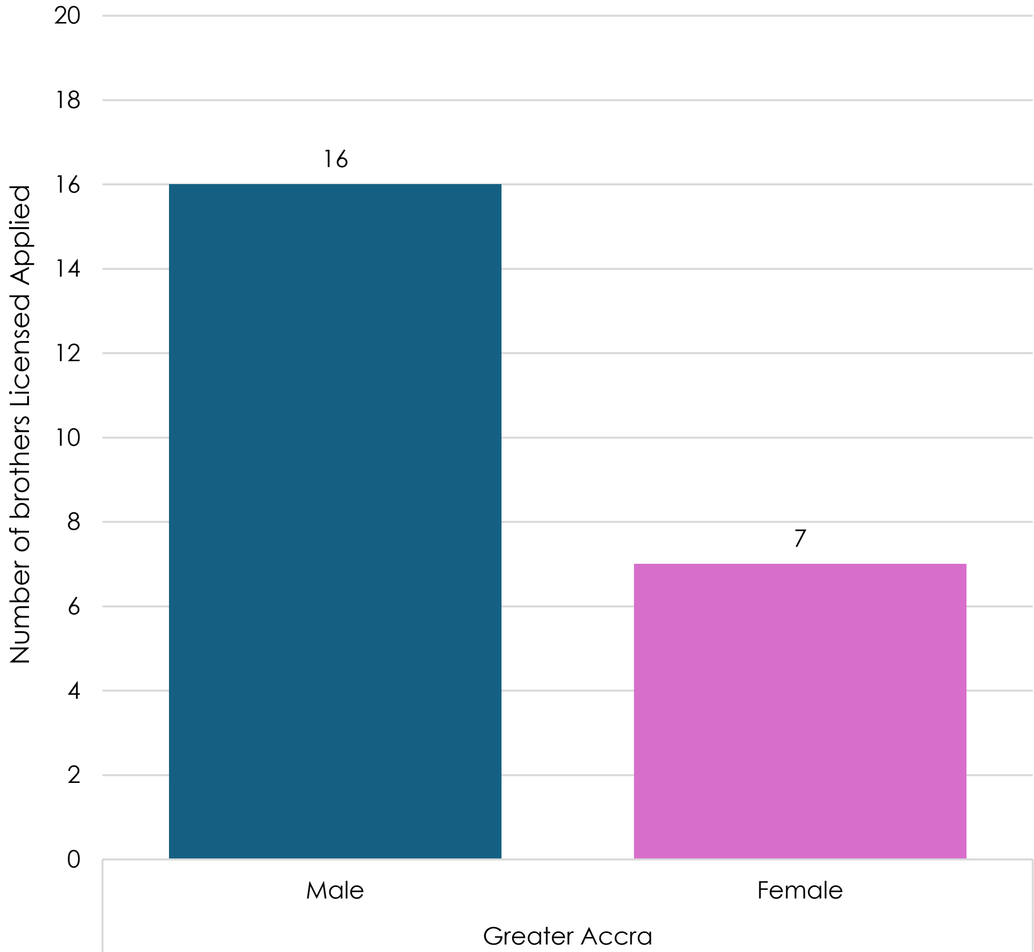
Figure 4.5: Number of Agents Licensed Applied by Sex, 2024



4.5.2 Number of Brokers License Applied

A total of 23 broker license applications were submitted, with 16 from males and 7 from women. This shows that males are currently more than twice as likely to apply compared to women.

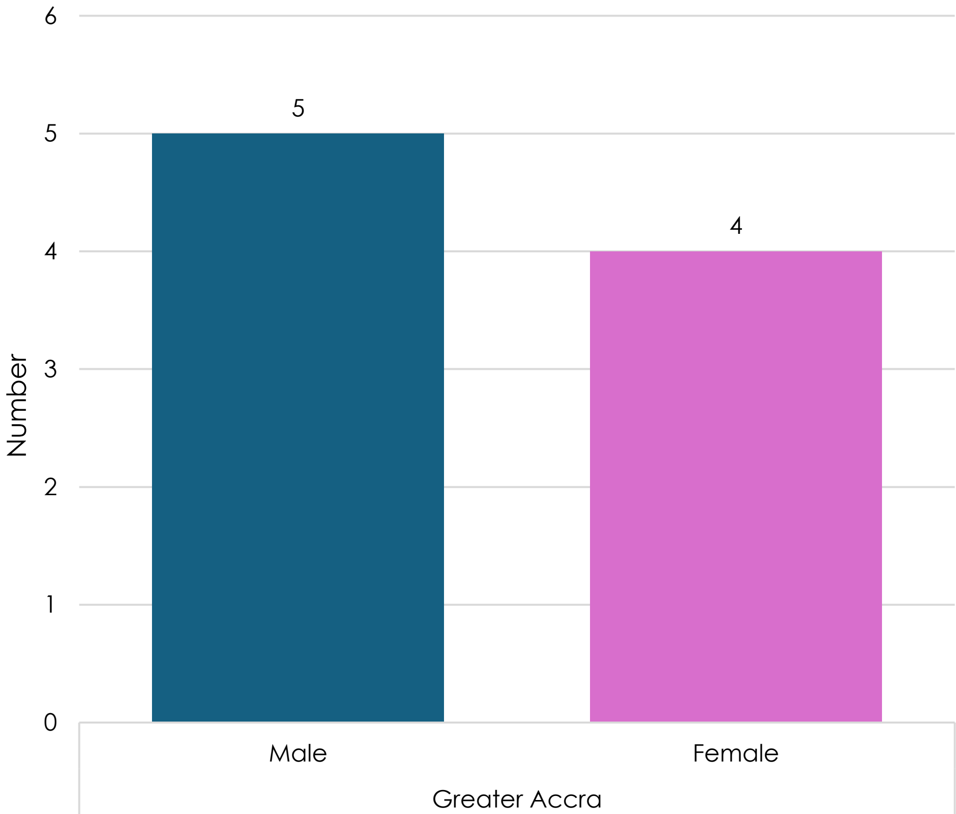
Figure 4.5.1: Number of Brokers Licensed Applied by Sex, 2024



4.5.3 Number of Brokers Licensed

Out of 9 brokers licensed, 5 were Males and 4 Females. This shows a near-parity in licensing outcomes, with women closely matching men in representation despite fewer applications overall.

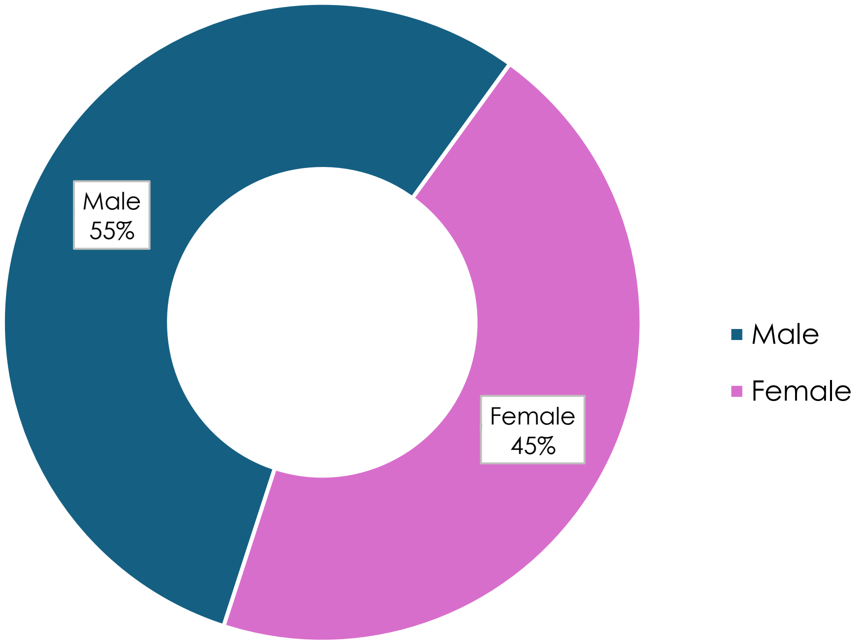
Figure 4.5.2: Number of Brokers Licensed by Sex, 2024



4.5.4 Proportions of Licensed Brokers

Among licensed brokers, male make up 55 percent while women account for 45 percent. This indicates that although men hold a slight majority, women represent nearly half of the profession, reflecting a relatively balanced gender distribution overall.

Figure 4.5.3: Proportion of Licensed Brokers by Sex, 2024



4.6 STATE HOUSING COMPANY LIMITED

The State Housing Company Limited (SHC), originally established as the Gold Coast Housing Corporation under the Gold Coast Housing Corporation Ordinance, 1955, and later converted under the Statutory Corporations (Conversion to Companies) Act, 1993 (Act 461), serves as Ghana's main public housing developer. The company designs, constructs, sells, and leases residential and commercial properties across income levels. It also provides property management and mortgage facilitation services, contributing significantly to reducing Ghana's housing deficit and promoting affordable housing nationwide.

4.6.1 Number of Land Banks that were Acquired

For the period 2023 and 2024, the Volta Region was the only region where land bank(s) were acquired in 2024. The other regions did not undertake any land acquisition during the period under review.

TABLE 4.6: NUMBER OF LAND BANKS ACQUIRED 2023-2024

REGION	2023	2024
Ahafo	0	0
Ashanti	0	0
Bono	0	0
Bono-East	0	0
Central	0	0
Eastern	0	0
Greater Accra	0	0
Northern	0	0
North-East	0	0
Oti	0	0
Savannah	0	0
Upper East	0	0
Upper West	0	0
Volta	0	1
Western	0	0
Western-North	0	0
Total	0	1

4.6.2 Sale of Residential Property

Between 2023 and 2024, seven regions—Greater Accra, Ashanti, Northern, Central, Western, Western North, and Volta—recorded residential construction activity. In most regions, all completed housing units were sold, except in Ashanti, where the number of units sold was lower than completions in both 2023 and 2024, particularly for detached 2- and 3-bedroom houses.

Over the two-year period, 155 housing units were completed, of which 140 units (93.3%) were sold. Except for Ashanti, all remaining regions sold all completed houses.

Table 4.6.1: Sale of Residential Property 2023 and 2024

Year	Region/Location	House Type	No. of Bedrooms	Number Completed	Units Sold
2023	Greater Accra	Apartment	2-Bedroom	10	10
2023	Greater Accra	Apartment	3-Bedroom	6	6
2023	Greater Accra	Apartment	4-Bedroom	4	4
2024	Greater Accra	Apartment	2-Bedroom	7	7
2024	Greater Accra	Row Housing	3-Bedroom	9	9
2024	Greater Accra	Detached	4-Bedroom	17	17
2024	Greater Accra	Detached	3-Bedroom	4	4
2024	Greater Accra	Apartment	3-Bedroom	7	7
2024	Greater Accra	Apartment	1- Bedroom Studio	1	1
2023	Nothern	Detached	2-Bedroom	1	1
2024	Nothern	Apartment	1- Bedroom	24	24
2023	Western-North	Detached	2-Bedroom	2	2
2023	Western-North	Detached	3-Bedroom	2	2
2023	Central	Detached	2-Bedroom	2	2
2023	Western	Detached	4-Bedroom	1	1
2024	Central	Detached	2-Bedroom	2	2
2024	Central	Detached	4-Bedroom	1	1
2024	Western	Detached	4-Bedroom	2	2
2024	Western	Detached	2-Bedroom	1	1
2024	Western-North	Detached	2-Bedroom	1	1
2023	Ashanti	Detached	4-Bedroom	1	1
2023	Ashanti	Detached	2-Bedroom	4	2
2024	Ashanti	Detached	3-Bedroom	17	12
2024	Ashanti	Detached	2-Bedroom	24	16
2023	Volta	Detached	2-Bedroom	3	3
2024	Volta	Detached	3-Bedroom	2	2
Total				**155**	**140**

4.6.3 Developed Settlements with Orderly Planned Schemes

Nationwide, the number of developed settlements with orderly planned schemes declined from six in 2023 to four in 2024. In 2023, the settlements were recorded across six regions, with Greater Accra accounting for two. By 2024, only Eastern, Volta, Western, and Western North each recorded one settlement, while Greater Accra recorded none.

TABLE 4.6.2: DEVELOPED SETTLEMENTS WITH ORDERLY PLANNED SCHEMES, 2023-2024

REGION	2023	2024
Ahafo	0	0
Ashanti	1	0
Bono	0	0
Bono-East	0	0
Central	0	0
Eastern	1	1
Greater Accra	2	0
Northern	0	0
North-East	0	0
Oti	0	0
Savannah	0	0
Upper East	0	0
Upper West	0	0
Volta	1	1
Western	1	1
Western-North	1	1
Total	7	4

4.6.4 Regional Distribution of Home Ownership For 2023 and 2024

Overall ownership declined by 16, from 82 in 2023 to 66 in 2024. Male ownership increased substantially, rising from 25 in 2023 to 43 in 2024, while female ownership increased marginally from 13 to 14. Joint ownership doubled, increasing from three (3) in 2023 to six (6) in 2024. In contrast, organisational ownership declined sharply, falling from 41 in 2023 to two (2) in 2024.
See appendix 1.

4.6.5 Regional Distribution of Regular Housing Projects 2024 and 2023

A total of 624 housing units were constructed nationwide in 2023 and 2024, comprising 122 units in 2023 and 502 units in 2024. Greater Accra led construction activity with 386 units (61.9%), followed by Ashanti with 113 units (18.1%), Western North, Northern, and Western, Central, Volta (14 units), and Eastern.

Houby type, 3-ssbedroom units were the most common, accounting for 309 units (49.5%) of total construction. This was followed by 2-bedroom units at 191(30.6%), 4-bedroom units at 79 (12.6%), while 1-bedroom units constituted the smallest share at 46 units (7.4%).

See appendix 2.

4.7 TEMA DEVELOPMENT CORPORATION LIMITED (TDCL)

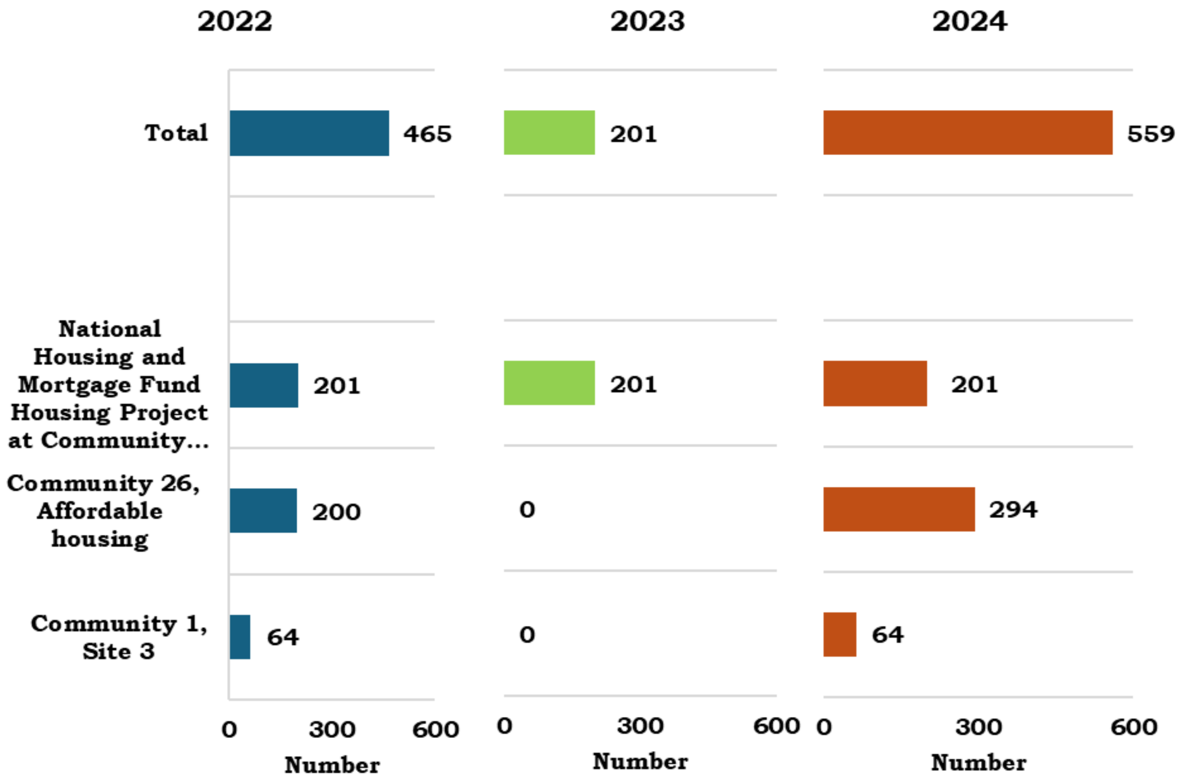
TDC Ghana Ltd, formerly the Tema Development Corporation, established under L.I. 469 of 1965, was restructured/renamed under the Companies Act, 2019 (Act 992) to expand its mandate beyond Tema. The company is tasked with planning, developing, and managing modern urban settlements across Ghana. Its functions include land acquisition, infrastructure development, estate management, and partnership with private developers. TDC promotes sustainable urban growth, efficient land use, and improved living environments through well-planned communities.

4.7.1 Number of Apartments Constructed

Apartment construction showed uneven fluctuations between 2022 and 2024. A total of 1,225 units were completed across the three project sites: Community 22, Community 26, and Community 1, Site 3.

Community 22 accounted for nearly half of all units constructed (603 units; 49.2%). Community 26 contributed 40.3 percent (494), driven by a sharp increase of 294 units in 2024 after recording zero in 2023. Community 1, Site 3 provided the remaining 10.5 percent (128 units).

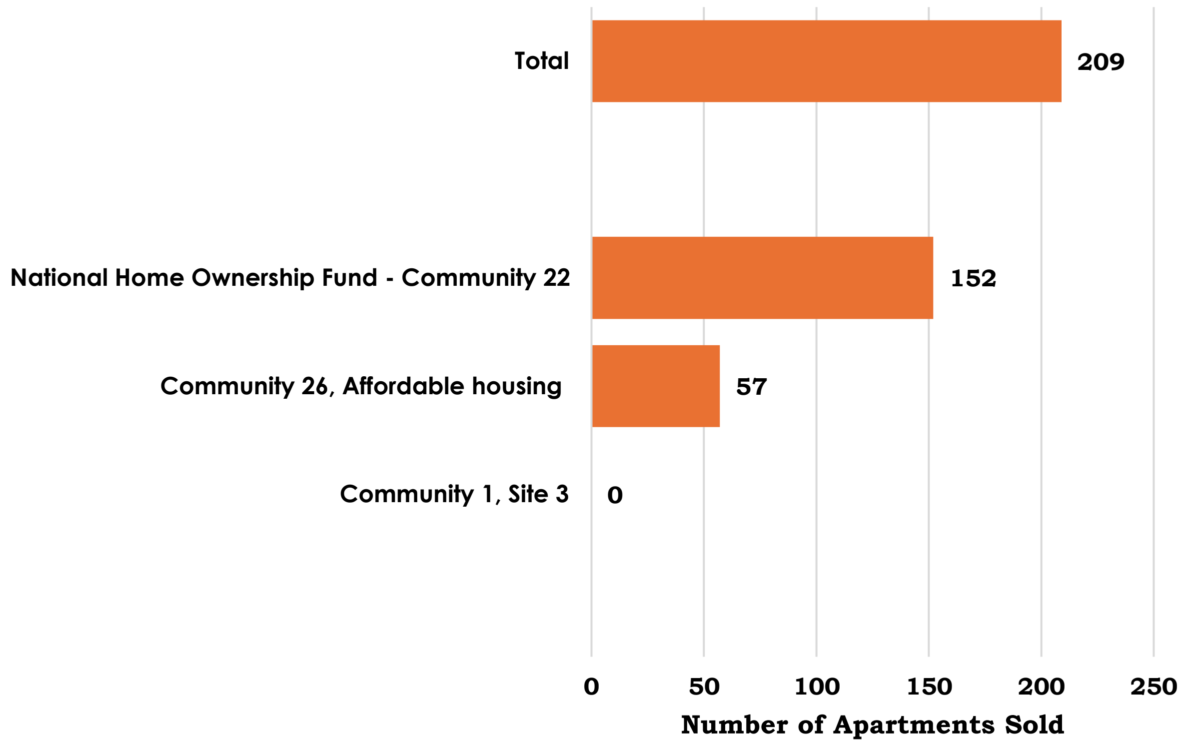
Figure 4.7: Number of Apartments Constructed, 2022-2024



4.7.2 Number of Apartments Sold

In 2024, a total of 209 apartments were sold. Of these, 72.7 percent (152 units) were sold under the National Home Ownership Fund Housing Project at Community 22, while the remaining 27.3 percent (57 units) were sold under the Affordable Housing Project at Community 26. No sales were recorded at Community 1, Site 3 during the year.

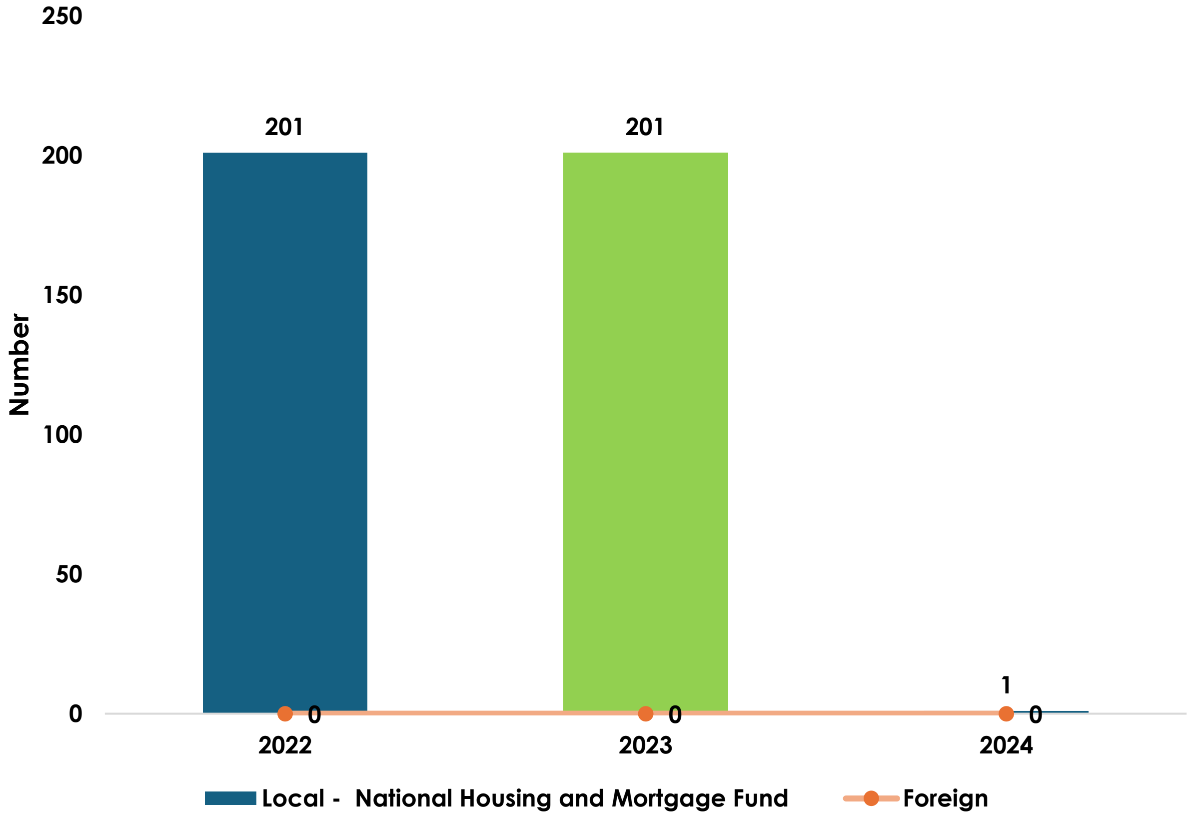
Figure 4.7.1: Number of Apartments Sold 2024



4.7.3 Number of apartments constructed through collaboration with real estate developers

From 2022 to 2023, the National Housing and Mortgage Fund (NHMF) initiative recorded no collaborations with local developers. In 2024, one collaboration with a foreign developer produced a single apartment, compared with 201 apartments constructed in each of 2022 and 2023.

Figure 4.7.2: Collaboration with Real Estate Developers on Apartment Constructed 2022-2024



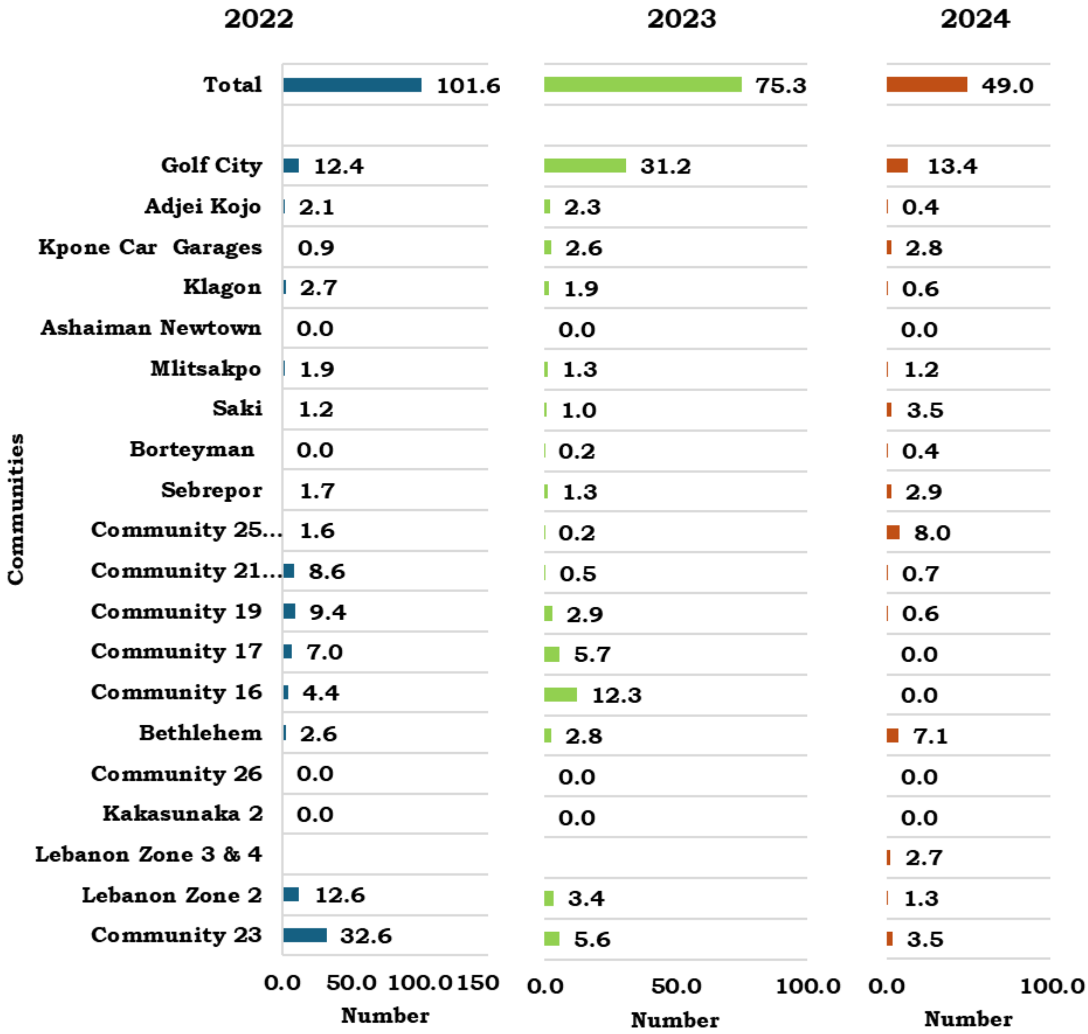
4.7.4 Acres of Land Regularized in Encroached Areas

The acres of land regularised in encroached areas declined by half between 2022 and 2024, dropping from 101.4 acres in 2022 to 49.0 acres in 2024.

Across communities, Golf City recorded the highest share of regularised land, with 56.98 acres (25.2%), followed by Community 23 with 41.77 acres (18.5%). Three communities—Akasunaka 2, Community 26, and Ashaiman Newtown—recorded no regularisation over the entire three-year period.

In 2024 specifically, 13.36 acres in Golf City were regularised, while all other communities recorded less than 10 acres. Akasunaka 2, Community 26, and Ashaiman Newtown again recorded no regularisation during the year.

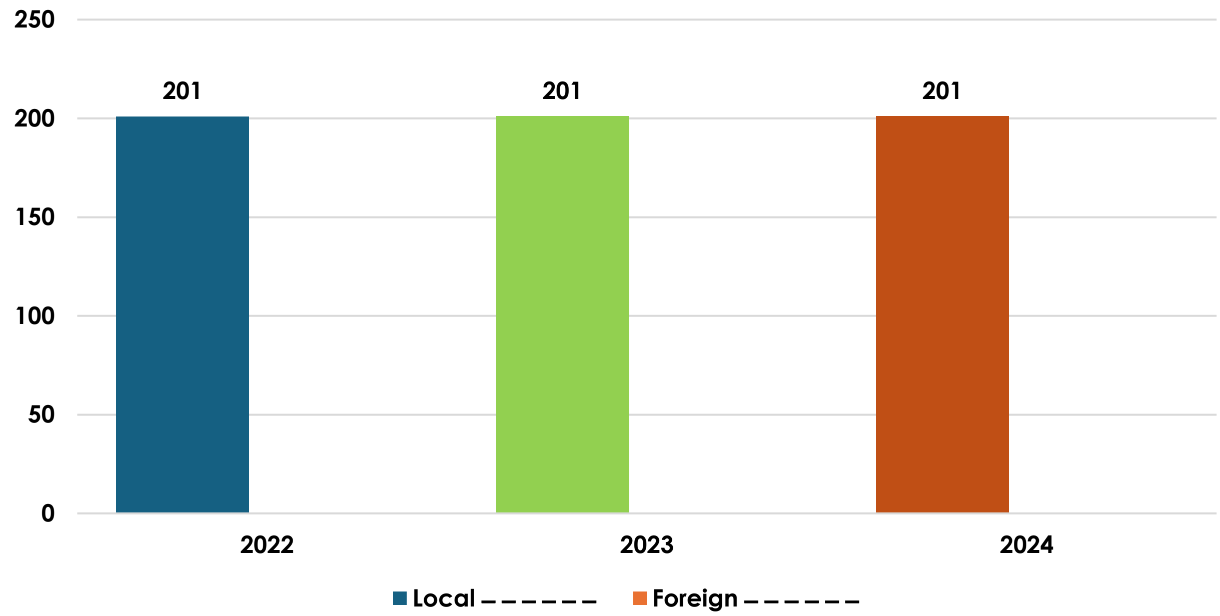
Figure 4.7.3: Acres of Land Regularized in Encroached Areas 2022-2024



4.7.5 Number of housing units constructed in collaboration with real estate developers

For the period 2022–2024, a total of 201 housing units were constructed each year through collaboration with real estate developers. All these projects were undertaken exclusively with local real estate developers, with no foreign developer involvement during the three-year period.

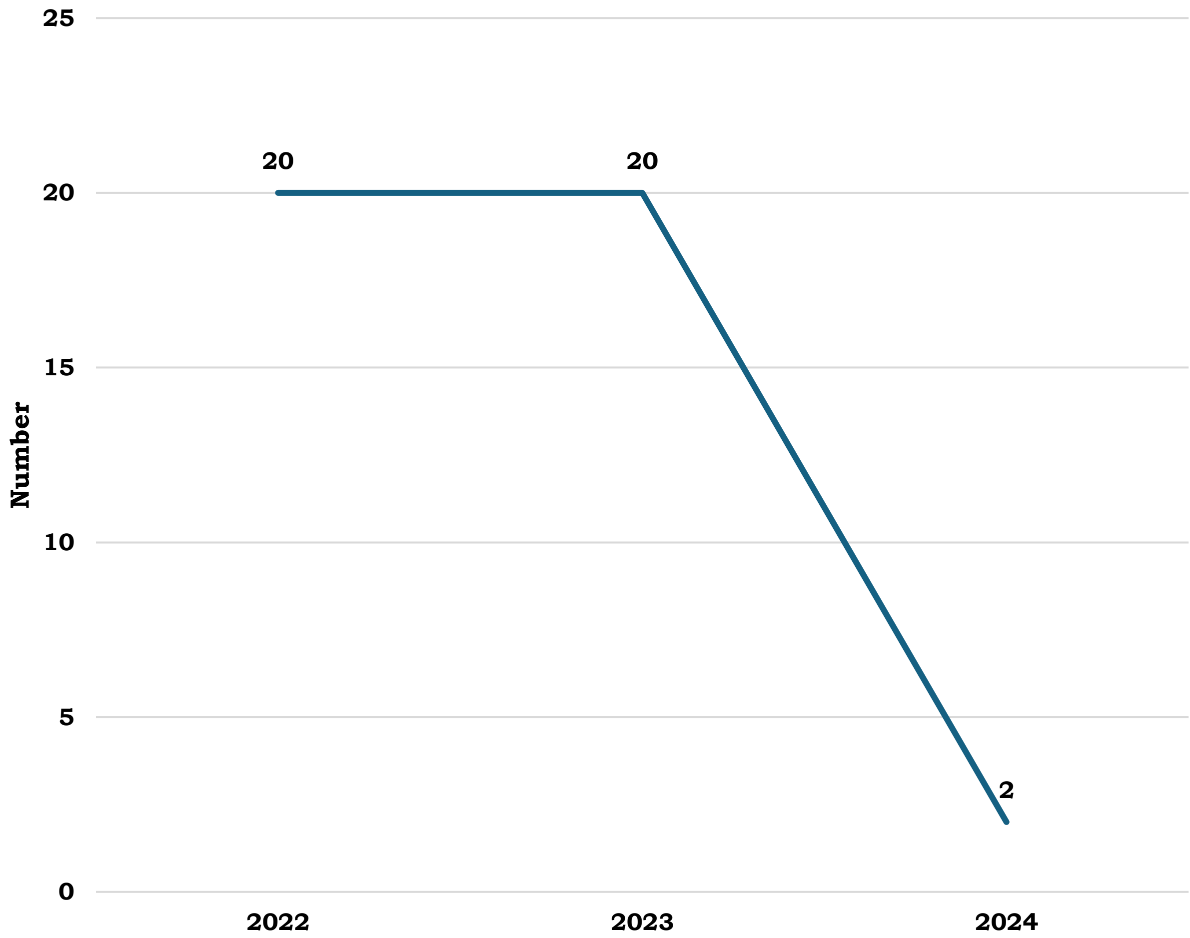
Figure 4.7.4: Collaboration with Real Estate Developers on Units Constructed 2022-2024



4.7.6 Number of Apartments Built for Staff

Figure 4.7.6 shows the number of apartments constructed for staff between 2022 and 2024. In both 2022 and 2023, 20 apartments each were built. In 2024, however, construction fell sharply by 18 units, reflecting a substantial decline in staff housing delivery for the year.

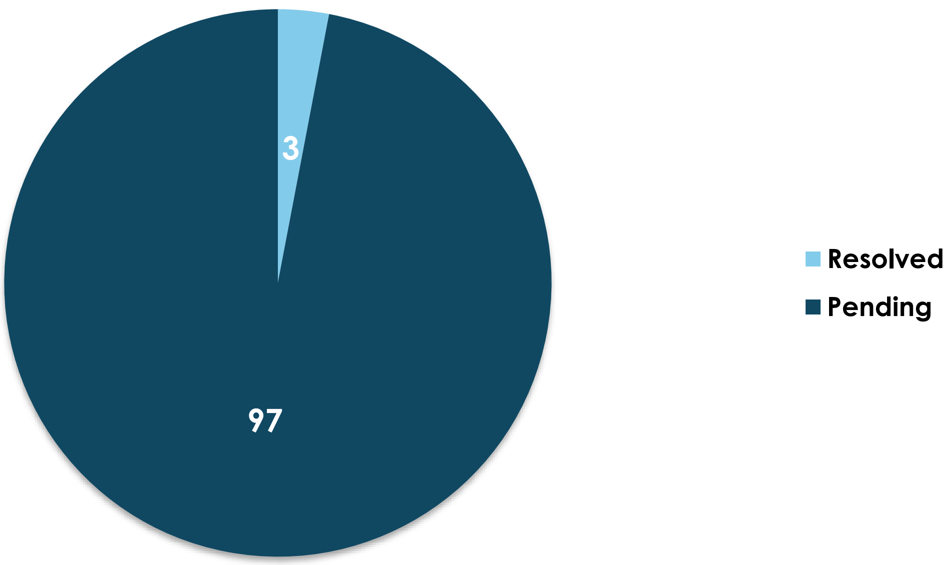
Figure 4.7.5: Number of Apartments Built for Staff exclude 2020 and 2021 from the chart



4.7.7 Legal Challenges to Ownership of Land Title (Acres)

As of 2024, TDC Development Company Ltd. recorded a total of 100 legal cases related to land title ownership. Of these, only 3 have been resolved, while 97 remain pending.

Figure 4.7.6: Legal Challenges to Ownership of Land Title 2024



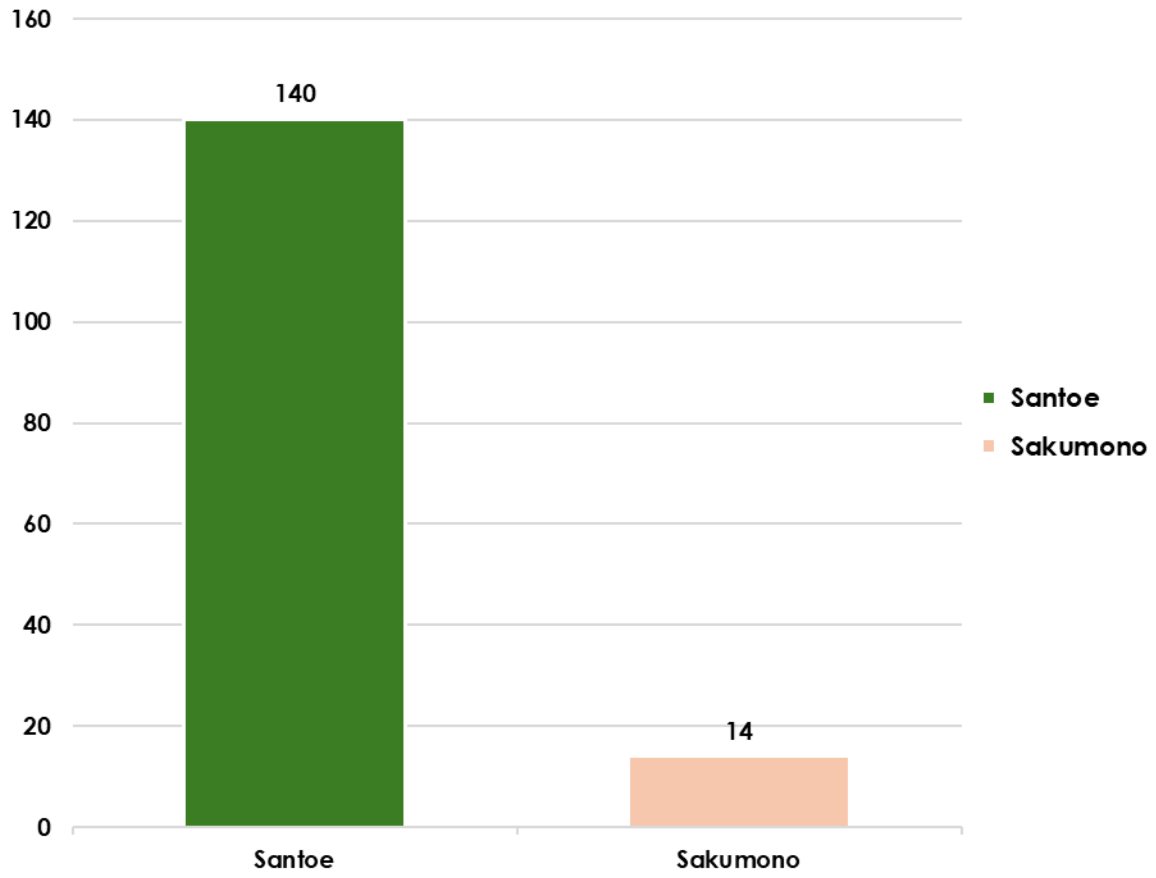
4.7.8 Number of Legal Challenges to Ownership of Land Title

Figure 4.7.8 illustrates the distribution of land acreage under legal dispute across two locations: Santoe and Sakumono.

In 2024, Santoe experienced significant legal challenges, with 140 acres of land involved in ownership disputes. This represents approximately 91 percent of the total disputed land area of 154 acres.

In contrast, Sakumono accounted for only 14 acres under dispute, representing about nine percent of the total.

Figure 4.7.7: Legal Challenges to Ownership of Land Title 2024



4.8 ARCHITECTURAL AND ENGINEERING SERVICES LIMITED

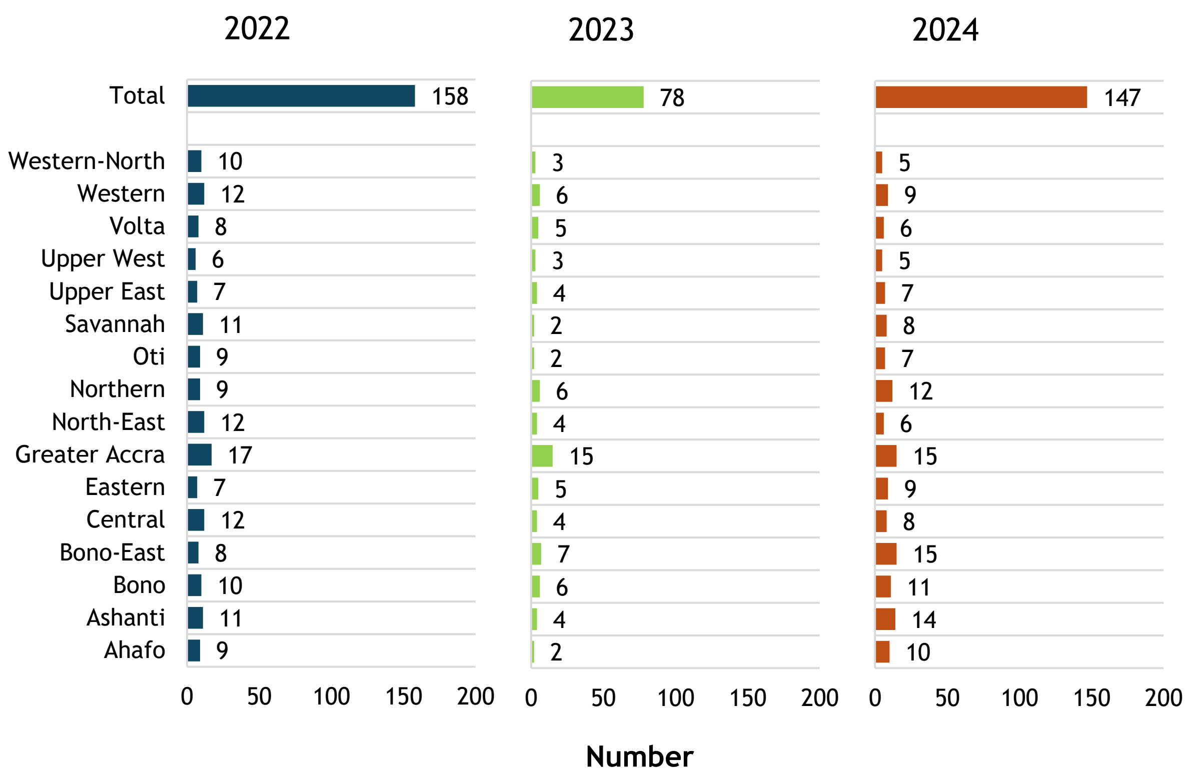
The Architectural and Engineering Services Limited (AESL) is a state-owned multidisciplinary consultancy established under the Companies Code, 1963 (Act 179). It provides architectural, engineering, and quantity surveying services to government institutions and private clients. AESL designs, supervises, and manages construction projects, ensuring adherence to technical standards and value for money. The company plays a key role in implementing government infrastructure programmes by offering professional expertise in project planning and execution.

4.8.1 Designs Undertaken Incorporating the Revised Building Code

The number of designs incorporating the revised building code varies across regions from 2022 to 2024. Total designs dropped sharply from 158 in 2022 to 78 in 2023, about 50% decrease before increasing 147 in 2024, representing a 75% increase from the previous year.

All the regions recorded declines in 2023, with the Savannah recording the highest decline 9 (from 11 to 2), followed by North East, which fell by 8 (from 12 to 4). Bono East recorded the smallest decline of 1 (from 8 to 7).

Figure 4.8. Designs Undertaken Incorporating the Revised Building Code by Region 2022-2024



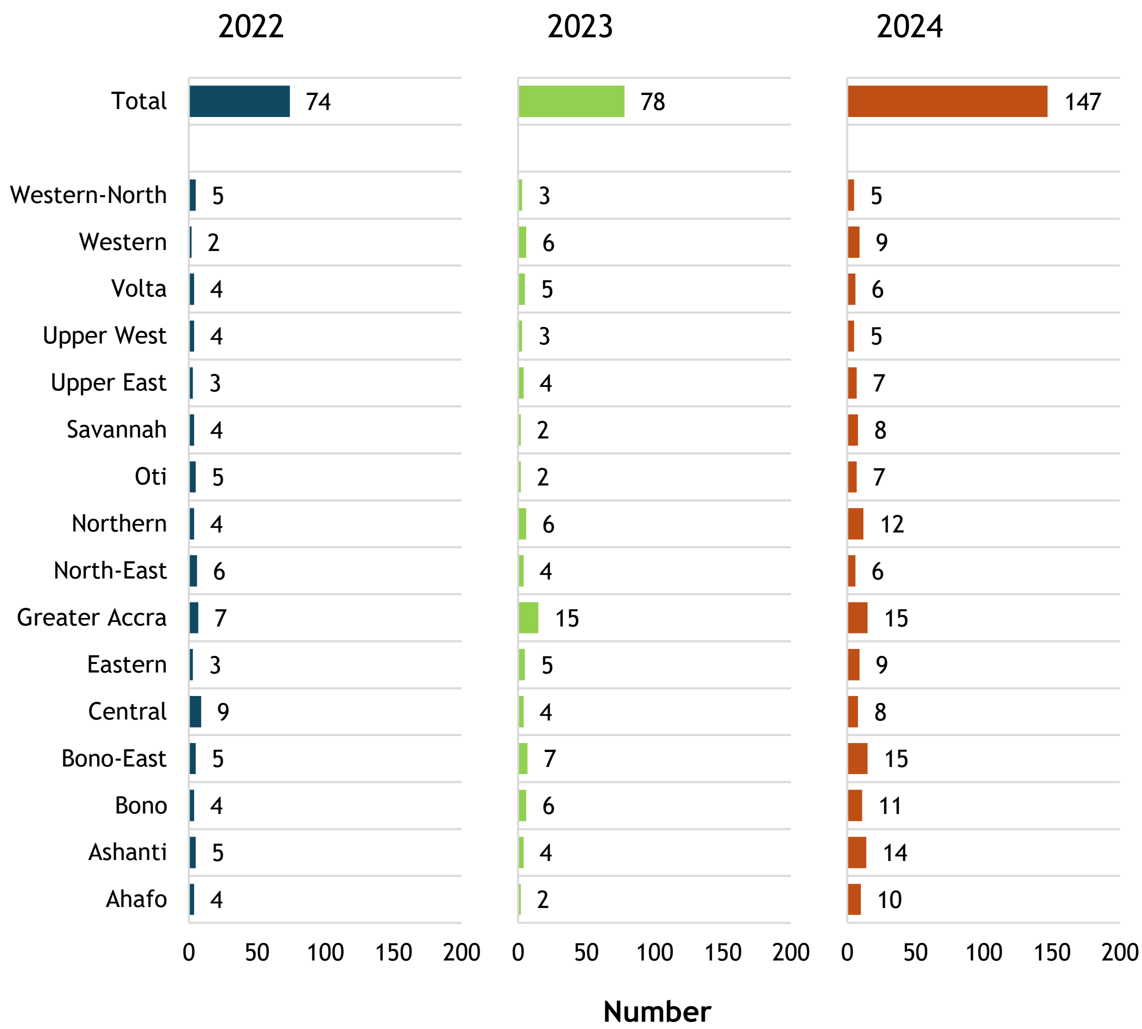
4.8.2 Structures Constructed with Specified Approved Local Materials

A total of 299 structures were built with approved local materials from 2022 to 2024. Usage increased steadily over the period, rising sharply by 69 structures from 78 in 2023 to 147 in 2024, about 88.5 percent increase.

In 2023, all 16 regions recorded either increases or declines compared to 2022. Greater Accra recorded increase, 8 (from 7 in 2022 to 15 in 2023), while Central recorded the largest drop of 5 (from 9 in 2022 to 4 in 2023).

From 2023 to 2024, the use of locally approved materials increased across all regions except Greater Accra, which remained unchanged.

Figure 4.8.1: Structures Constructed with Specified Approved Local Materials by Region 2022-2024

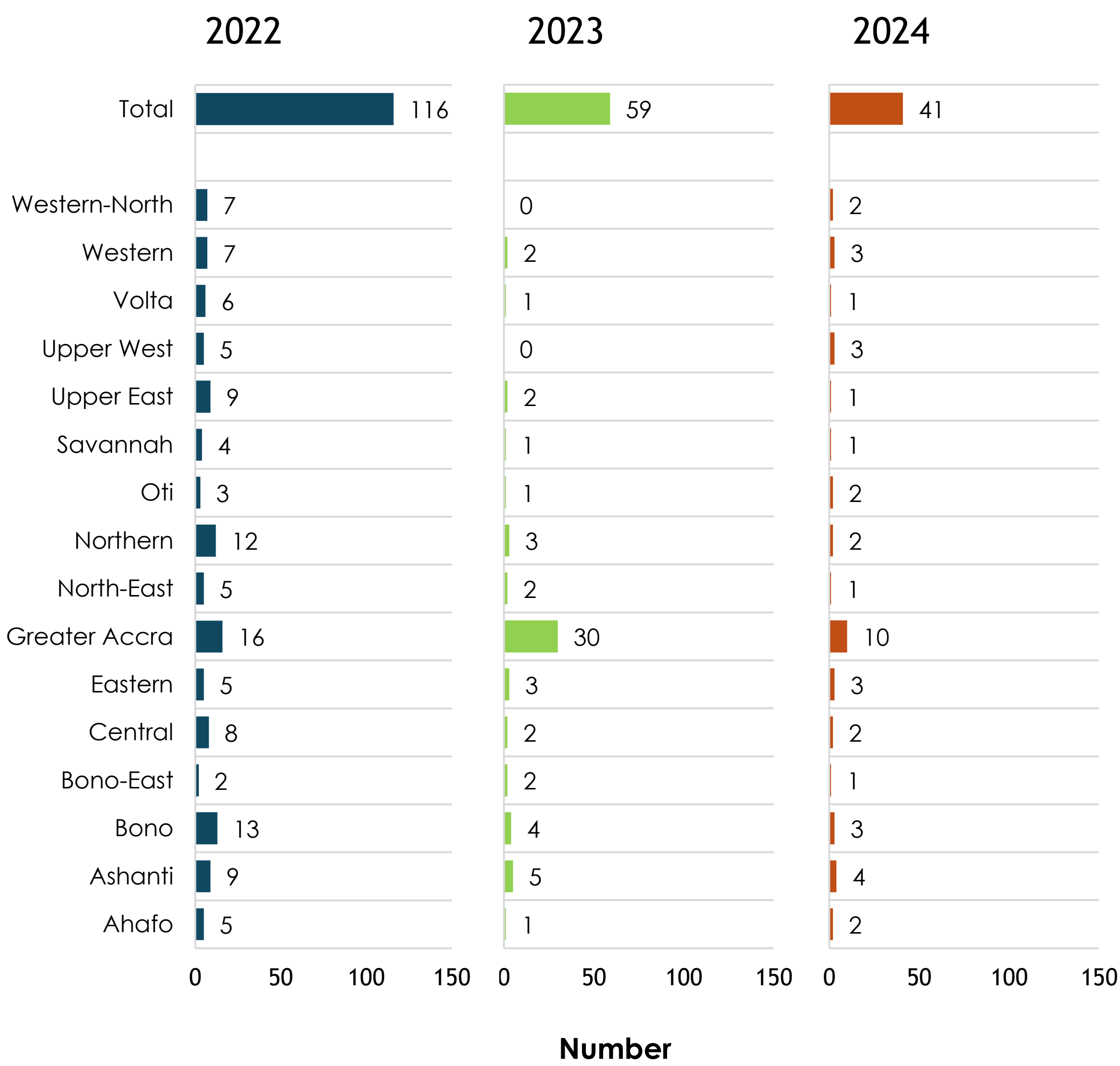


4.8.3 Structural Integrity Test

Across the three years, AESL conducted 226 structural integrity tests, with a consistent decline from 116 in 2022 to 41 in 2024, approximately 64.6 percent.

Regionally, structure test conducted for the period 2022-2024. Among the regions Greater Accra had the highest (56) test for the period. Two regions, Western-North and Upper West recorded no testing activities in 2023 and 2024.

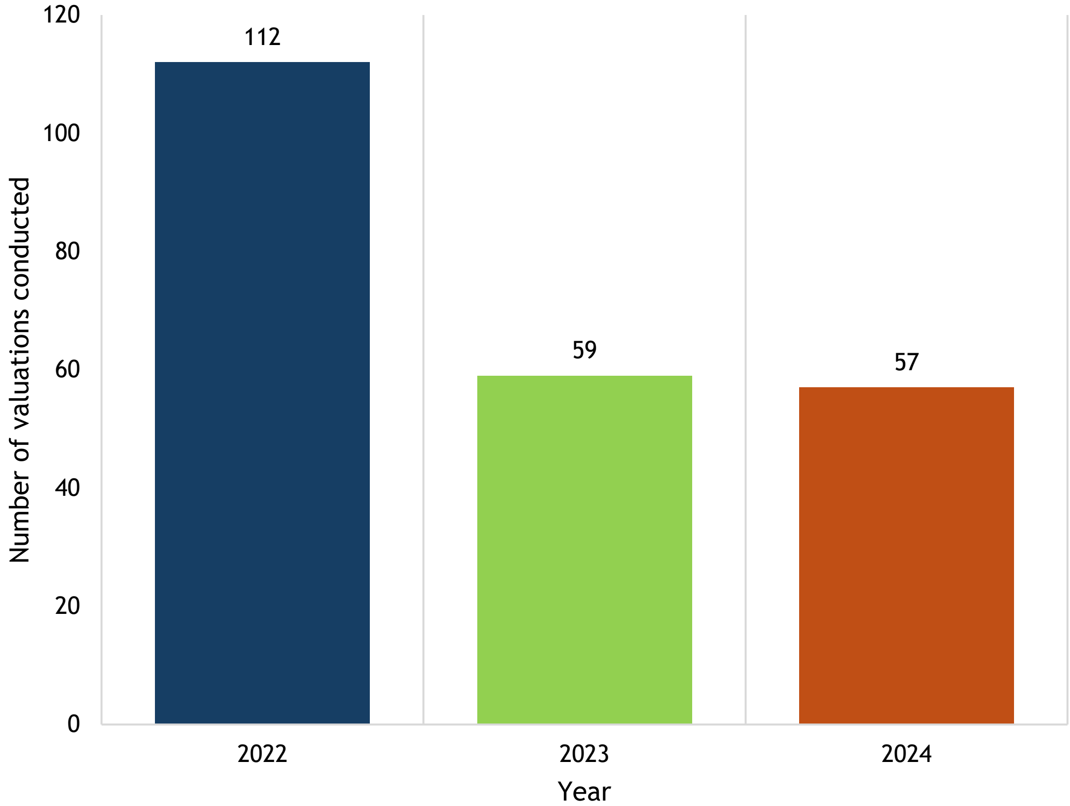
Figure 4.8.2: Structures Tested (Integrity) by Region 2022-2024



4.8.4 Valuations Conducted

Total valuation declined sharply from 112 in 2022 to 59 in 2023, with a marginal decrease of 2 from 2023 to 2024.

Figure 4.8.3 Valuations Conducted



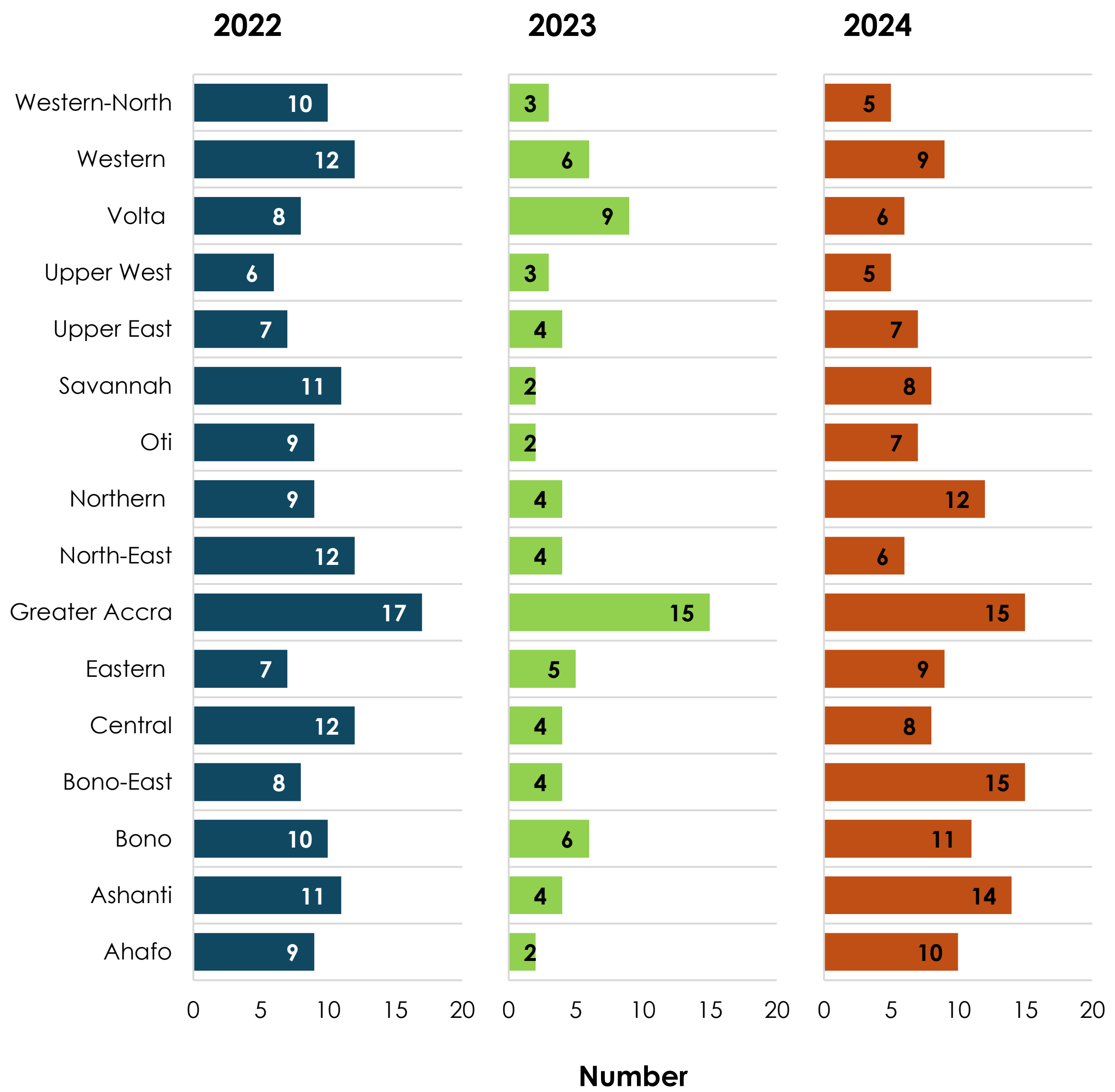
4.8.5 Designs done for the Govern

Design activities declined sharply by 54.4 percent, falling from 171 in 2022 to 78 in 2023, before rebounding by 83.3 percent to 143 in 2024.

Regionally, Greater Accra recorded the highest (47) followed by Ashanti with 29 designs, while Western, Bono, and Bono East, each recorded 27 designs over the three-year period.

The Upper West Region recorded the lowest cumulative total, with 14 designs.

figure 4.8.4: Designs done for the Government, 2022-2024



4.8.6 Designs done for Private Sector

In 2023, only one design was completed nationwide, recorded in the Western Region. Activity increased sharply in 2024, with 12 designs and 12 corresponding assessments undertaken across eight regions. Greater Accra, Ashanti, Central, and Western Regions each recorded two designs and two assessments, while Ahafo, Savannah, Upper East, and Volta recorded one design and one assessment each.

Table 4.8.: Designs done for Private Sector 2023-2024

Region	2023	2024		
		Designs	Supervision	Assessment
Ahafo	0	1		1
Ashanti	0	2		2
Bono	0	0		0
Bono-East	0	0		0
Central	0	2		2
Eastern	0	0		0
Greater Accra	0	2		2
North-East	0	0		0
Northern	0	0		0
Oti	0	0		0
Savannah	0	1		1
Upper East	0	1		1
Upper West	0	0		0
Volta	0	1		1
Western	1	2		2
Western-North	0	0		0
Total	1	**12**		**12**

4.8.7 Projects Designed and Supervised

Projects designed and supervised increased marginally from 74 in 2022 to 76 in 2023. Over 2022–2023, Greater Accra recorded the highest (20 projects), followed by Volta and Bono East (12 each), while Western recorded the lowest (3 projects).

In 2024, data were disaggregated into design, supervision, and assessment. Design dominated (147 projects), led by Greater Accra and Bono East (15 each), while supervision totalled 84 projects, highest in Bono East (10) and Greater Accra (9).

TABLE 4.8.1: PROJECTS DESIGNED AND SUPERVISED BY REGION 2022-2024

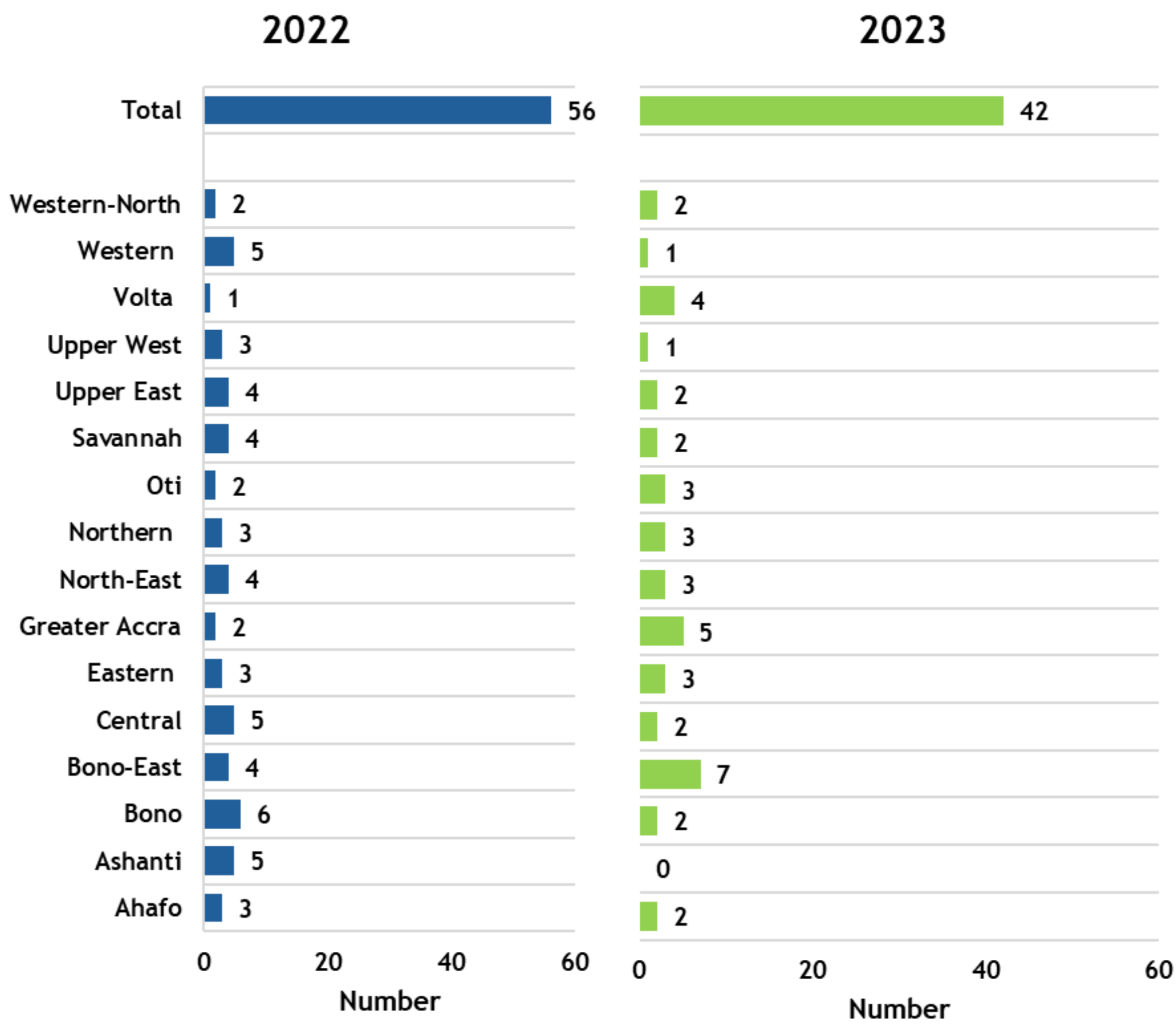
REGION	2022	2023	2024		
			Design	Supervision	Assessment
Ahafo	4	3	10	4	
Ashanti	5	4	14	5	
Bono	4	2	11	6	
Bono-East	5	7	15	10	
Central	9	5	8	6	
Eastern	3	5	9	7	
Greater Accra	7	13	15	9	
North-East	6	3	6	4	
Northern	4	6	12	7	
Oti	5	1	7	3	
Savannah	4	4	8	4	
Upper East	3	8	7	4	
Upper West	4	4	5	3	
Volta	4	8	6	4	
Western	2	1	9	5	
Western-North	5	2	5	3	
Total	**74**	**76**	**147**	**84**	

4.8.8 Project Designs with Scope Reviewed and Supervised

Figure 4.8.7 shows fluctuations in the number of building/project designs with scope reviewed and supervised between 2022 and 2023. Eastern and Northern each recorded 3 projects in both years.

In 2022, project reviews were concentrated in Bono (6) and in Ashanti, Central, and Western (5 each), while Volta recorded the lowest activity (1). In 2023, activity shifted to Bono East (7) and Greater Accra (5), with Ashanti recording none. Overall, the number of building and project designs reviewed and supervised declined by 14, from 56 in 2022 to 42 in 2023.

Figure 4.8.5: Project Designs with Scope Reviewed and Supervised 2022-2023



4.8.9 Geotechnical Investigation and Studies Carried Out (Soil test)

Geotechnical investigation studies declined sharply by 68.3 percent, from 126 in 2022 to 40 in 2023, before increase to 51 activities in 2024. Despite this increase, national activity in 2024 remained well below 2022 levels.

In 2024, data were disaggregated into design, supervision, and assessment. Greater Accra recorded the highest, accounting for 20 supervision and 20 assessment activities, far exceeding all other regions.Northern recorded the next highest level with five supervision and five assessment activities, while Central and Bono East followed with four and three respectively. All remaining regions recorded three or fewer activities.

TABLE 4.8.2: GEOTECHNICAL INVESTIGATION STUDIES CARRIED OUT BY REGION 2022-2024

REGION	2022	2023	2024		
			Design	Supervision	Assessment
Ahafo	8	1		1	1
Ashanti	6	3		2	2
Bono	5	2		2	2
Bono-East	4	7		3	3
Central	6	1		4	4
Eastern	8	2		2	2
Greater Accra	5	15		20	20
North-East	10	0		1	1
Northern	6	2		5	5
Oti	3	0		3	3
Savannah	7	2		1	1
Upper East	4	0		2	2
Upper West	4	2		1	1
Volta	4	1		1	1
Western	6	2		2	2
Western-North	40	0		1	1
Total	**126**	**40**		**51**	**51**

4.8.10 Building Material Tests

A total of 154 building material tests were carried out across all regions in 2024. All geotechnical investigation studies (material tests) conducted during the year were both supervised and assessed.

Regionally, Greater Accra recorded the highest number of building material tests, with 96 tests supervised and assessed, far exceeding all other regions. This was followed by Upper East (7 tests) and the Northern Region (6 tests). Ashanti and Savannah recorded the lowest activity, with two tests each.

TABLE 4.8.3 BUILDING MATERIAL TESTS BY REGION, 2024S

Region	2024		
	Design	Supervision	Assessment
Ahafo	0	4	4
Ashanti	0	2	2
Bono	0	3	3
Bono-East	0	5	5
Central	0	3	3
Eastern	0	4	4
Greater Accra	0	96	96
North-East	0	4	4
Northern	0	6	6
Oti	0	3	3
Savannah	0	2	2
Upper East	0	7	7
Upper West	0	3	3
Volta	0	3	3
Western	0	5	5
Western-North	0	4	4
Total	**0**	**154**	**154**

4.8.11 Land Survey Work Carried on Site

Land surveying activities rose sharply from 12 in 2022 to 57 in 2023, before increasing further to 67 in 2024.

In 2024, data were disaggregated into design, supervision, and assessment, with equal totals recorded across all three components (67 each). Greater Accra recorded the highest level of activity (15), followed by the Northern Region (7), while Bono and Western North recorded the lowest activity, with one survey each.

TABLE 4.8.4: LAND SURVEY WORK CARRIED ON SITE BY REGION 2022-2024

Region	2022	2023	2024		
			Design	Supervision	Assessment
Ahafo		0	4	4	4
Ashanti	4	3	2	2	2
Bono		3	1	1	1
Bono-East		0	2	2	2
Central		2	2	2	2
Eastern	2	3	3	3	3
Greater Accra	6	13	15	15	15
North-East		3	6	6	6
Northern		4	7	7	7
Oti		0	3	3	3
Savannah		0	4	4	4
Upper East		3	3	3	3
Upper West		2	5	5	5
Volta		4	4	4	4
Western		5	5	5	5
Western-North		2	1	1	1
Total	**12**	**57**	**67**	**67**	**67**

4.8.12 Rehabilitation/Refurbishment Works

Table 4.8.6 shows that Rehabilitation/Refurbishment Works declined from 63 in 2022 to 40 in 2023, before rising slightly to 45 in 2024.

Regionally, the number of Rehabilitation/Refurbishment Works across 2022, 2023, and 2024 is highest in Ashanti (17), Northern (15), and Greater Accra (13), each exceeding three times the cumulative total for North East (3).

From 2023 to 2024, total works increased by 5. Ahafo rose from 1 to 4, Volta increased from 1 to 2, and North East from 0 to 1. Ashanti, Oti, Western, and Upper West declined, while Savannah, Upper East, and Western North remained unchanged.

TABLE 4.8.5: REHABILITATION/REFURBISHMENT WORKS

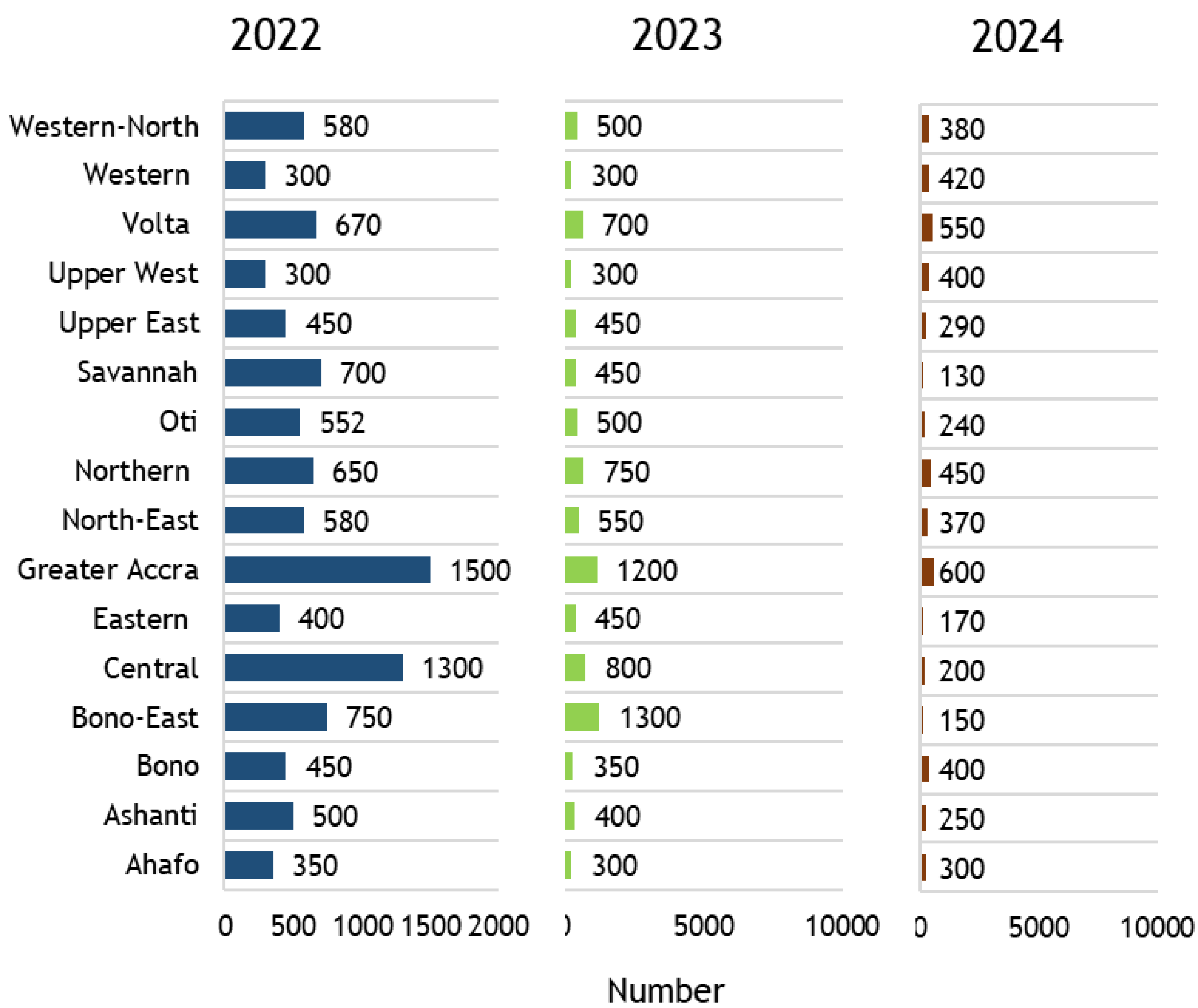
REGION	2022	2023	2024		
			Design	Supervision	Assessment
Ahafo	5	1	4	4	4
Ashanti	3	8	6	6	6
Bono	3	2	3	3	3
Bono-East	3	2	1	1	1
Central	4	2	4	4	4
Eastern	6	1	3	3	3
Greater Accra	3	3	7	7	7
North-East	2	0	1	1	1
Northern	8	4	3	3	3
Oti	2	4	2	2	2
Savannah	6	1	1	1	1
Upper East	4	2	2	2	2
Upper West	2	3	1	1	1
Volta	3	1	2	2	2
Western	5	3	2	2	2
Western-North	4	3	3	3	3
Total	**63**	**40**	**45**	**45**	**45**

4.8.13 Employment Gained through Construction Activities

Employment generated from activities declined by 3,622 jobs (40.1%), falling from 9,032 in 2022 to 5,410 in 2024.

Over the three years, Greater Accra accounted for the largest share of jobs, with 3,300 jobs representing 13.0 percent of the total, followed by Bono East with 2,200 jobs (8.6%), Northern with 1,850 jobs (7.3%), and Ahafo with 950 jobs (3.7%).

Figure 4.8.6: Employment Gained through Construction Activities by Region, 2022-2024



4.8.14 Installation done in the Country

Between 2022 and 2023, mechanical activities declined slightly by 4, from 74 to 70. Greater Accra and Volta recorded higher mechanical activity in 2023, while Ahafo, Bono, Oti, and Savannah had the lowest counts with 2 each.

Electrical activities dropped sharply by 58.1 percent, falling from 148 in 2022 to 62 in 2023.

In 2024, electrical activities increase to 147, divided into design, supervision, and assessment. Bono East and Greater Accra led in design and assessment with 15 activities each, followed by Ashanti (14) and Northern (12). Western North and Upper West recorded the lowest with 5 each.

TABLE 4.8.6: INSTALLATION DONE IN THE COUNTRY BY REGION 2022-2024

Region	Mechanical		Electrical				
	2022	2023	2022	2023	2024		
					Design	Supervision	Assessment
Ahafo	4	2	8	2	10	4	10
Ashanti	5	4	10	3	14	5	14
Bono	4	2	8	4	11	6	11
Bono-East	5	4	10	4	15	10	15
Central	9	4	18	2	8	6	8
Eastern	3	5	6	5	9	7	9
Greater Accra	7	15	14	10	15	9	15
North-East	6	4	12	4	6	4	6
Northern	4	4	8	4	12	7	12
Oti	5	2	10	2	7	3	7
Savannah	4	2	8	1	8	4	8
Upper East	3	4	6	4	7	4	7
Upper West	4	3	8	1	5	3	5
Volta	4	9	8	9	6	4	6
Western	2	3	4	4	9	5	9
Western-North	5	3	10	3	5	3	5
Total	**74**	**70**	**148**	**62**	**147**	**84**	**147**

4.8.15 Number of Expression of Interest for Projects Submitted

The number of Projects of Interest submitted rose from 15 in 2022 to a peak of 21 in 2023, before declining to 14 in 2024, representing a net decrease of one project compared with 2022.

Regionally, Greater Accra consistently recorded the highest number of submissions, recording 20 projects interest submitted followed by Ashanti (5) and Bono (4) also recorded submissions in all three years, though at much lower levels.

In contrast, Bono-East, Central, Eastern, Western, and Western North, which recorded submissions in 2022 and/or 2023, reported none in 2024.

TABLE 4.8.7: EXPRESSION OF INTEREST FOR PROJECTS SUBMITTED BY REGION ,2022-2024

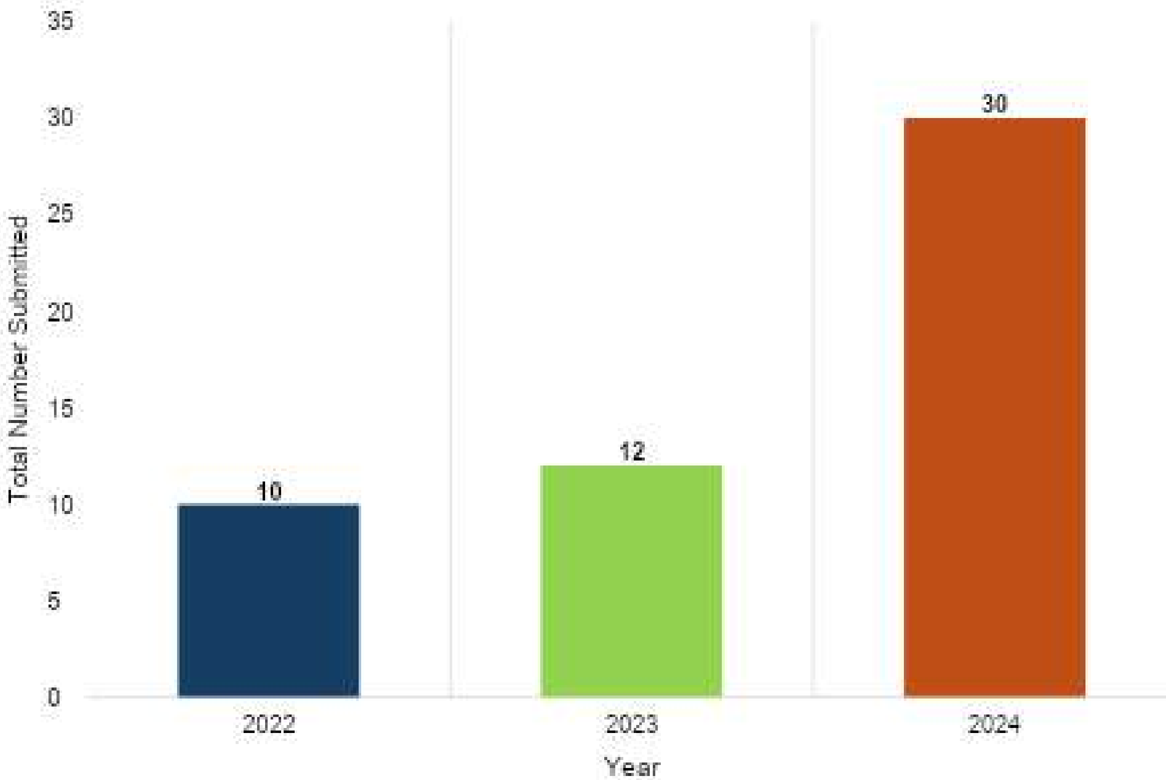
Region	2022	2023	2024
Ahafo	0	5	1
Ashanti	2	1	2
Bono	1	2	1
Bono-East	1	1	0
Central	1	1	0
Eastern	1	0	0
Greater Accra	8	5	7
North-East	0	0	0
Northern	0	2	1
Oti	0	0	0
Savannah	0	0	0
Upper East	1	0	1
Upper West	0	1	1
Volta	0	0	0
Western	0	1	0
Western-North	0	2	0
Total	**15**	**21**	**14**

4.8.16 Number of Project Proposals Submitted

The total number of submissions increased steadily over the three-year period from 10 submissions in 2022 to 30 submissions in 2024.

From 2022 to 2023, submissions increased marginally by 2, while those from 2023 to 2024 increased significantly by 18 from 12 in 2023 to 30 submissions in 2024.

Figure 4.8.7: Number of Project Proposals Submitted, 2022-2024



4.8.17 Measured/As-Built Drawings Carried-out

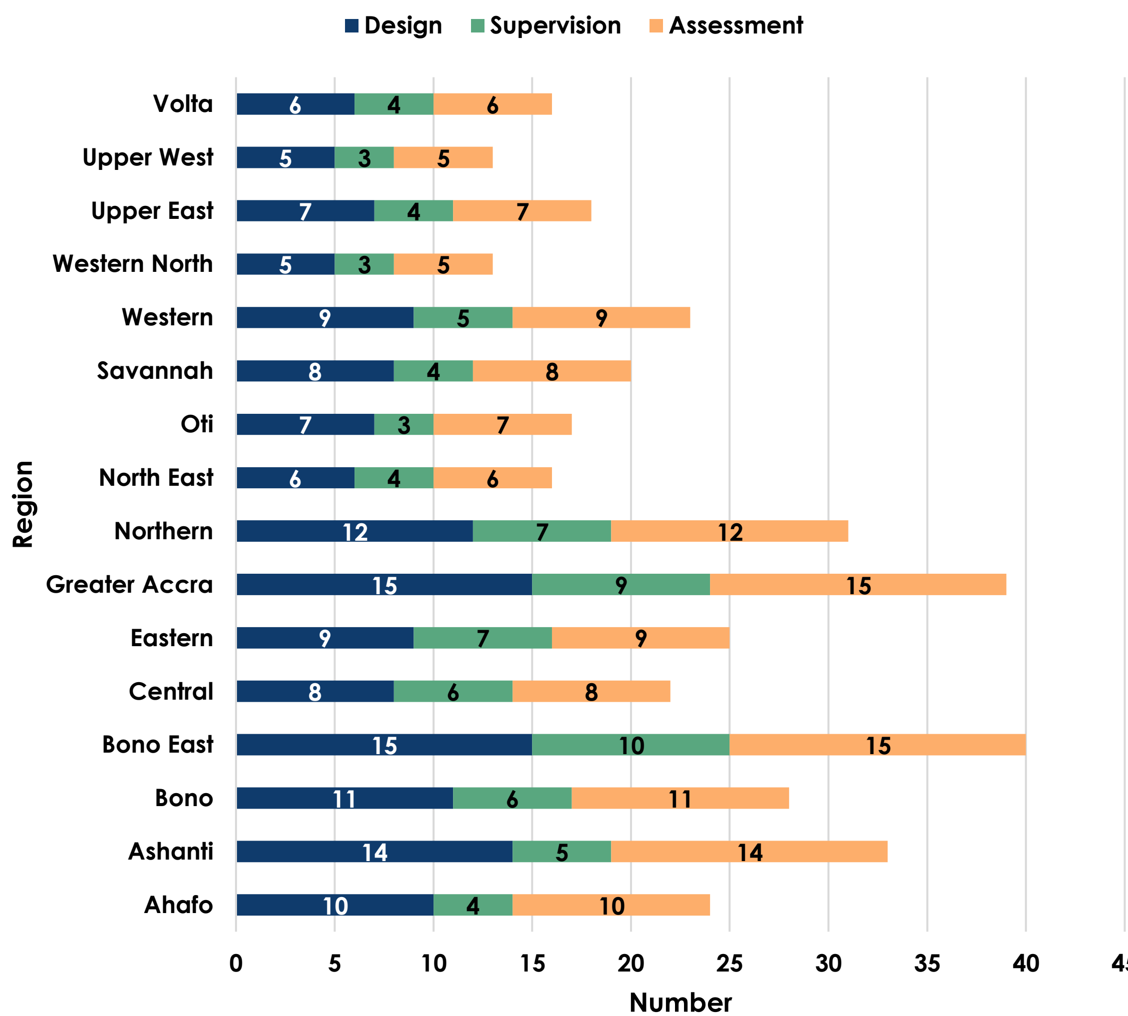
In 2024, a total of 147 measured/as-built drawings were carried out nationwide, covering design, supervision, and assessment activities.

The number of building drawings completed in Bono East (15) and Greater Accra (15) were approximately three times higher than those in Western North and Upper West (5 each).

Regionally, not all the drawings completed were supervised. Ahafo and Greater Accra recorded the highest number of unsupervised drawings, with six (6) each.

However, all drawings completed across the regions were assessed during the year 2024.

Figure 4.8.8: Measured/As-Built Drawings carried-out By Region 2024



4.8.18 Projects done in partnership with other Consultants

Regionally, Greater Accra was the only region where consultant-supported activities were recorded in 2024, with one design, two supervision, and one assessment undertaken. All other regions recorded no consultant involvement in design, supervision, or assessment during the year under review.

TABLE 4.8.8: PROJECTS DONE IN PARTNERSHIP WITH OTHER CONSULTANTS BY REGION, 2024

Region	2024		
	Design	**Supervision**	**Assessment**
Ahafo	0	0	0
Ashanti	0	0	0
Bono	0	0	0
Bono-East	0	0	0
Central	0	0	0
Eastern	0	0	0
Greater Accra	1	2	1
North-East	0	0	0
Northern	0	0	0
Oti	0	0	0
Savannah	0	0	0
Upper East	0	0	0
Upper West	0	0	0
Volta	0	0	0
Western	0	0	0
Western-North	0	0	0
Total	**1**	**2**	**1**

4.8.19 Applications (software) used in Project Delivery

Regionally, a total of 82 software applications were used in project delivery during the year (2024). With the exception of Greater Accra (7), all other regions recorded an equal number of design applications used (5).

The total number of design applications used in project delivery was fully supervised and assessed across all regions.

TABLE 4.8.9: APPLICATIONS (SOFTWARE) USED IN PROJECT DELIVERY, 2024

Region	2024		
	Design	Supervision	Assessment
Ahafo	5	5	5
Ashanti	5	5	5
Bono	5	5	5
Bono-East	5	5	5
Central	5	5	5
Eastern	5	5	5
Greater Accra	7	7	7
North-East	5	5	5
Northern	5	5	5
Oti	5	5	5
Savannah	5	5	5
Upper East	5	5	5
Upper West	5	5	5
Volta	5	5	5
Western	5	5	5
Western-North	5	5	5
Total	**82**	**82**	**82**

4.9 NATIONAL RENTAL ASSISTANCE SCHEME (RENT MASTERS)

The National Rental Assistance Scheme (NRAS), popularly known as Rent Masters, is a government initiative under the Ministry of Works and Housing introduced in 2023 to address the burden of rent advance payments. The scheme provides rent advance support to landlords on behalf of eligible tenants, who then repay monthly. It promotes housing accessibility, fairness, and stability in the rental market, particularly for low- and middle-income earners. The NRAS operates under national housing policy directives of the Ministry.

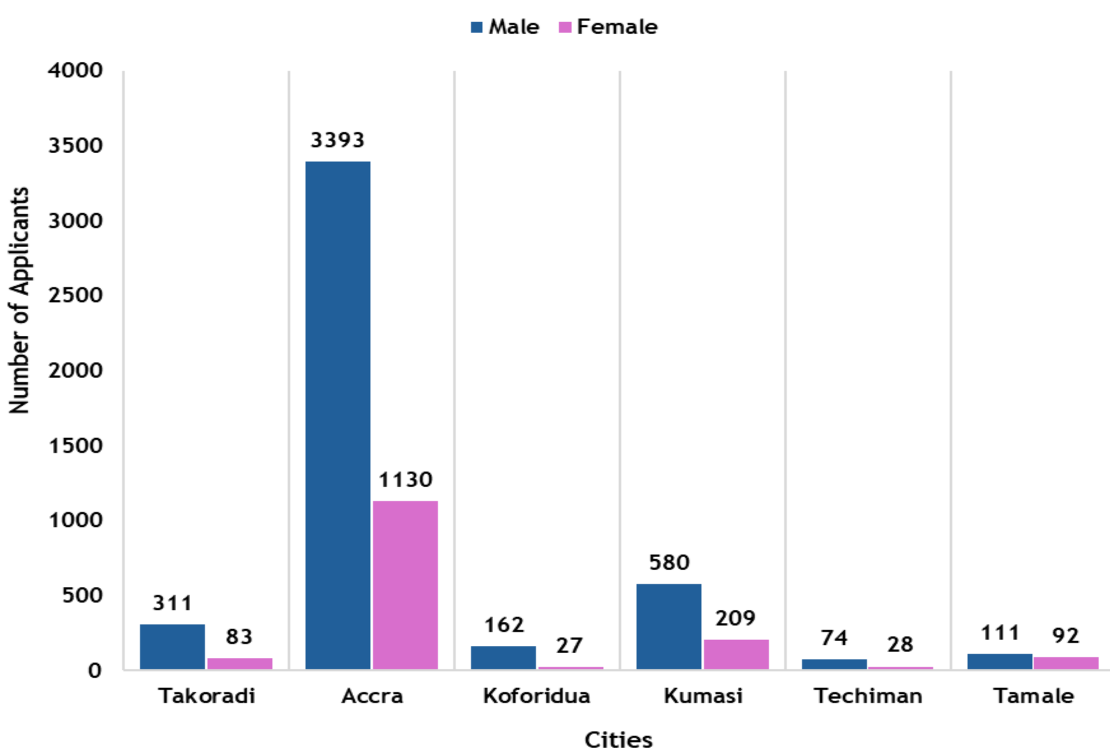
4.9.1 Applicants by Sex

Figure4.61 shows the number of male and female applicants from five cities, with males being the majority in all locations.

Out of a total of 6,200 applicants, 4,631 (74.7%) were males, while 1,569 (25.3%) were females.

Accra had the highest number of applicants with 4,523 (73.0%), followed by Kumasi with 789 (12.7%) applicants, and Takoradi with 394 (6.4%) applicants. Techiman recorded the lowest number of applicants, 102 (1.6%).

Figure 4.9: Applicants by Sex and cities, 2024

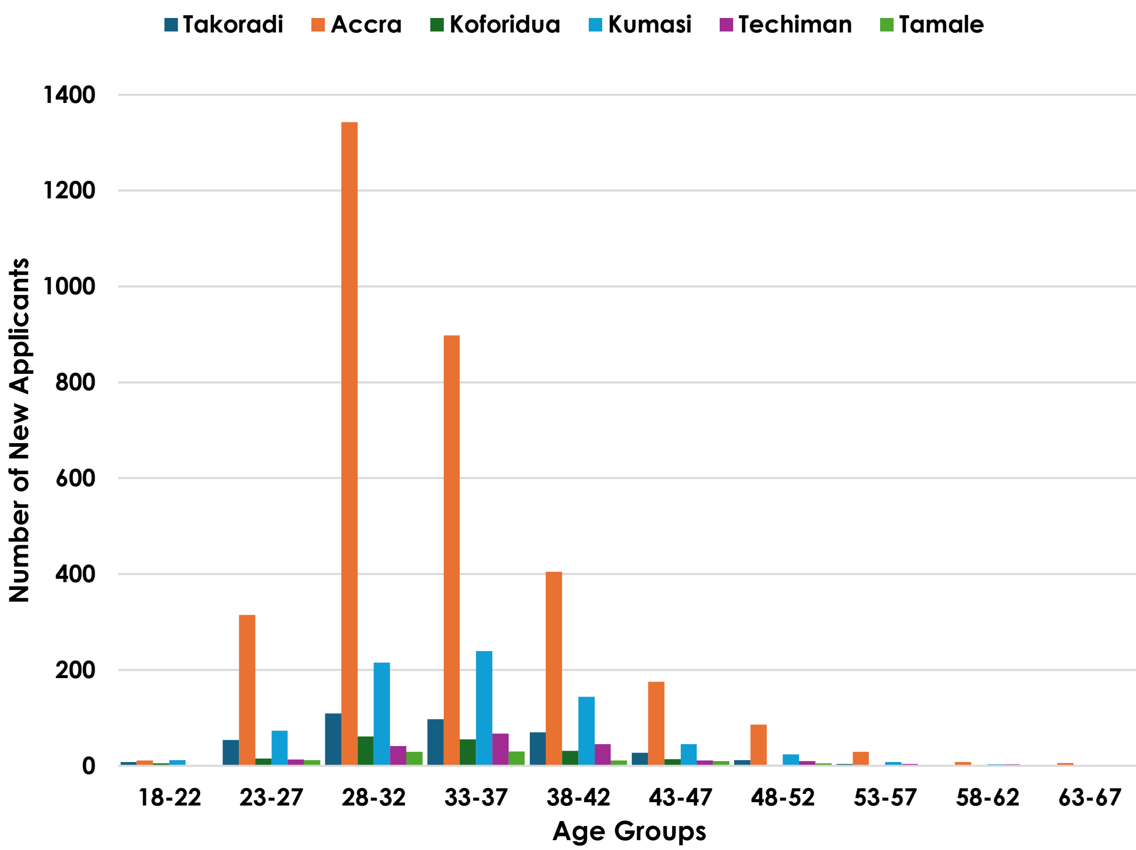


4.9.2 New Applicants by Age

Applicants age group ranged from 18–22 to 63–67, with 4898 new applicants. The number of new applications higher in the age groups 28-32 with 1798 applicants (36.7%), 33-37 with 1386 applicants (28.3%), 38-42 with 706 applicants (14.4%) the remaining age groups recording less than 500 applicants each for the year (2024).

Over two thirds (66.9%) of the applicant were in Accra followed by Kumasi (15.6%) then Takoradi (7.8%) with Tamale recording the lowest (2.0%).

Figure 4.9.1: Applicants by Age Group, 2024

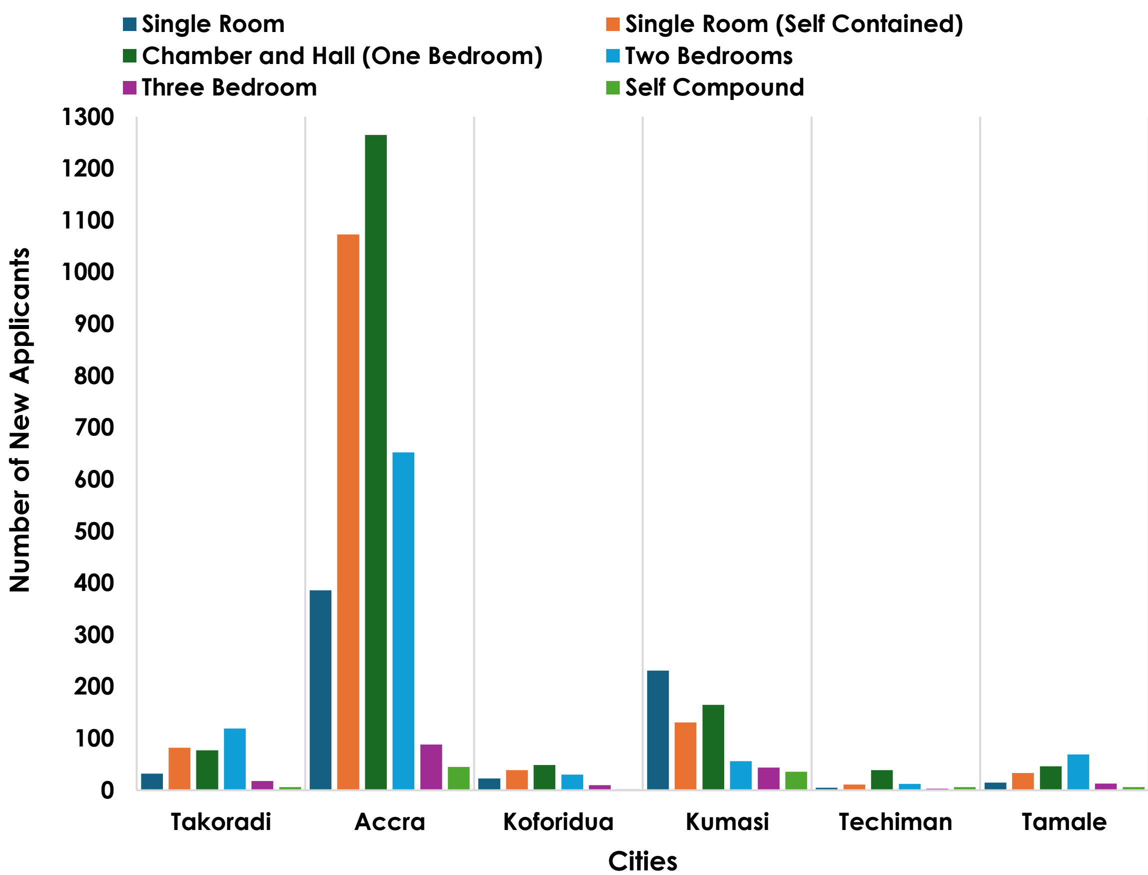


4.9.3 New Applicants Accommodation by Type for the Year 2024

Figure 4.63 illustrate accommodation preferences among new applicants across six cities. Accra leads with the highest number of applicants for all accommodation types, especially Chamber and Hall (One Bedroom) with about 1,265 applicants, followed by Single Room (Self-contained) with around 1,073 applicants. The least preferred types in Accra were Three Bedroom units (about 88 applicants) and Self Compound units (approximately 45 applicants).

Kumasi had the second-highest number of accommodation applications after Accra, while Techiman had the lowest.

Figure 4.9.2: Number of New Applicants Accommodation by Cities and Type for the Year 2024

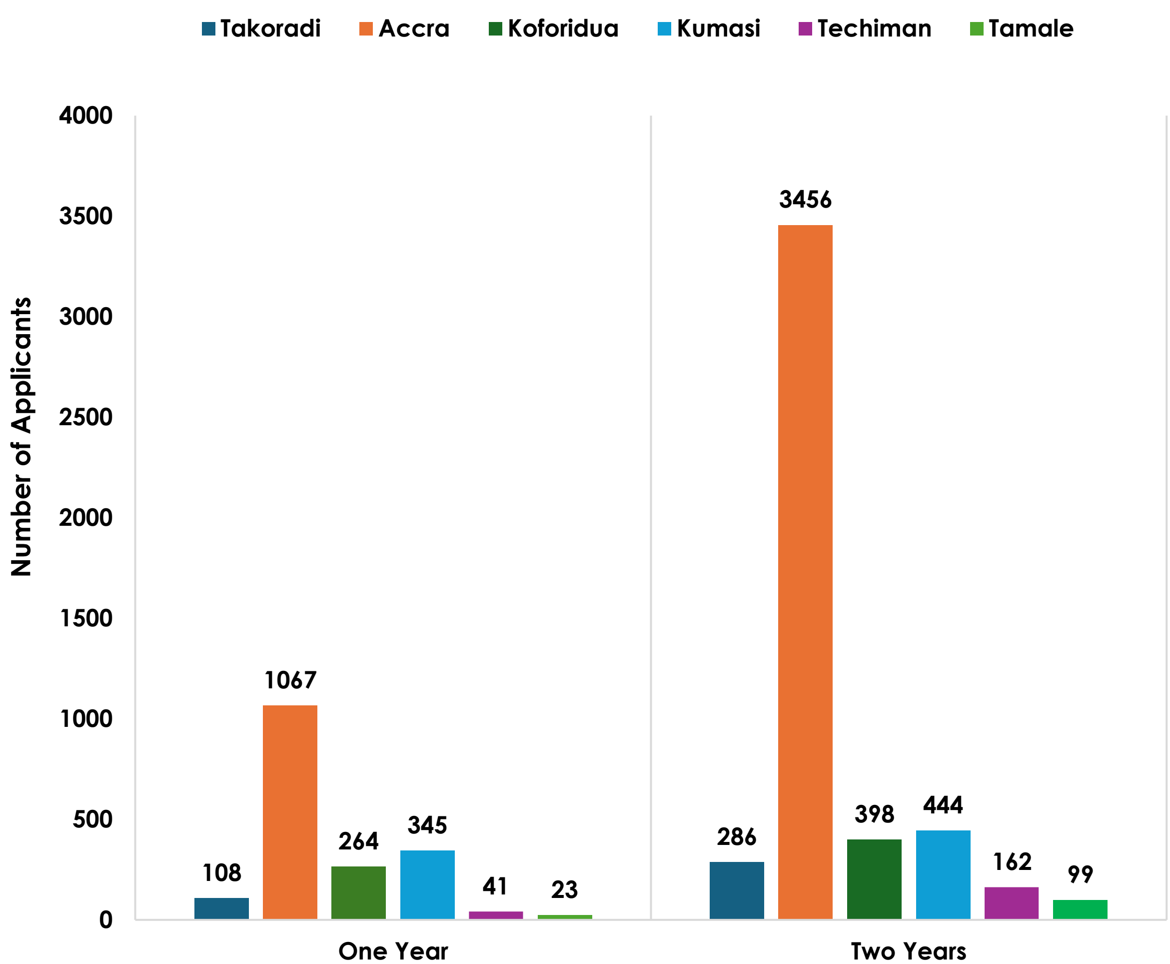


4.9.4 New Applicants by Agreement Period

Rental agreements were categories into two: one-year and two-year terms, with a total of about 6,693 applicants. Two-year agreements, accounting for 4,845 applicants, more than twice (72.3%) the one-year agreement.

By city, Accra had the highest numbers, with 1,067 one-year and 3,456 two-year agreements. Kumasi followed with 345 one-year and 444 two-year agreements, and Koforidua had 264 one-year and 398 two-year agreements. Tamale recorded the lowest applicants in both categories.

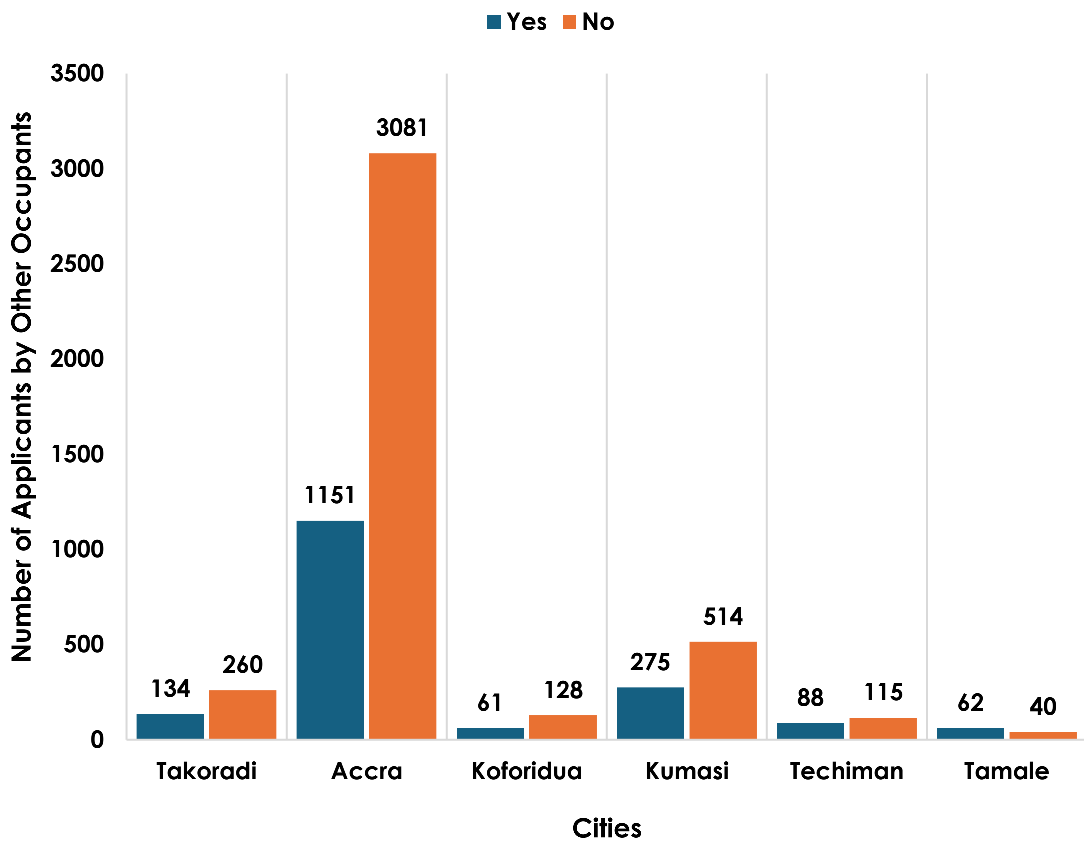
Figure 4.9.3: New Applicants by Agreement Period, 2024



4.9.5 Applicants by Other Occupants

Of the 5,909 rental applicants, about 4,138 (70%) reported living alone, while 30% lived with other household members. Accra recorded 4,232 of all applicants out of which 27.2 percent live with other occupants while 72.8 percent lived alone. Except for Tamale, majority of the applicants lived alone than with other occupants.

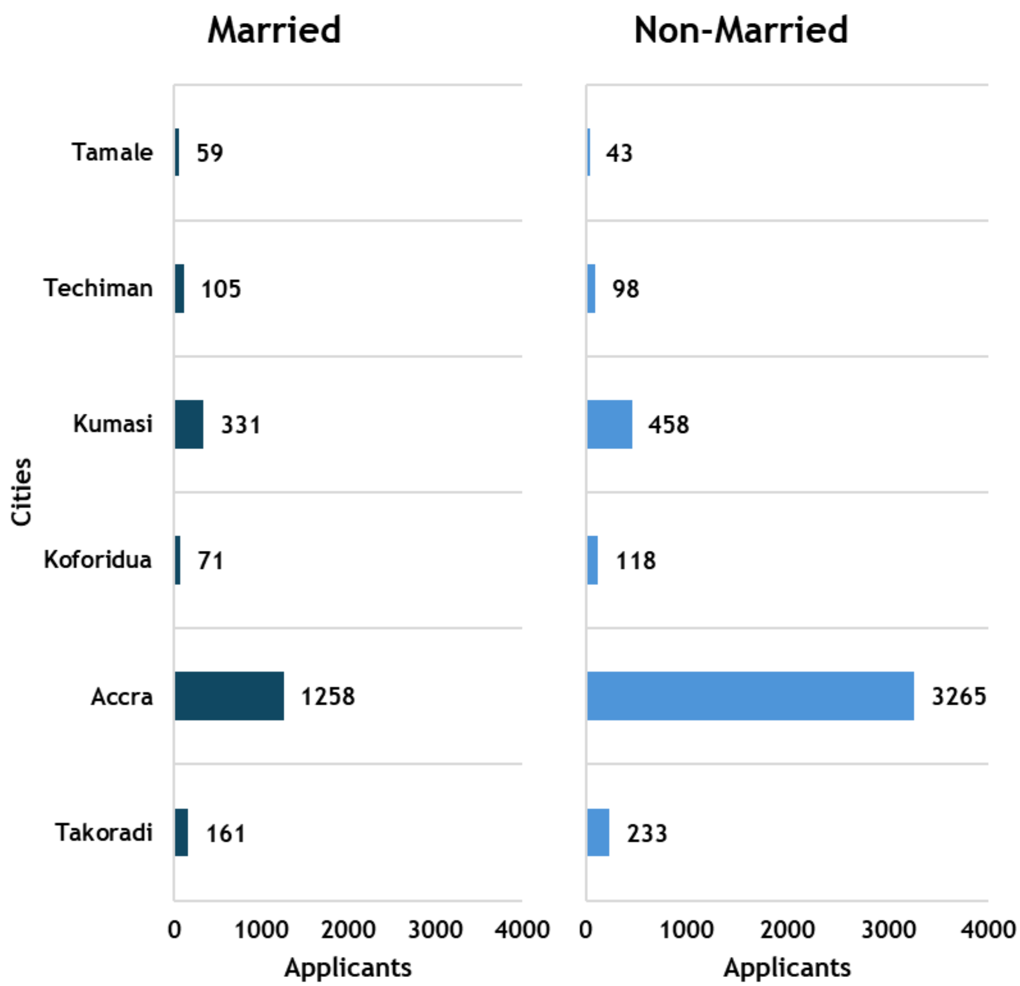
Figure 4.9.4: Applicants by Other Occupants by Cities, 2024



4.9.6 Applicants by Marital Status

The marital status of applicants varied by city. Overall, more than half (67.9%) applicants (4,215) were not married. Of these unmarried applicants, the majority were in Accra, which accounted for about 3,265 (77.5%) of the group. Kumasi followed with 458 (10.9%), Takoradi had 43 (5.5%), and Tamale had the smallest share at one percent.

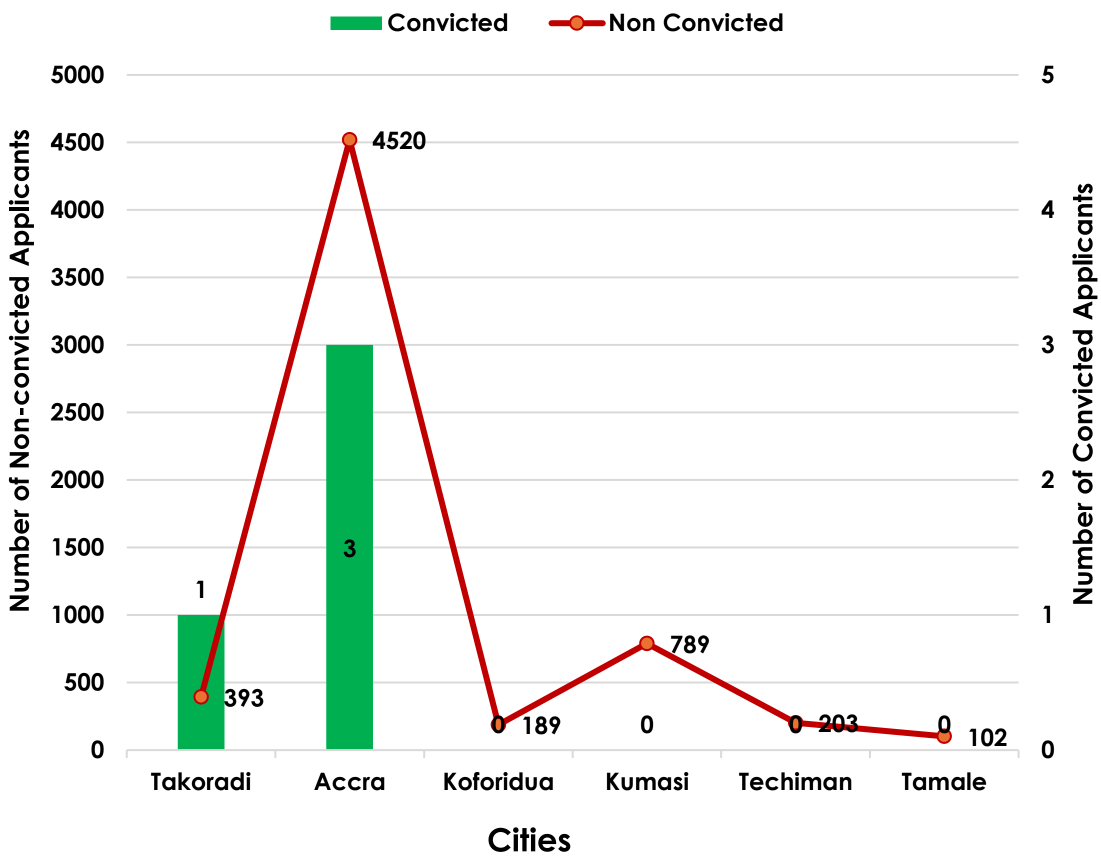
Figure 4.9.5: Applicants by Marital Status, 2024



4.9.7 Applicants by Conviction Status

Among the 6,200 applicants across six cities, four reported having a conviction record. The remaining 6,196 applicants—99.9%—had no convictions. Of the four with convictions, three were from Accra and one from Takoradi.

Figure 4.9.6: Applicants by Conviction Status, 2024

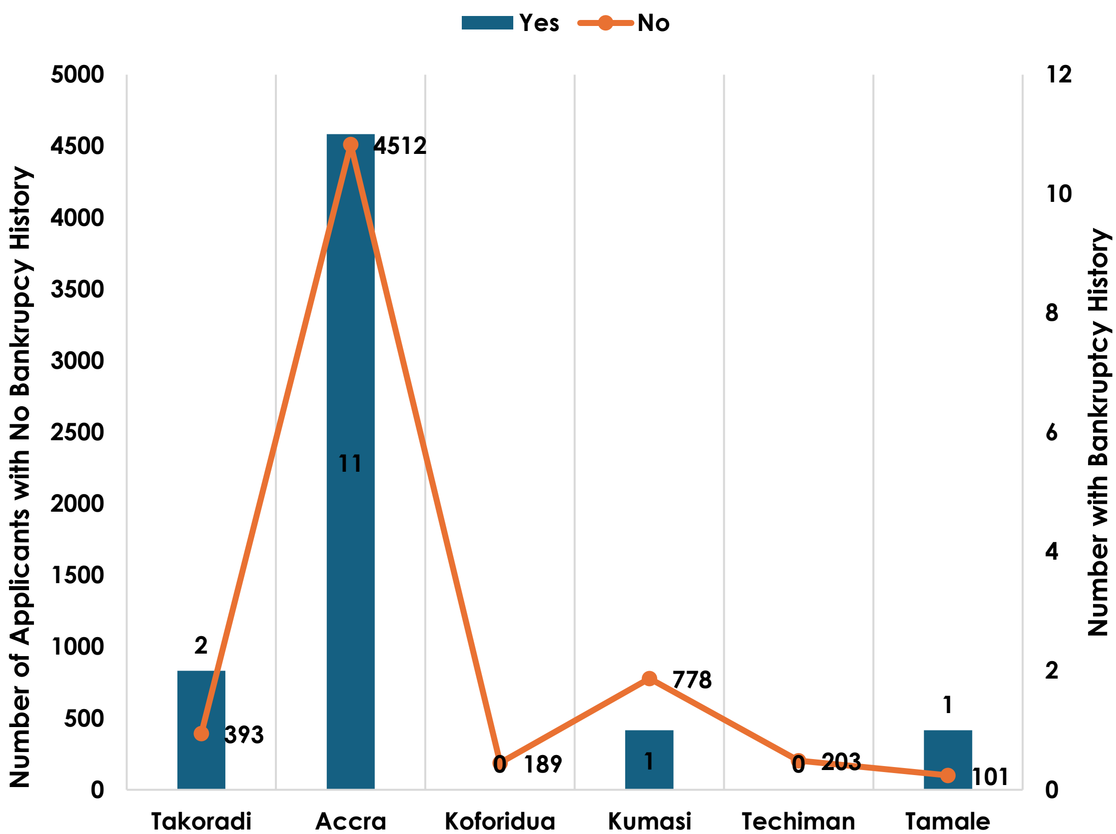


4.9.8 Applicants by Bankruptcy History, 2024

Figure 4.9. 8 shows the bankruptcy status of applicants across the six cities. Nearly all applicants—99.8%—reported no history of bankruptcy. Out of over 6,000 applicants, 15 (0.25%) had a bankruptcy record.

Accra accounted for the largest share, with 4,512 applicants without bankruptcy and 11 with bankruptcy history. Takoradi followed with 393 applicants without bankruptcy and 2 with records. Kumasi and Tamale each had one applicant with a bankruptcy history, while Koforidua and Techiman reported none.

Figure 4.9.7: Applicants by Bankruptcy History, 2024

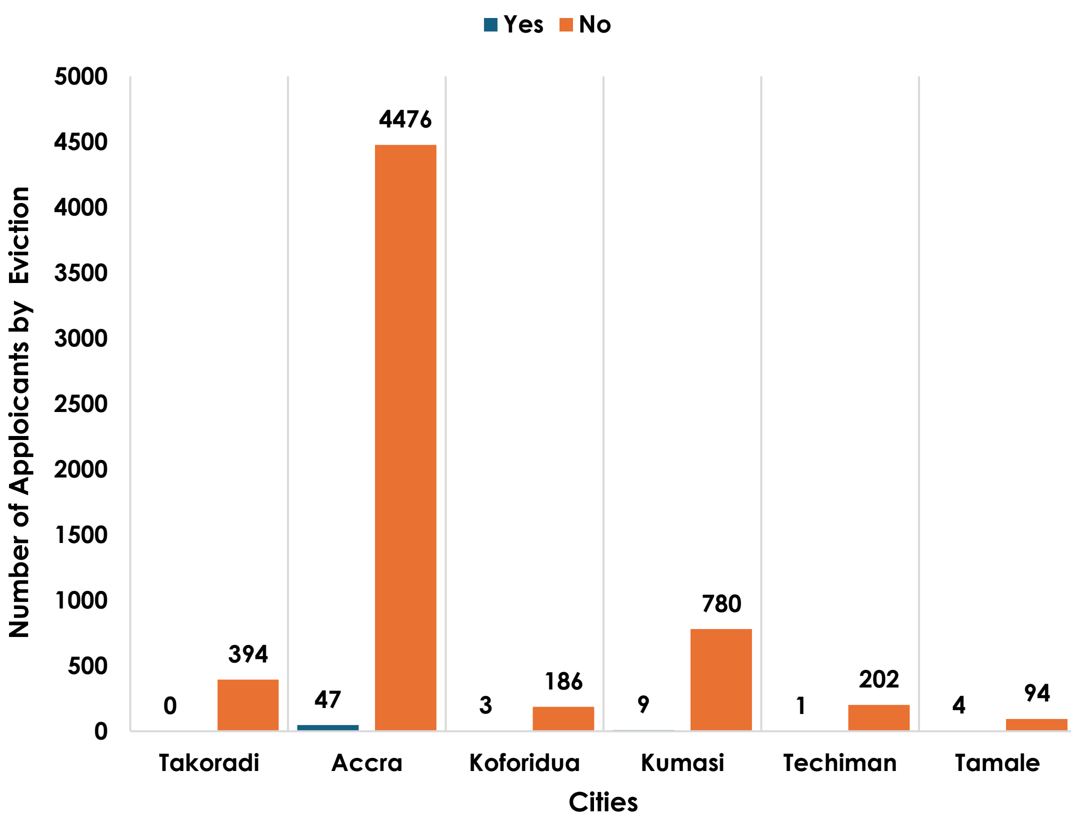


4.9.9 Applicants by Eviction History

Eviction cases varied significantly across the six cities. Most applicants were not evicted, with Accra having the highest number at 4,523 (72.9%). Kumasi followed with 780 cases, while Takoradi, Koforidua, Techiman, and Tamale had lower numbers, ranging from394 to 94 94.

About 64 applicants (1.0%) reported being evicted. Accra had the largest share with 47 evictions, followed by Kumasi with 9, Tamale 4, Koforidua 3, and Techiman

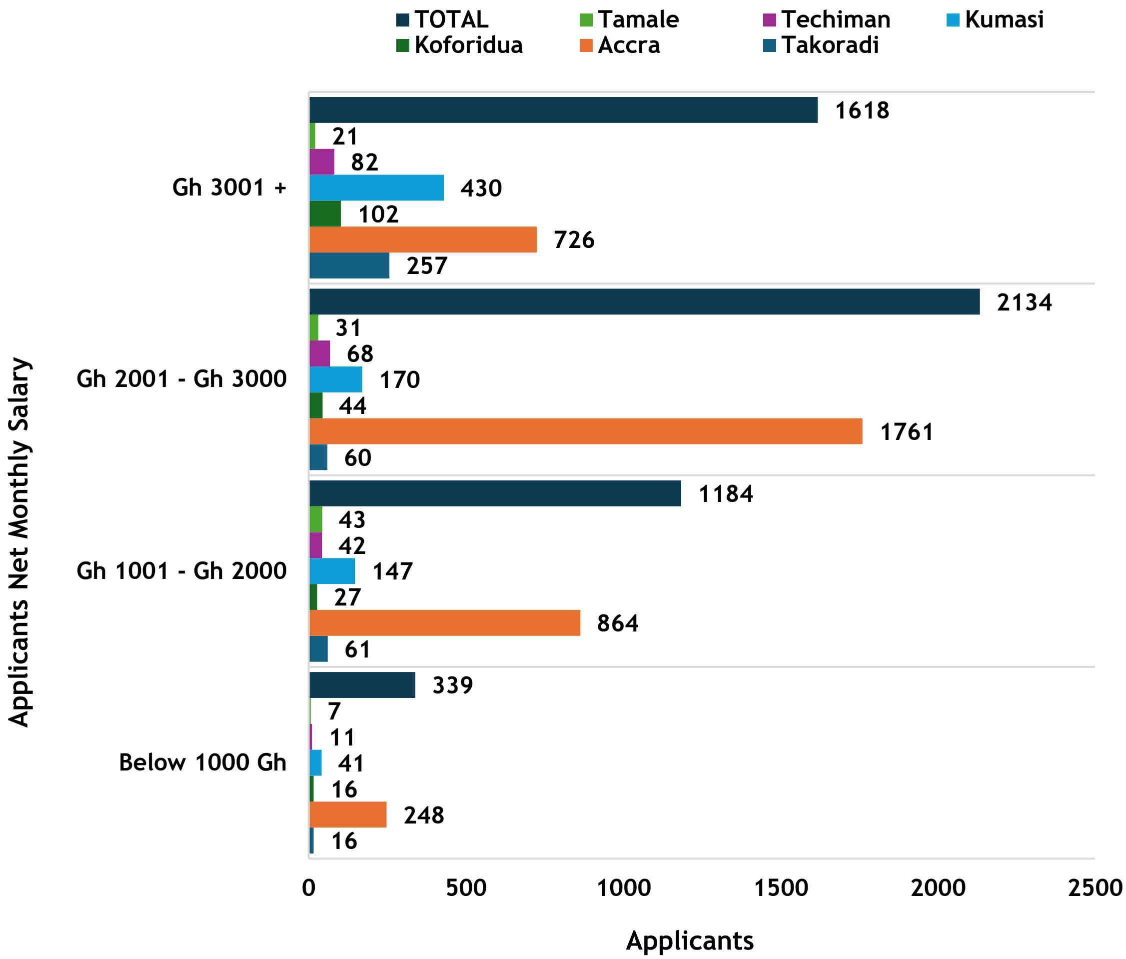
Figure 4.9.8: Applicants by Eviction History 2024



4.9.10 Applicants by Net Monthly Salary

The net monthly salary distribution of applicants varies across cities. About 2134 of the applicants (40.5%) earn between GH₵ 2,001 and GH₵ 3,000, followed by 1618 applicants (30.7%) earning above GH₵ 3,000. About 339 of the applicants (6.4%) earn less than GH₵1,000.

Figure 4.9.9: Applicants by Net Monthly Salary 2024

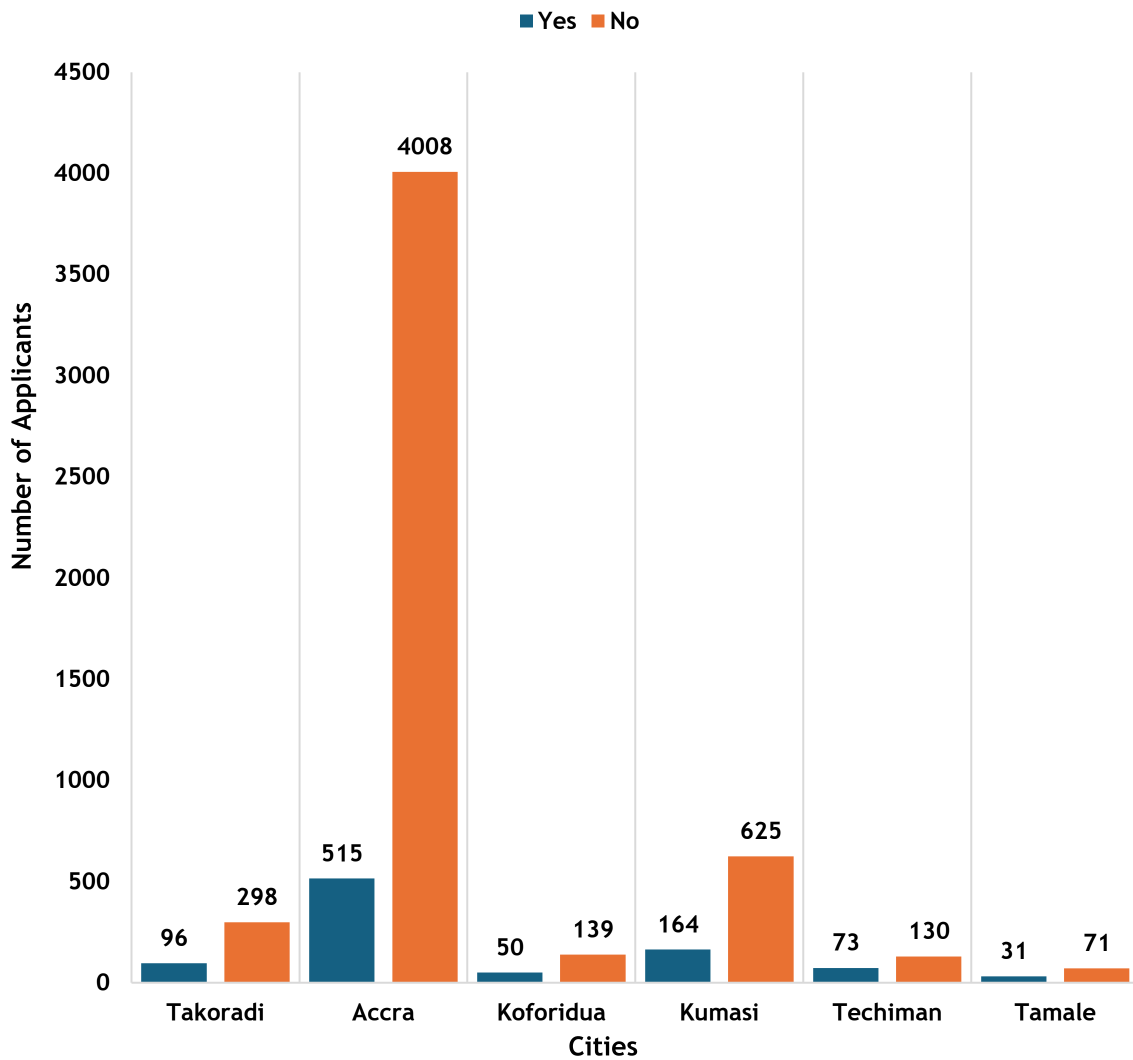


4.9.11 Applicants by Pending Loans

Out of 6,200 applicants, 929 (15%) reported having pending loans, while 5,271 (85%) did not. Among those without outstanding loans, most were in Accra 4,008 (76%), followed by Kumasi 625 (11.8%), Takoradi 298 (5.6%), and Tamale with the lowest 71(1.3%).

Out of the 15 percent with pending loans, 515 (55.4%) were in Accra, followed by Kumasi 164 (17.6%), Takoradi 96(10.3%), and the lowest in Tamale 31 (3.3%).

Figure 4.9.10: Applicants by Pending Loans, 2024

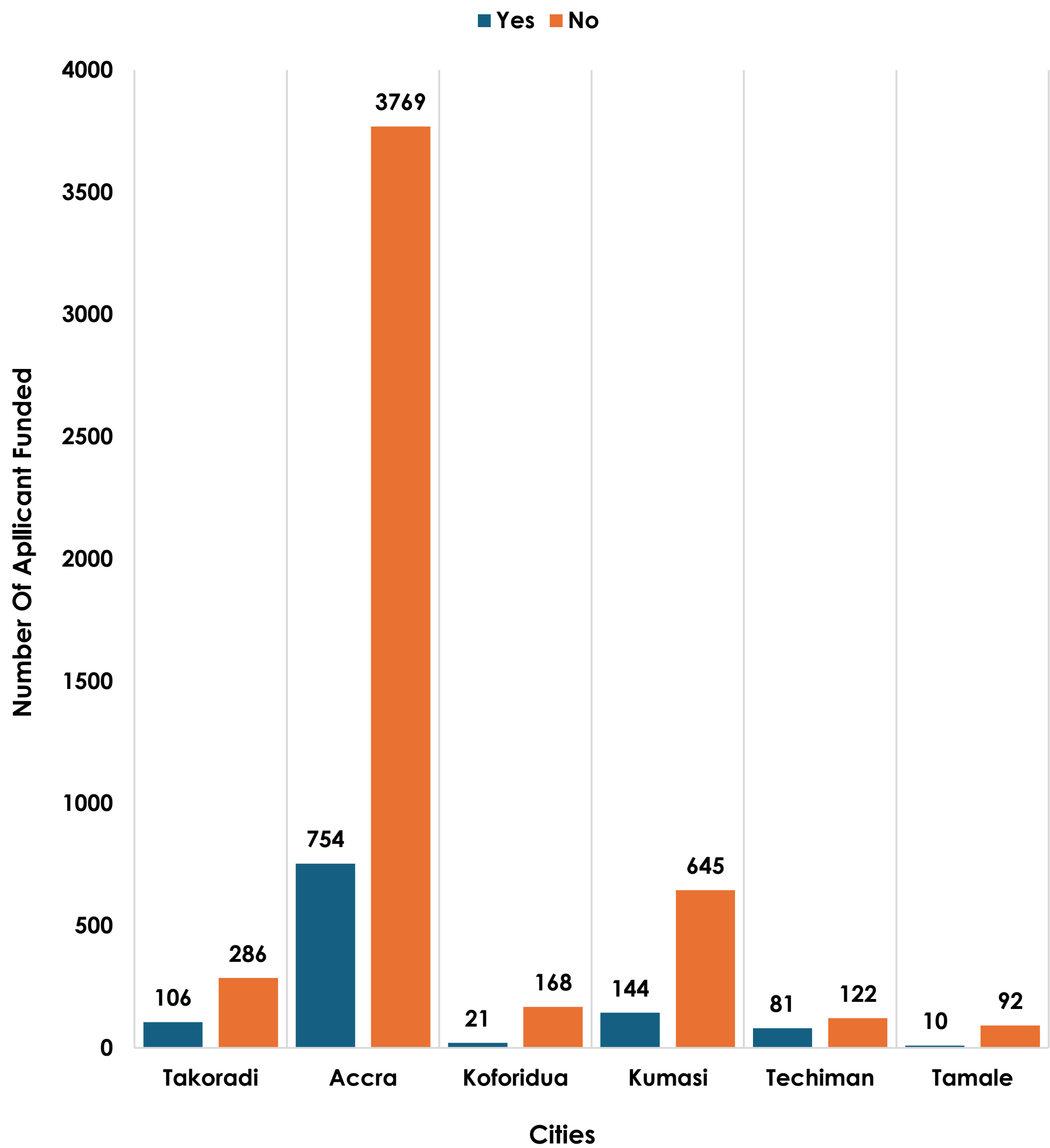


4.9.12 Applicants Funded

Out of 6,198 applicants, about one-fourth (1,116) secured funding, while 81.9% (5,082) did not.

Accra recorded more than half of the unsuccessful applicants with 3,769 (74.1%), followed by Kumasi with 645 (12.7%), Takoradi with 286 (5.6%), Koforidua with 168 (3.3%), Techiman with 122 (2.4%), and Tamale with the lowest at 92 (1.8%).

Figure 4.9.11: Number of Applicants Funded, 2024

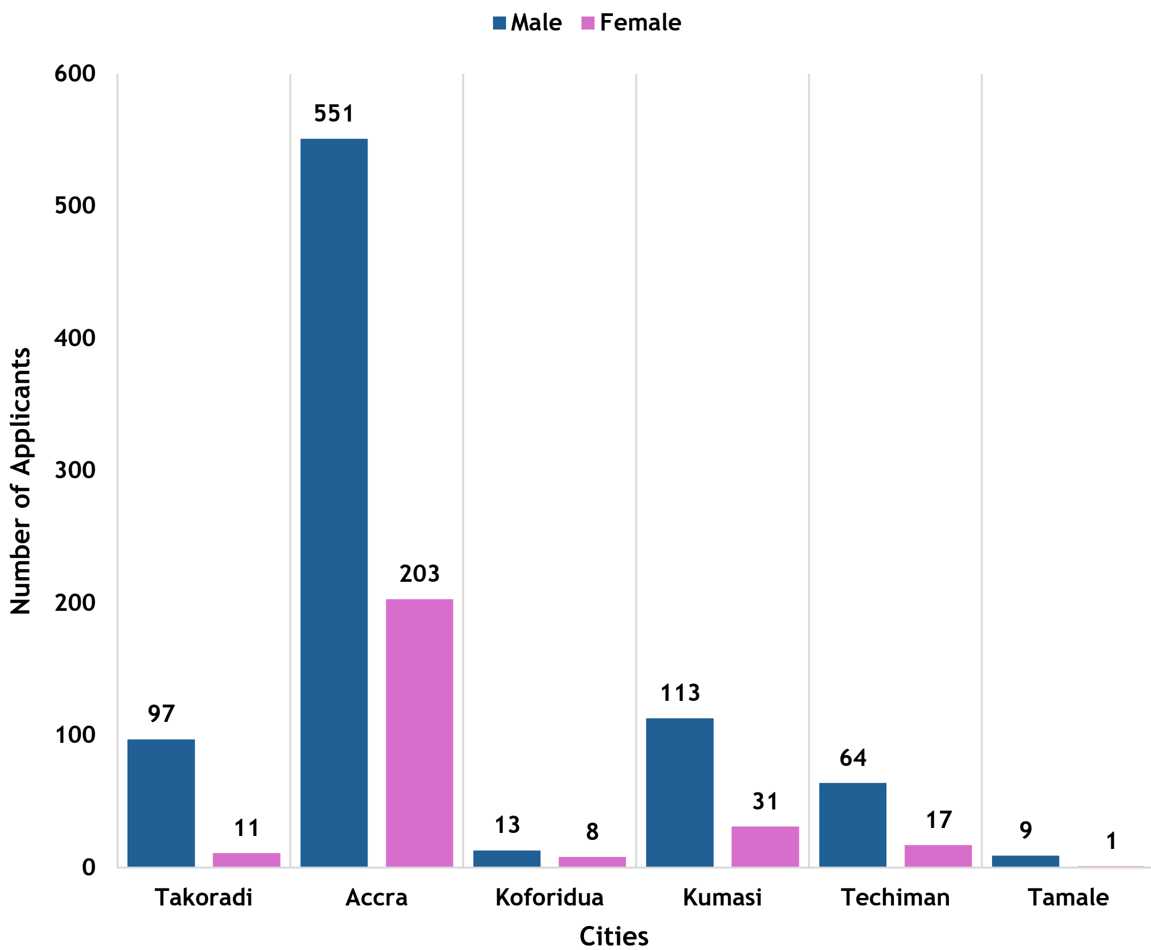


4.9.13 Applicants Funded by Sex

Male applicants were more than females in all cities. About 847 males approximately three folds males (75.8%) were funded compared to females 271(24.2%).

The number of males and females funded were higher in Accra (754) and lowest in Temale (10).

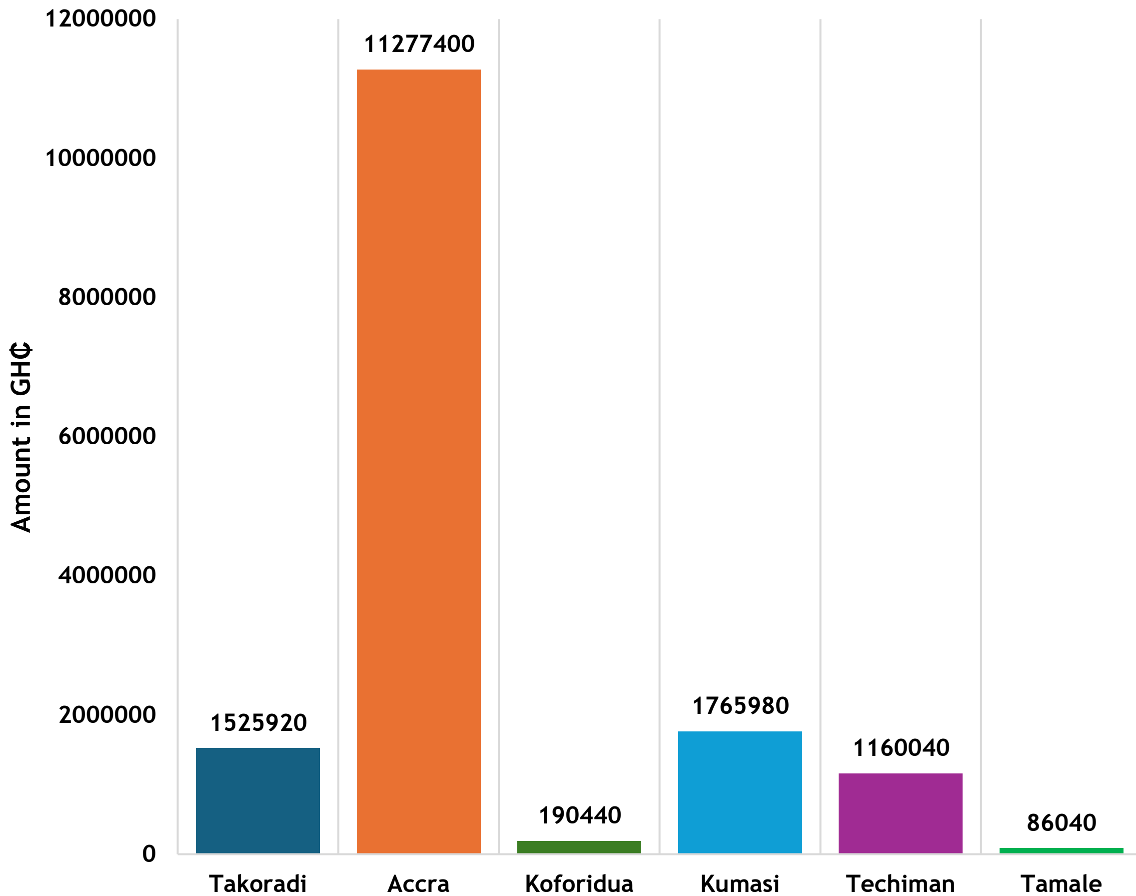
Figure 4.9.12. Applicants Funded by Sex, 2024



4.9.14 Amount of Funding Provided by Year 2024

A total of GH₵ 16.4 million was disbursed across six cities. Accra received more than half of the funding with about GH₵ 11.3million (67.6%), followed by Kumasi with GH₵ 1.8million (10.8%) -Temale recorded the lowest being GH₵ 86 thousand (0.5%).

Figure 4.9.13: Amount of Funding Provided by Year 2024



4.10 MWHWR ESTATE

The Estate Division of the Ministry of Works, Housing and Water Resources is responsible for the management and administration of the Ministry's residential and related property assets within the Accra Metropolitan Area, where it currently operates. The Division manages the Ministry's estates by overseeing property allocation and occupancy, maintaining estate records, coordinating maintenance and repair works, and ensuring the proper use, safety, and preservation of government housing assets. In carrying out these functions, the Estate Division supports the Ministry's mandate in the housing and built environment sector by ensuring that public residential properties are efficiently managed, well-maintained, and utilized in accordance with public service regulations and asset management standards.

4.10.1 Total Category of residential accommodation

Table 4.21 illustrate the distribution of 706 residential accommodations across 16 locations in Accra. These are classified into bungalows and flats, with distinctions between occupied and vacant units.

Out of the 706 residential accommodations, 307(43.5%) were bungalows, and 339 (56.5%) were flats. All recorded accommodation were occupied, with no vacant units reported. The highest residential concentrations occurred in Roman Ridge (179 units) and Cantonments (102 units), the lowest being Kaneshie (1).

TABLE 4.10.: TOTAL CATEGORY OF RESIDENTIAL ACCOMMODATION AS AT 2024

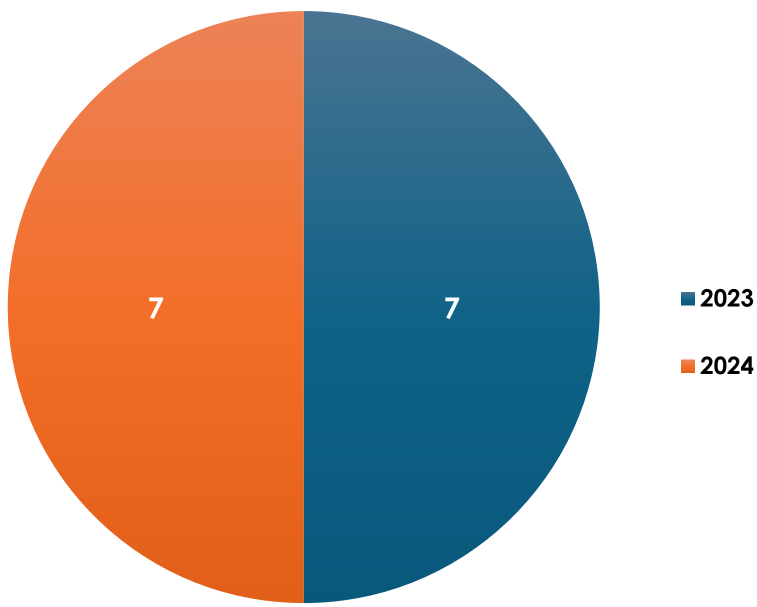
Location	Total Number of Residential accommodations	Bungalows		Flats	
		Occupied	Vacant	Occupied	Vacant
Cantoments	102	78	None	24	None
Donkona	42	None	None	42	None
White Avenue	48	4	None	44	None
Roman Ridge Arku konsah rd.	40	None	None	40	None
Roman Ridge	179	72	None	107	None
Kanda	7	7	None	None	None
Osu Residential Area.	16	16	None	None	None
Ridge Bungalows	53	53	None	None	None
Egypt	15	11	None	4	None
Asylum Down	18	18	None	None	None
Castle Rd.	60	None	None	60	None
Labone	47	47	None	None	None
Kaneshie	1	1	None	None	None
Sakumono	29	None	None	29	None
Nkrumah flats	16	None	None	16	None
Adenta SSNIT flats	33	None	None	33	None
Total	**706**	**307**	**None**	**399**	**None**

4.10.2 Security-related issues received from occupants.

Security-related issues affecting ministry's residential accommodation are factors that threaten the safety of residents, property, and overall peace of the occupants.

Figure 4.10.1 shows security-related issues reported by occupants of residential accommodation for 2023 and 2024. Seven security incidents were recorded each year, showing no increase or decrease over the period. Both years contributed equally (7 each) to the total of 14 reported cases.

Figure 4.10: Security related issues received from occupants 2023 and 2024

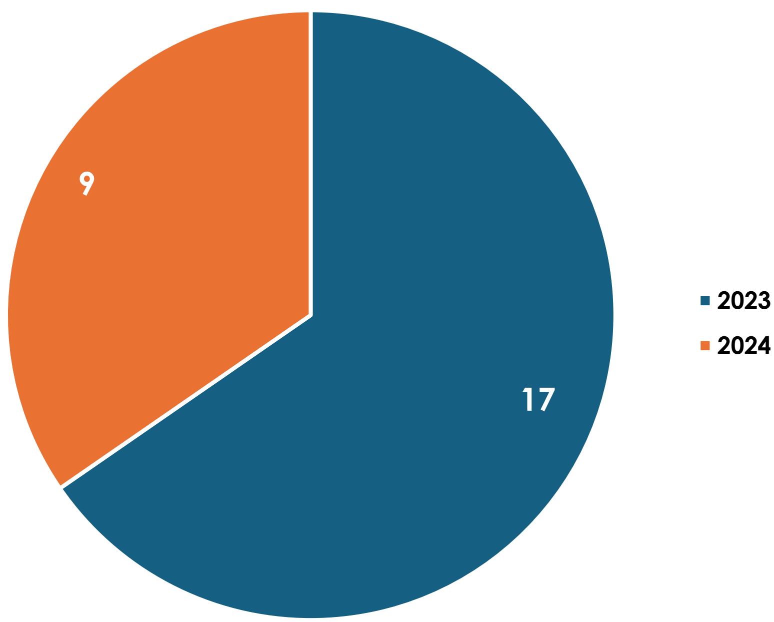


4.10.3 Environmental related issues received from occupants

Environmental-related issues in residential accommodation are problems arising from the surrounding physical, biological, and social environment that affect health, safety, comfort, and quality of life of occupants**.**

Figure 4.10. 2 presents environmental-related issues reported by occupants of residential accommodation in 2023 and 2024. The results show a decline in the incidence of environmental-related issues, decreasing by 8 from 17 in 2023 to 9 in 2024.

Figure 4.10.1: Environmental related issues received from occupants 2023 and 2024.



4.10.4 Residential Accommodation Application

In 2023, a total of 213 residential accommodation applications were received across various public services and regions. None of the applications were processed during the reporting period, leaving 213 cases pending.

All the applications were from Greater Accra; females constitute more than half of the applicant's (56.3%) and males (43.7%s).

Out of the application received, 187 applicants were from Civil servants (87.8%), 11 from Ghana education (5.2%), the lowest from Prison (1) and Police (1) service.

TABLE 4.10.1: RESIDENTIAL ACCOMMODATION APPLICATION 2023

Residential accommodation application 2023							
Service	**Received**	**Processed**	**Pending**	**Region**	**Received**	**Male**	**Female**
Civil Servants	187	0	187	Accra	213	93	120
Audit	5	0	5				
Prison	1	0	1				
Ghana Immigration	4	0	4				
Fire	0	0	0				
Ghana Education	11	0	11				
Judicial	4	0	4				
Police Service	1	0	1				
Armed Forces	0	0	0				
Total	**213**	**0**	**213**	**Total**	213	93	120

4.10.5 Residential accommodation maintenance related issues received

In both 2023 and 2024, maintenance-related issues were reported primarily in Accra. In 2023, four (4) cases were resolved, while in 2024, eight (8) cases remained pending. The issues mainly revolved around plumbing, electricals, carpentry, and roof leakage.

TABLE 4.10.2: RESIDENTIAL ACCOMMODATION MAINTENANCE RELATED ISSUES RECEIVED 2023 AND 2024.

Region	2023		2024				
	Resolved	Pending	Location	Plumbing	Electricals	Carpentry	Others
Accra	4	8	Roman Ridge flat	General	General	General	Roof leakage
			Airport	General	None	None	Roof leakage
			Castle road	General	None	None	Roof leakage
			Roman Ridge	General	None	None	None
			Nkrumah Flat	General	General	General	General

4.10.6 Environmental related issues received from occupants 2023 and 2024

A total of 26 environmental cases were reported by occupants during the period 2023 and 2024. Of these, 17 cases were recorded in 2023 and 9 cases in 2024. Males make the majority (11) and females (6) in 2023.

TABLE 4.10.3: ENVIRONMENTAL RELATED ISSUES RECEIVED FROM OCCUPANTS 2023 AND 2024

					2024				
Region	2023		2023		Location	Bungalows		Flats	
	Resolved	Pending	Male	Female		Received	Resolved	Received	Resolved
Accra	10	7	11	6	Airport			1	Pending
					Roman Ridge flat			4	Resolved
					Roman Ridge			3	Ongoing
					Castle Road			1	Resolved
					Nkrumah Flat			General problem	Not resolved
Total	**10**	**7**	**11**	**6**		0	0	9	

CHAPTER FIVE

5 WATER

5.1 GHANA WATER LIMITED

Ghana Water LTD. (GWL), formerly Ghana Water Company Limited (GWCL)., is a state-owned enterprise responsible for urban water supply. Operating under the Companies Act, 2019 (Act 992) and supervised by the Ministry of Works Housing and Water Resources (MWHWR).

GWL's mandate is to abstract, treat, and distribute potable water for domestic, commercial, and industrial use. The company manages urban water systems, builds and expands water production and distribution infrastructure, reduces losses, and ensures equitable access to safe water across urban centres.

5.1.1 Volume Of Water Produced (Cubic Meter)

Figure 1 shows that the total volume of water produced increased steadily from 321.83million-m³ in 2022 to 345.89 million- m³ in 2024. More than half (62.1%) was in the Greater Accra with the Ashanti Region accounting for about 138 million-m³ (13.6%), and the third highest being the Central Region with approximately 82 million-m³ (8.1%). The remaining regions each produced less than 50 million- m³ with the least being Upper West over the three-year period.

TABLE 5.1: VOLUME OF WATER PRODUCED (MILLION CUBIC METRES), 2022–2024

ADMINISTRATIVE REGIONS	2022	2023	2024	TOTAL	PERCENT
Greater Accra	199.01	210.15	216.93	626.09	**62.1**
Ashanti Region	45.28	47.84	44.46	137.58	**13.6**
Western	8.23	9.25	9.4	26.88	**2.7**
Central	26.89	28.61	26.69	82.19	**8.1**
Eastern	13.54	13.85	13.62	41.01	**4.1**
Northern	11	11.72	12.01	34.73	**3.4**
Volta	7.67	9.02	11.92	28.61	**2.8**
Brong Ahafo	5.36	5.45	5.67	16.48	**1.6**
Upper East	3.29	3.3	3.26	9.85	**1.0**
Upper West	1.56	1.64	1.93	5.13	**0.5**
Total	321.83	340.83	345.89	1008.55	**100**

Source: GWCL 2025, unaudited

5.1.2 Volume Of Water Produced (Gallons-UK)

Table 5.1.2 shows that the total volume of water produced increased steadily from approximately 70,788.97 million Gallon-UK in 2022 to 76,086.40 million Gallon-UK in 2024. Approximately 62.1 percent (137,720.44 million- Gallon-UK) was produced in the Greater Accra with the Ashanti Region accounting for about 30,261.38 million- Gallon-UK (13.6%), and the third highest being the Central Region with about 8.1 perecnt. The remaining regions each produced less than 10,000 million- Gallon-UK with the least being Upper West over the three-year period.

TABLE 5.1.1: VOLUME OF WATER PRODUCED (IN MILLION GALLONS-UK) 2022-2024

ADMINISTRATIVE REGIONS	2022	2023	2024	TOTAL	PERCENT
Greater Accra	43,776.42	46,225.55	47,718.47	137,720.44	**62.1**
Ashanti Region	9,959.40	10,522.55	9,779.43	30,261.38	**13.6**
Western	1,809.93	2,034.58	2,067.91	5,912.42	**2.7**
Central	5,914.13	6,292.94	5,871.40	18,078.47	**8.1**
Eastern	2,978.28	3,045.51	2,995.92	9,019.71	**4.1**
Northern	2,420.00	2,577.40	2,642.76	7,640.16	**3.4**
Volta	1,686.82	1,984.94	2,622.19	6,293.95	**2.8**
Brong Ahafo	1,178.01	1,198.93	1,247.00	3,623.94	**1.6**
Upper East	722.96	726.74	716.13	2,165.83	**1.0**
Upper West	343.02	360.34	425.19	1,128.55	**0.5**
Total	**70,788.97**	**74,969.48**	**76,086.40**	**221,844.85**	**100.0**

Source: GWCL 2025, unaudited

5.1.3 Volume of Water Sales (Cubic Meter)

The total sales (cubic meters- m^3), reveal an uneven distribution across regions and years. Three regions Accra East, Accra West and Tema accounts for more than half (58.4%) sales for the period (2022-2024).

Nine Regions, Accra West, Accra East, Ashanti North, Ashanti South, Central, Eastern, Northern, and Upper East, showed a reduction in sales from 2023 to 2024. While Upper West, Tema, Brong Ahafo and Volta shows consistent increase of sales over the period.

TABLE 5.1.2: VOLUME OF WATER SALES (IN MILLION CUBIC METERS) 2022-2024

ADMINISTRATIVE REGION	2022	2023	2024	TOTAL	PERCENT
Accra East	41.32	40.06	39.46	120.84	**23.7**
Accra West	27.39	26.66	24	78.05	**15.3**
Tema	32.26	32.85	33.64	98.75	**19.4**
Ashanti North	10.16	10.28	9.47	29.91	**5.9**
Ashanti South	12.4	12.47	12.21	37.08	**7.3**
Western	6.38	6.16	6.04	18.58	**3.6**
Central	16.16	16.02	15.45	47.63	**9.4**
Eastern	7.88	7.35	6.8	22.03	**4.3**
Northern	6.94	6.18	5.75	18.87	**3.7**
Volta	5.61	5.35	5.38	16.34	**3.2**
Brong Ahafo	3.51	3.51	3.61	10.63	**2.1**
Upper East	2.19	2.24	2.05	6.48	**1.3**
Upper West	1.19	1.32	1.51	4.02	**0.8**
Total	**173.39**	**170.45**	**165.37**	**509.21**	**100.0**

Source: GWCL 2025, unaudited

5.1.4 Non-Revenue Water (%)

Non-revenue water refers to the amount of water produced but not accounted for due to losses such as bursts, leakages, illegal connections, or metering inaccuracies. Nationally, the total percentage of non-revenue water increased steadily over the three-year period (2022 - 2024), rising by about six percentage points from 46.1 percent in 2022 to 52.2 percent in 2024.

Regionally, Accra East, Accra West, Tema, and Ashanti North recorded non-revenue water percentages were higher than the national averages for 2022, 2023, and 2024.

TABLE 5.1.3: NON-REVENUE WATER (%) 2022-2024

ADMINISTRATIVE REGIONS	2022	2023	2024
Accra East	48.20%	51.10%	51.97%
Accra West	47.00%	50.60%	56.62%
Tema	52.20%	55.80%	57.64%
Ashanti North	52.30%	53.80%	52.49%
Ashanti South	48.30%	51.20%	50.21%
Western	22.50%	33.40%	35.72%
Central	39.90%	44.00%	42.12%
Eastern	41.80%	46.90%	50.05%
Northern	36.90%	47.30%	52.15%
Volta	26.80%	40.70%	54.90%
Brong Ahafo	34.40%	35.60%	36.25%
Upper East	33.40%	32.20%	37.08%
Upper West	23.40%	19.30%	22.08%
National Average	**46.10%**	**50.00%**	**52.19%**

Source: GWCL 2025, unaudited

5.1.5 Total Billing Issued (GH₵)

Total billing issued across regions fluctuated over the period 2022–2024. Greater Accra comprising Accra East, Accra West and Tema account for more than half (62.7%), approximately GH₵3,422.93 million billing issued.

Regionally, Accra East, Tema, Ashanti South, Western, Central, Northern, Volta, Brong Ahafo and Upper West billing issued increased consistently for the period with Tema recording the highest increased by GH₵209.36 million compared to the 2022 (GH₵304 million) the remaining regions had disparities in billing issued.

TABLE 5.1.4: TOTAL BILLING ISSUED (IN MILLION GHC) 2022-2024

ADMINISTRATIVE REGION	2022	2023	2024	TOTAL	PERCENT
Accra East	339.02	516.51	519.3	1,374.83	**25.2**
Accra West	200.18	284.68	266.6	751.46	**13.8**
Tema	304	479.28	513.36	1,296.64	**23.8**
Ashanti North	82.47	119.38	118.26	320.11	**5.9**
Ashanti South	83.91	117.11	123.22	324.24	**5.9**
Western	47.42	70.57	73.74	191.73	**3.5**
Central	113.32	169.47	172.11	454.9	**8.3**
Eastern	66.39	85.56	80.48	232.43	**4.3**
Northern	48.41	60.7	62.56	171.67	**3.1**
Volta	39.02	54.34	58.55	151.91	**2.8**
Brong Ahafo	23.24	33.43	37	93.67	**1.7**
Upper East	15.26	22.06	21.37	58.69	**1.1**
Upper West	7.86	12.24	15.18	35.28	**0.6**
Total	**1370.5**	**2025.33**	**2061.73**	**5457.56**	**100.0**

Source: GWCL 2025, unaudited

5.1.6 Total Collection (GH₵)

Figure 5.1.7 presents total revenue collection across regions from 2022 to 2024. Over the three-year period, revenue collection increased in all regions except the Northern Region.

Between 2022 and 2024, revenue collection at least doubled in eight regions—Tema, Ashanti North, Western, Central, Volta, Brong Ahafo, Upper East, and Upper West—with particularly strong increased recorded in Central, Ashanti North, and Tema.

TABLE 5.1.5: TOTAL COLLECTION (IN MILLION GH₵) 2022-2024

ADMINISTRATIVE REGION	2022	2023	2024	TOTAL	PERCENT
Accra East	310.77	426.33	595.74	1,332.84	**25.03**
Accra West	182.15	234.45	299.76	716.36	**13.45**
Tema	266.62	437.58	547.77	1,251.97	**23.51**
Ashanti North	72.02	90.6	179.44	342.06	**6.42**
Ashanti South	70.98	80.8	139.55	291.33	**5.47**
Western	42.86	63.68	89.15	195.69	**3.67**
Central	100.04	117.96	245.45	463.45	**8.70**
Eastern	57.72	70.83	107.38	235.93	**4.43**
Northern	42.82	39.15	71.42	153.39	**2.88**
Volta	35.12	42.19	80.09	157.4	**2.96**
Brong Ahafo	20.42	26.27	46	92.69	**1.74**
Upper East	13.43	16.12	29	58.55	**1.10**
Upper West	7.53	9.59	16.57	33.69	**0.63**
Total	1222.48	1655.55	2447.32	5325.35	**100.00**

Source: GWCL 2025, unaudited

5.1.7 Customer Strength (Number of Customers)

The total customer strength increased steadily over the three-year period, rising from 890,567 to 986,078 in 2024. This represents an increase of approximately 10.7 percent.

Across all three years, Accra East, Accra West, and Tema consistently recorded the highest customer strength, each exceeding 130,000 customers annually, with Accra East leadings.

Upper East and Upper West recorded the lowest customer strength throughout the period, although both showed steady annual increase.

TABLE 5.1.6: CUSTOMER STRENGTH (NUMBER OF CUSTOMERS)

ADMINISTRATIVE REGION	2022	2023	2024	TOTAL	PERCENT
Accra East	150,669	161,207	168,398	**480,274**	**17.0**
Accra West	141,268	148,743	153,721	**443,732**	**15.7**
Tema	137,629	147,505	156,615	**441,749**	**15.7**
Ashanti North	48,214	49,805	51,176	**149,195**	**5.3**
Ashanti South	73,201	78,790	82,822	**234,813**	**8.3**
Western	42,423	43,958	45,550	**131,931**	**4.7**
Central	83,269	87,318	91,797	**262,384**	**9.3**
Eastern	53,877	57,361	60,112	**171,350**	**6.1**
Northern	49,803	51,534	53,624	**154,961**	**5.5**
Volta	51,451	53,479	55,399	**160,329**	**5.7**
Brong Ahafo	29,365	30,760	32,524	**92,649**	**3.3**
Upper East	20,233	21,015	21,413	**62,661**	**2.2**
Upper West	9,165	11,054	12,927	**33,146**	**1.2**
Total	**890,567**	**942,529**	**986,078**	**2,819,174**	**100.0**

Source: GWCL 2025, unaudited

5.2 COMMUNITY WATER AND SANITATION AGENCY

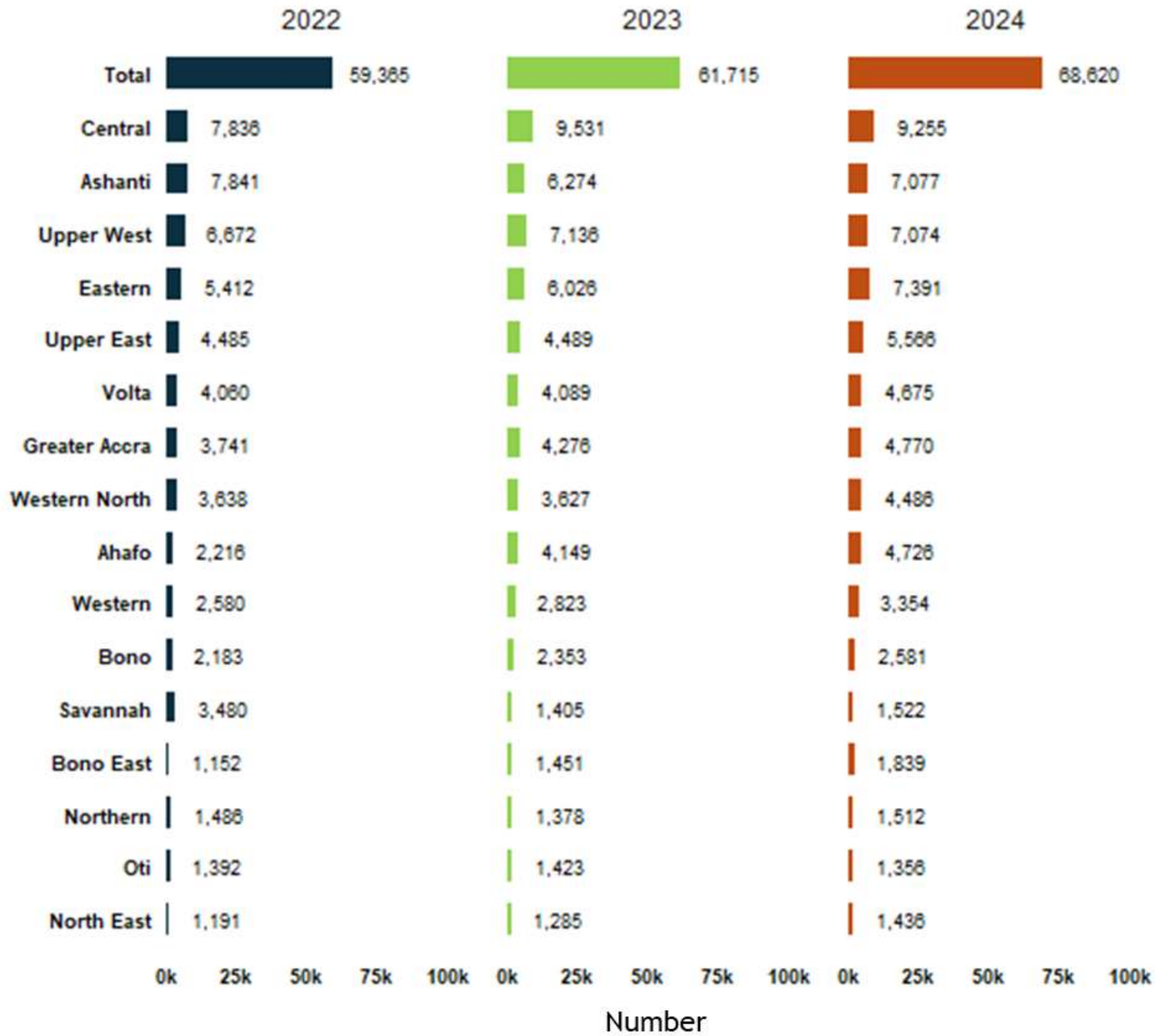
Community Water and Sanitation Agency (CWSA) was established by the Community Water and Sanitation Agency Act, 1998 (Act 564), mandated to facilitate the provision of safe water and related sanitation services to rural communities and small towns. Its functions include the provision and management of community water systems, provision of technical assistance to District Assemblies, and promotion of hygiene and private sector participation. As part of strategies towards ensuring efficiency and effective delivery of its mandate, the Agency commenced a reform programme in 2017 that seeks to transform it into a utility to enhance service delivery and sustainability.

The reform represents a paradigm shift from community-led management to a professionalized utility-based model. It is expected to safeguard public investment in water infrastructure, expand access to underserved populations, improve sustainability of services, and accelerate Ghana's progress towards universal access to safe water by 2030. Hence, the CWSA managed a total of 196 pipe water systems in 119 MMDAs across the 16 regions of Ghana.

5.2.1 Registered Customers for the Year 2022 - 2024

The total number of customers increased by 9,255 from 59,385 in 2022 to 68,620 in 2024. Regionally, eight regions: Eastern, Upper East, Volta, Greater Accra, Ahafo, Western, Bono, and North East recorded a steady increase over the three-year period. Notably, the Ahafo Region experienced a sharp rise in registered customers, increasing from 2,216 in 2022 to 4,149 in 2023. In contrast, the Savannah Region recorded a substantial decline, with registered customers falling by more than half (50.0%), from 3,480 in 2022 to 1,405 in 2023.

Figure 5.1: Regional Distribution of Customers, 2022-2024

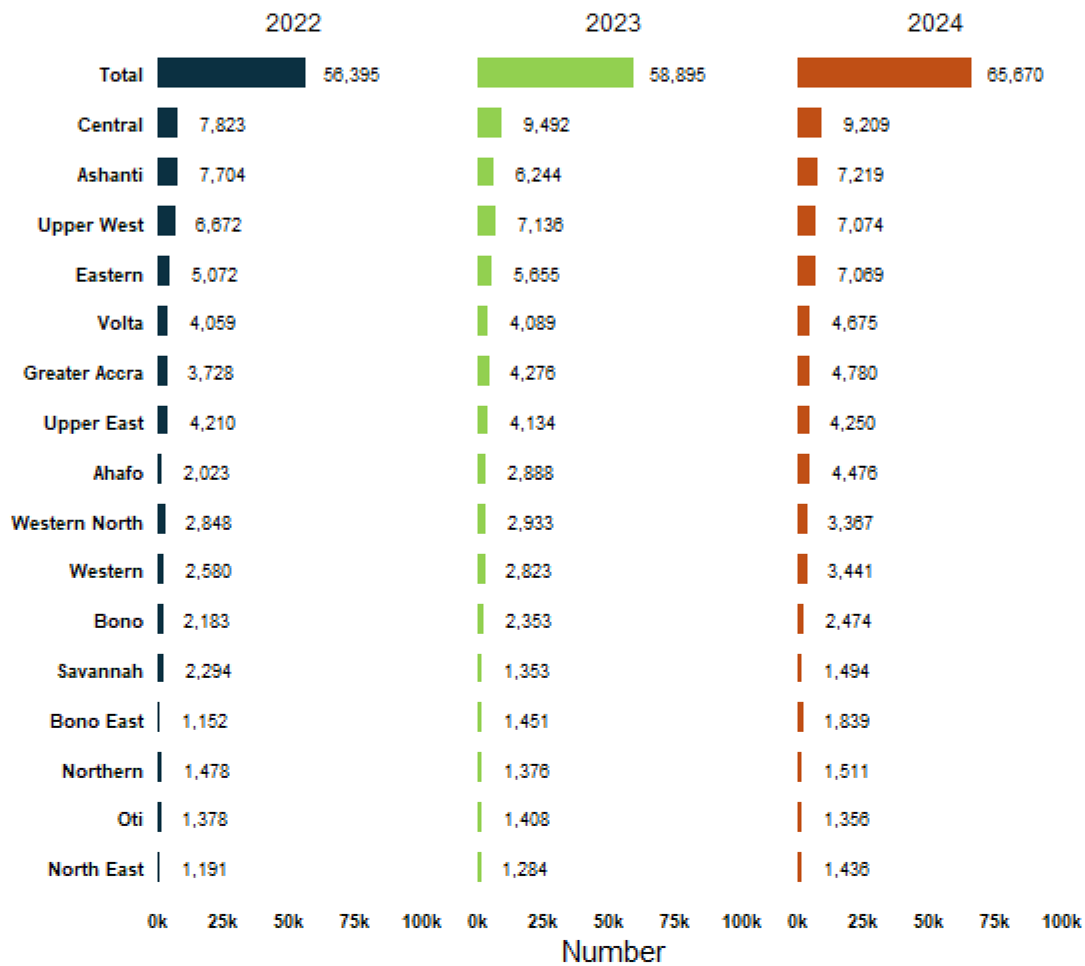


5.2.2 Metered Customers for the Year 2022-2024

The number of customers metered increased by 9,284 in 2024 from 56,395 in 2022 to 65,670 in 2024.

The number of metered customers varied unevenly across regions for the period. The most pronounced change occurred between 2022 and 2023. During this period, the Central Region recorded the largest absolute increase in metered customers (1,669), followed by Ahafo (865) and Eastern (583). In contrast, Ashanti (1,460) and Savannah (941) recorded substantial declines.

Figure 5.2.1: Regional Distribution of Metered Customers,2022-2024



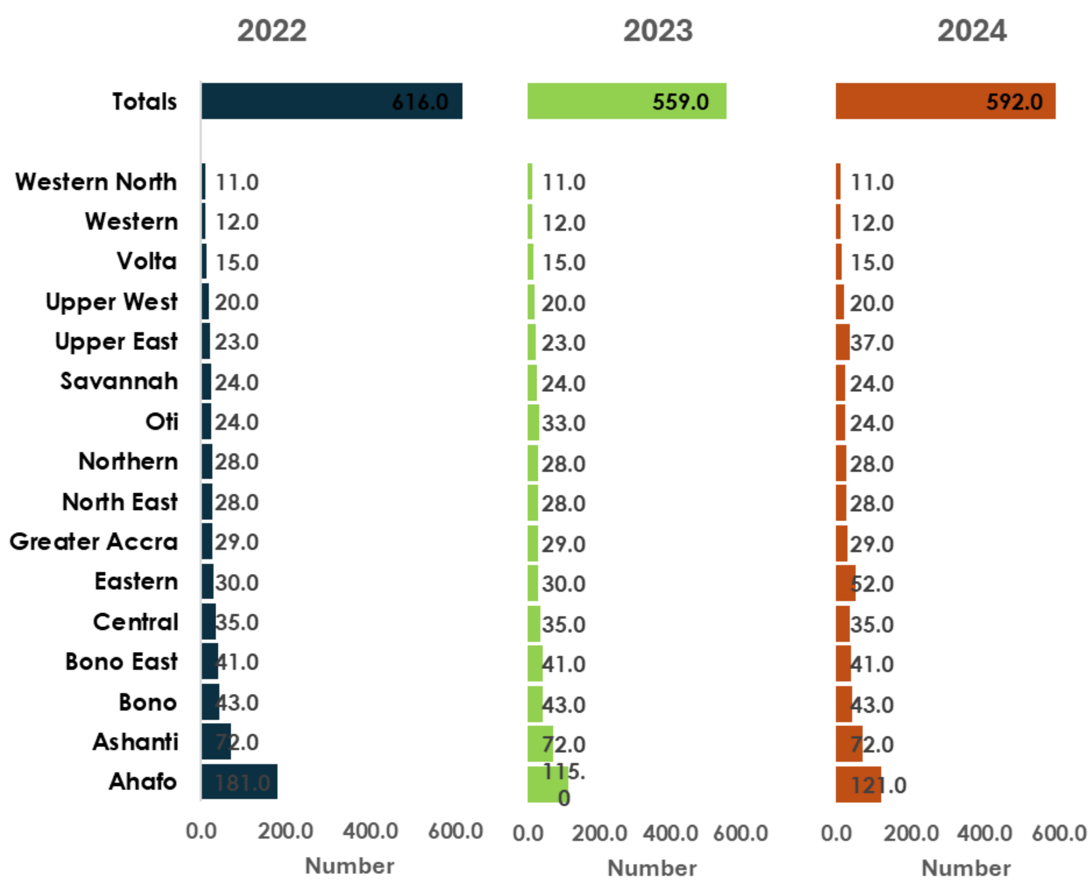
5.2.3 Small-Town Water Systems

The total number of Small-Town Water Systems reduced from 616 in 2022 to 559 in to 592 in 2024.

At the regional level, the distribution of systems was largely stable, with most regions recording no change over the three-year period. The Upper East Region recorded a sharp increase, rising from 23 systems in 2023 to 37 in 2024.

In contrast, Ahafo experienced a sustained decline, decreasing from 181 systems in 2022 to 115 in 2023, with only a marginal increase to 121 in 2024.

Figure 5.1.2: Regional Distribution of Small-Town Pipe Water System



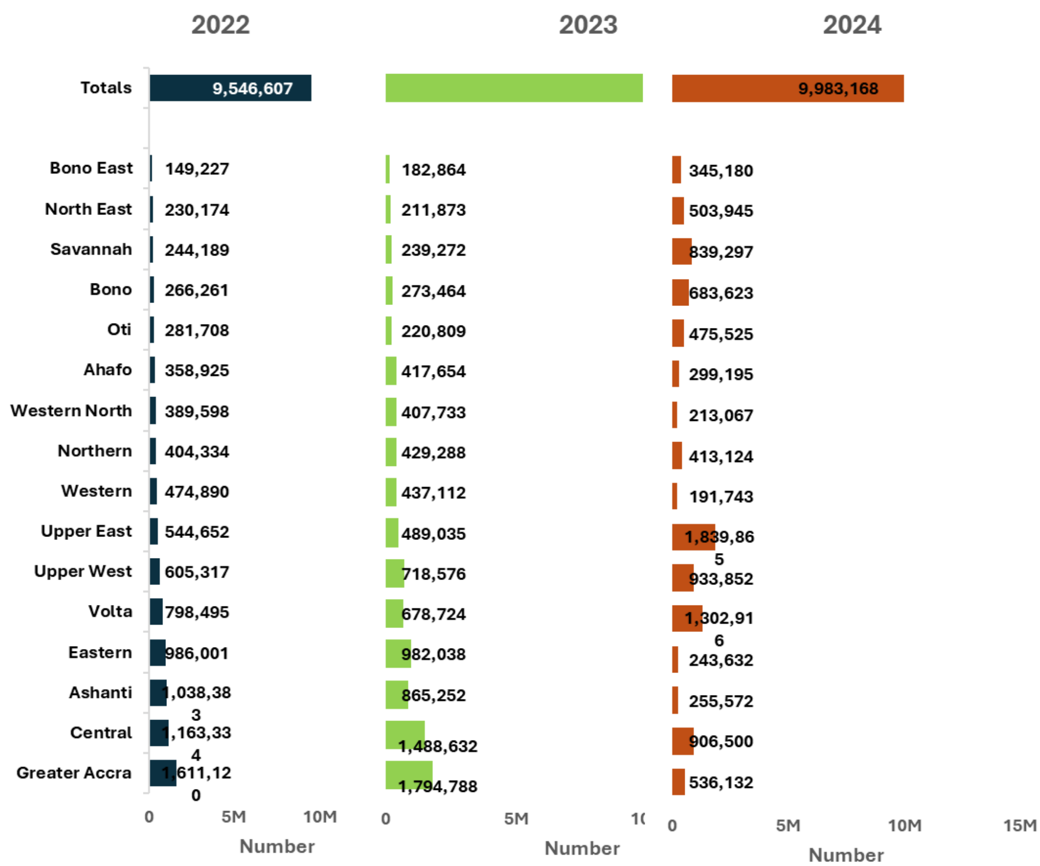
5.2.4 Volume of Water Produced

Nationally, total water production increased steadily over the period, rising from 9,546,607 m³ in 2022 to 9,983,168 m³ in 2024.

At the regional level, production patterns varied considerably. Several regions recorded declining trends, most notably Ashanti, where water production fell sharply from 1,038,383 m³ in 2022 to 255,572 m³ (about 75.4%) in 2024.

In contrast, other regions recorded substantial increases over the period. Upper West, Upper East, Volta, North East, and Bono East all showed marked increase in water production by 2024. Notably, the Upper East Region recorded the highest volume of water produced in 2024.

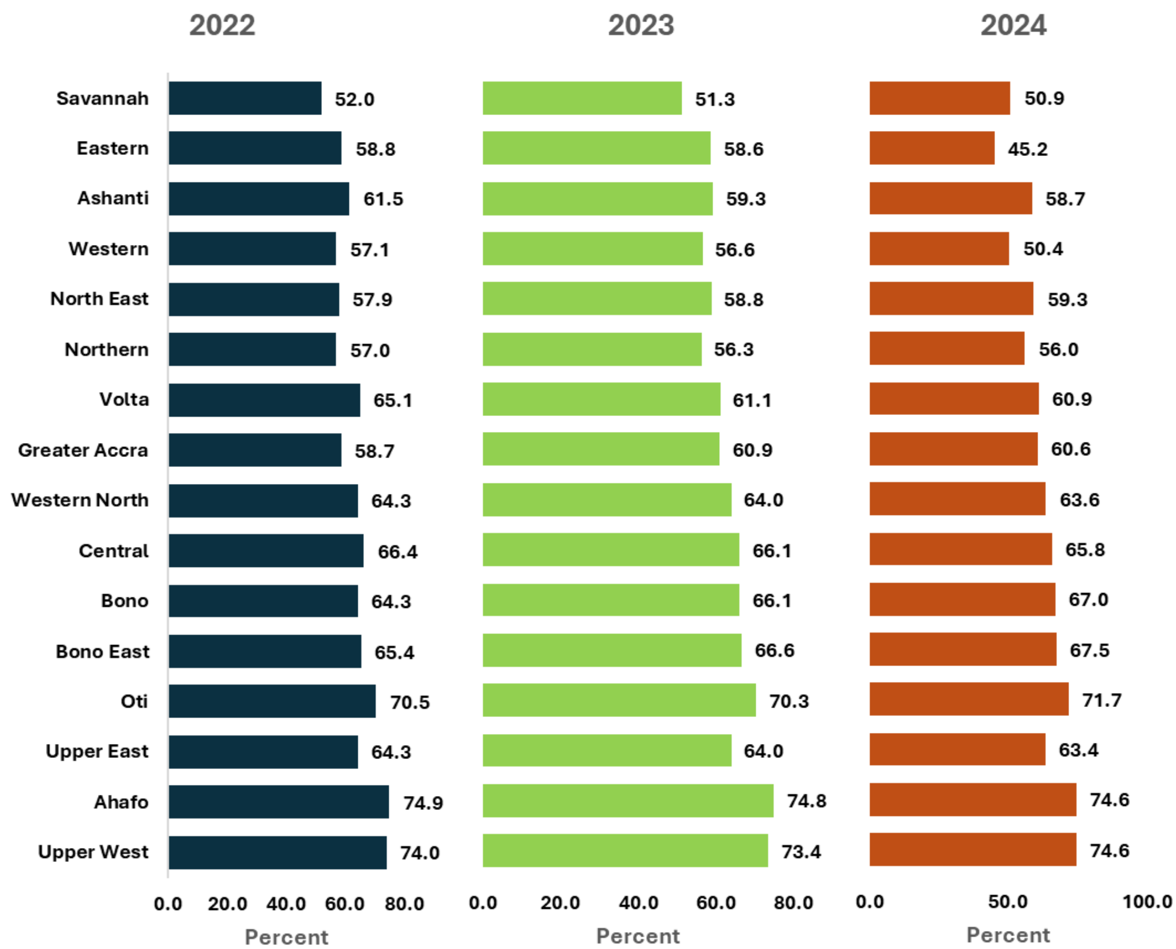
Figure 5.2.3: Volume of Water Produced By Regions, 2022-2024



5.2.5 Rural Water Coverage

Figure 5.2.5 depicts Rural Water Coverage across the regions over the three-year period. It shows that most of the regions experienced a slight declination in Rural Water Coverage from 2022 to 2024. Notably, the Eastern region recorded a significant drop, deceasing from 58.6 percent in 2023 to 45.2 percent in 2024.

Figure 5.2.4: Distribution of Rural Water Coverage by Region, 2022-2024

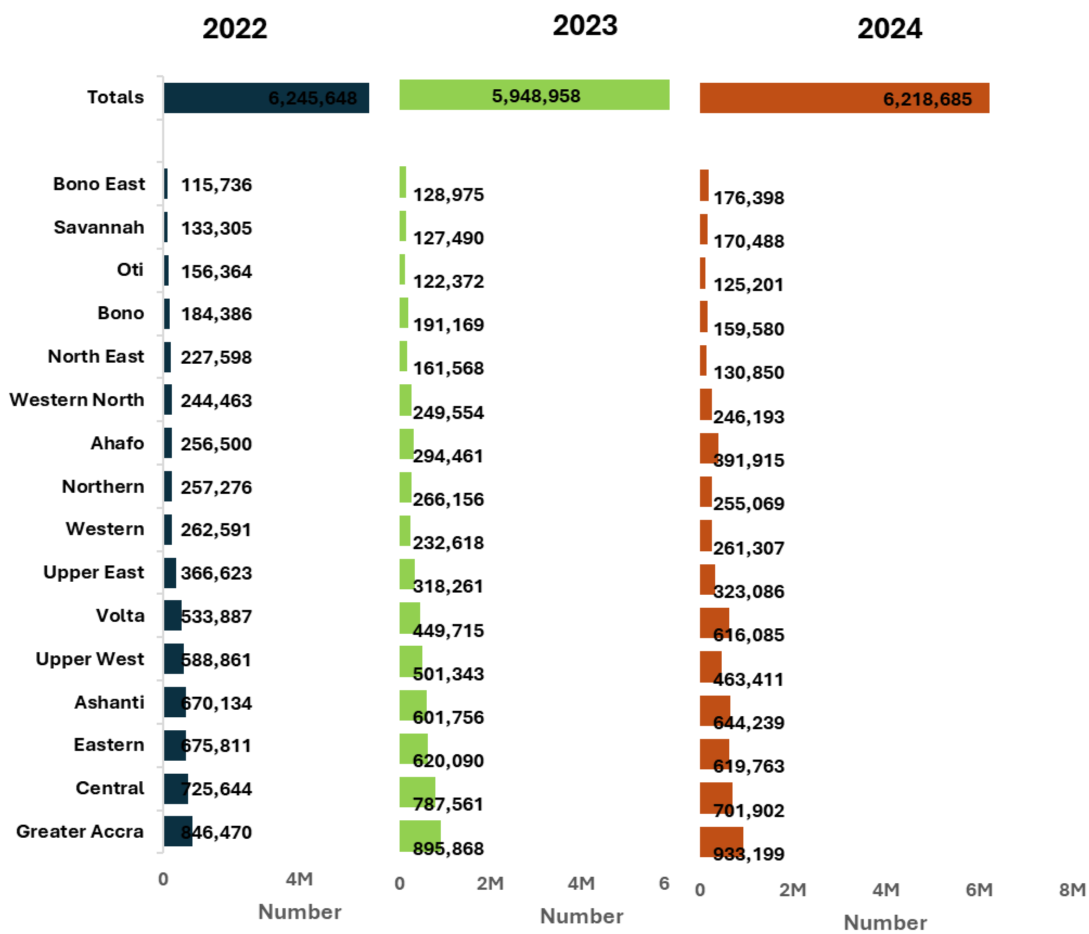


5.2.6 Volume of Water Consumed

Total water consumed declined marginally from 6.25 million in 2022 to 6.22 million in 2024, representing an overall reduction of 0.03 million over the period, despite a dip to 5.95 million in 2023.

Greater Accra consistently recorded the highest consumption volumes throughout the period and showed the most notable increase (37,331) between 2023 and 2024, rising from 895,868 to 933,199. In contrast, regions in the northern belt consistently recorded lower consumption volumes and modest year-to-year changes.

Figure 5.2.5: Distribution of Water Consumption Volume by Region 2022-204



5.2.7 Water Sales

Total sales increased more than two folds from 29.02 million in 2022 to 72.72 million in 2024. Regional, Greater Accra consistently recorded the highest sales throughout the period, increasing from 4.70 million in 2022 to 13.25 million in 2024 (182% increase).

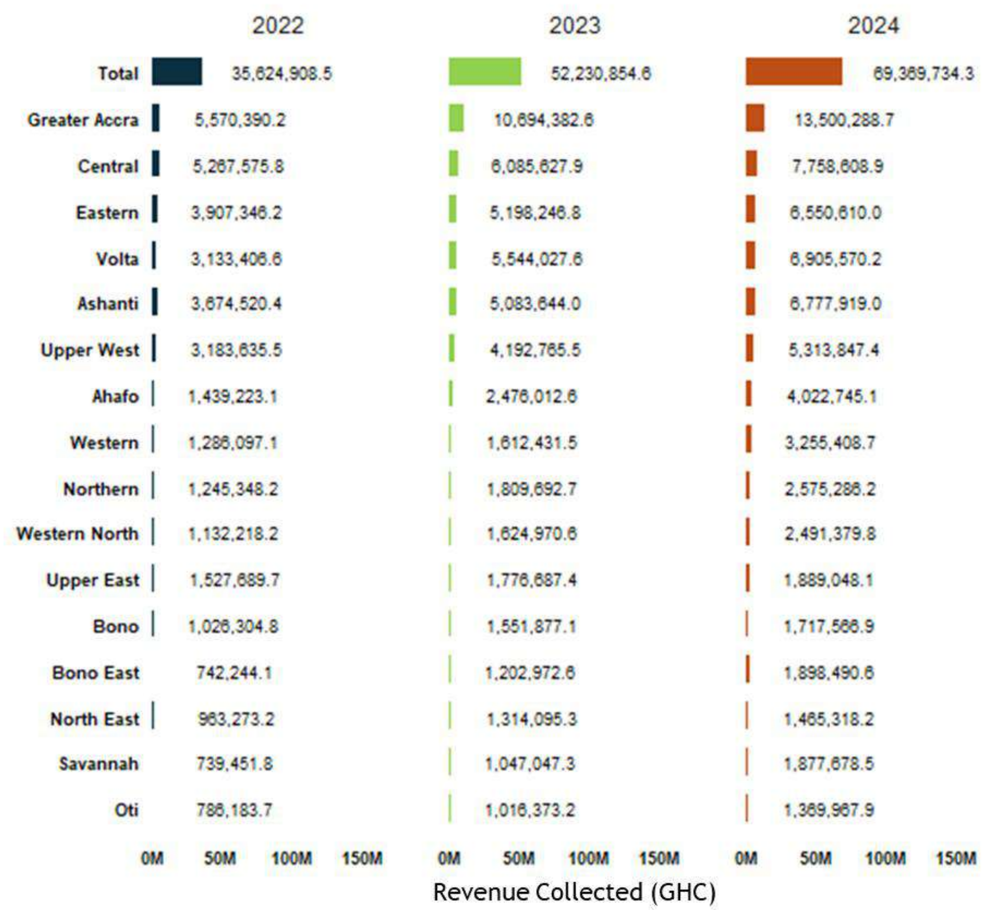
Figure 5.2.6: Distribution of WATER Sales recorded, 2022-2024

5.2.8 Actual Revenue Collected from Water Sales

Figure 5.2.8 depicts a strong and sustained increase in Actual Revenue Received from Water Sales across all regions between 2022 and 2024. Total revenue nearly doubled over the three years, rising from GH₵ 35.6 million in 2022 to GH₵ 69.3 million in 2024. The sharpest increase occurred between 2022 and 2023, with a 46.6 percent increase, followed by a still robust 32.7 percent rise from 2023 to 2024.

Regional disparities remain evident. While most regions collected revenues in the millions across the period, Bono East, North East, Savanna, and Oti each recorded under GH₵1 million in 2022

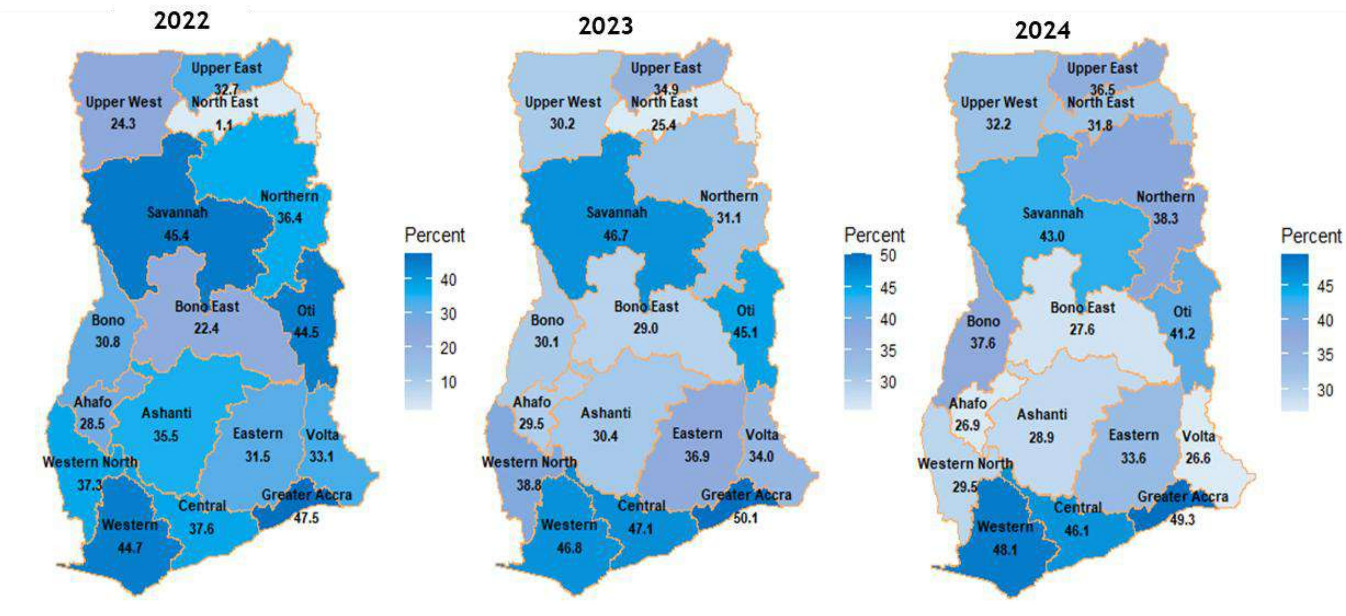
Figure 5.2.7: Distribution of Actual Revenue Collected from Water Sales, 2022-2024



5.2.9 Non-Revenue Water

Figure 5.9. presents Non-Revenue Water across the various regions in the country over the three-year referenced period. The results shows that non-revenue water fluctuated over these periods, with some regions recording a steady decline. For instance, Ashanti region, non-water revenue fell from 35.5 percent in 2022 to 30.4 percent in 2023 and further to 26.9 percent in 2024. In contrast, regions such as Upper East, North East, Upper West and Western recorded a steady increase over the same period.

Figure 5.2.8: Distribution of Non-Revenue Water by region 2022-2024



5.2.10 Recurrent Expenditure

Recurrent expenditure increased across all regions from 2022 to 2024, driven by rising operational costs in water service delivery. Total expenditure rose by 30 percent from GH₵ 38.1 million in 2022 to GH₵ 49.5 million in 2023, then surged by 48 percents to GH₵ 73.2 million in 2024.

Regionally, Central had the highest expenditure in 2022 (GH₵ 5.2 million) and 2023 (GH₵ 7.7 million), but Greater Accra surpassed it in 2024 by about GH₵ 0.4 million (GH₵ 9.6 million vs. GH₵ 9.2 million).

Except for Savanna, which spent just under GH₵ 1 million in 2022 (around GH₵ 0.9 million), all regional expenditures remained in the millions each year.

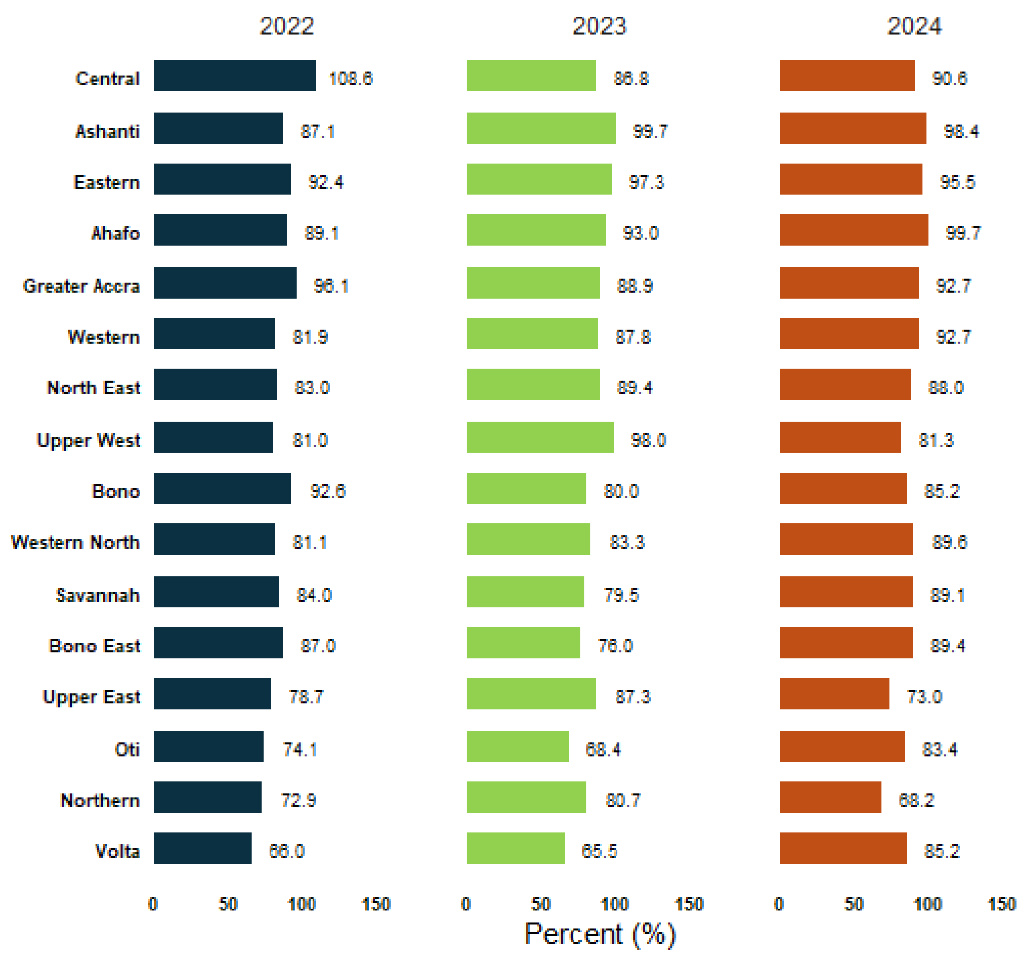
Figure 5.2.9: Distribution of Recurrent Expenditure by Region, 2022-2024

5.2.11 Payment Rate for Domestic Customers

Figure 5.11 depicts domestic customer payment rates across regions from 2022 to 2024, revealing varied regional patterns. Ashanti region recorded consistent improvement, increasing from 87.1 percent in 2022 to 99.7 percent in 2023, with a slight dip to 98.4 percent in 2024. Ahafo region followed a similar upward trajectory, rising steadily from 89.1 percent in 2022 to 93.0 percent in 2023, and reaching 99.7 percent in 2024.

In contrast, regions including Bono, Bono East, Northern, Oti, and Upper East exhibited fluctuating payment rates. Notably, Volta region showed marked improvement, increasing its payment rate to 85.2 percent in 2024 after lower or inconsistent rates in prior years.

Figure 5.2.10: Distribution of Payment Rate for Domestic Customers by Region 2022-204

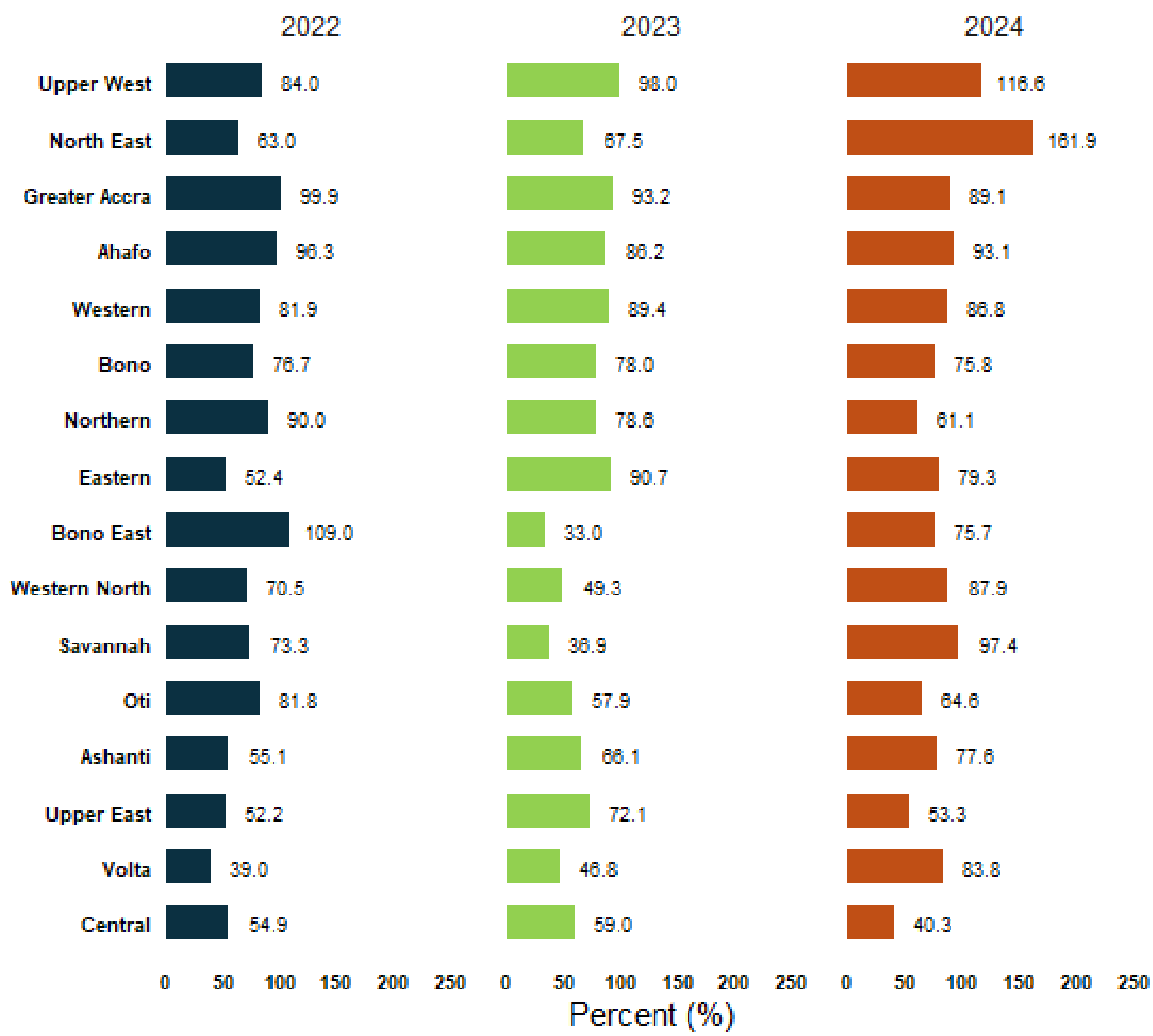


5.2.12 Payment Rate for Commercial Customers

Commercial payment rates varied significantly across regions from 2022 to 2024. Upper West, North East, Ashanti, and Volta showed consistent increases, with Volta nearly doubling its rate from 46.8 percent in 2023 to 83.8 percent in 2024.

In contrast, Bono East experienced the largest drop, falling sharply by 76 percent points from 109.0 percent in 2022 to 33.0 percent in 2023.

Figure 5.2.11: Distribution of Payment Rate for Commercial Customers by region 2022-2024

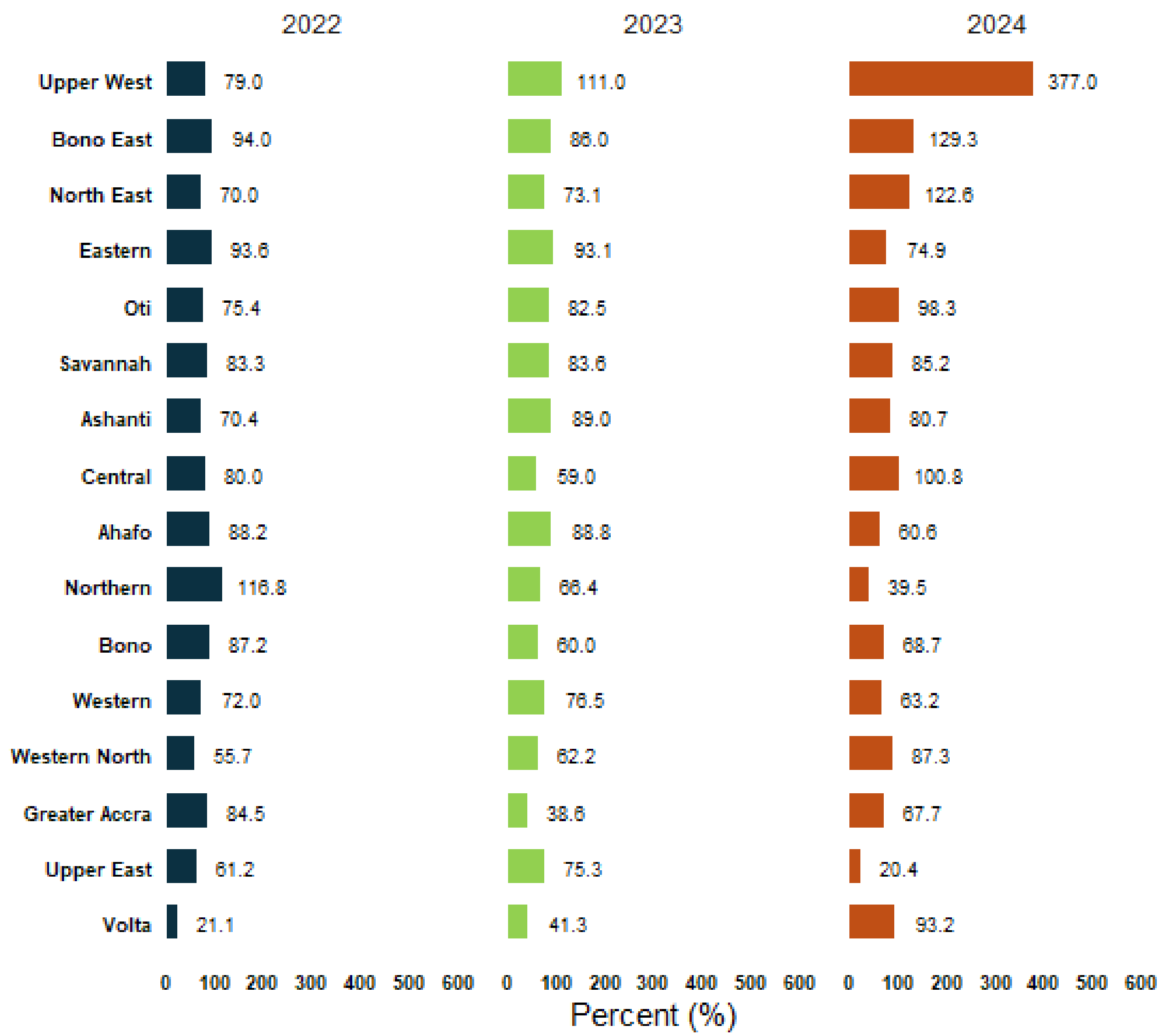


5.2.13 Payment Rate for Institutional Customers

Institutional payment rates showed notable regional variation from 2022 to 2024. Upper West, North East, Oti, Savanna, Western North, and Volta all recorded steady increases, with Volta more than doubling its rate from 21.1 percent in 2022 to 41.3 percent in 2023, then sharply rising to 93.2 percent in 2024.

Conversely, Upper East experienced the largest decline, dropping 55.1 percentage points from 75.3 percent in 2023 to 20.2 percent in 2024.

Figure 5.2.12: Distribution Of Payment Rate for Institutional Customers by region 2022-2024



5.3 WATER RESOURCES COMMISSION

The Water Resources Commission (WRC) was established in 1996 under Act 522 to address fragmented water resources management. In line with the 1992 Constitution, water resources are vested in the President on behalf of the people, with the WRC mandated to grant water use rights.

The WRC regulates and manages Ghana's water resources, coordinates government water policies, serves as the focal institution for transboundary water management, and implements its mandate through basin-level management structures.

Its key functions include issuing water use permits, licensing groundwater drillers, regulating dam safety, monitoring and publishing registers of water users, managing resources through River Basin Boards, and coordinating policy and stakeholder collaboration.

5.3.1 Water Quality Index

The mean Water Quality Index (WQI) declined slightly from 58.9 in 2022 to 57.4 in 2024. Ampansie – River Ankobra consistently recorded the lowest WQI, dropping from 24.01 in 2022 to - in 2023, then rising to 19.78 in 2024, remaining in Class IV (WQI 0–24.9).

Over the three years, sites in the Volta system (Ajena, Kpong, Sogakope) consistently showed higher WQI values, while locations in the Pra and Ankobra basins frequently recorded lower WQIs, with several sites falling into Classes III and Ampansie – R. Ankobra falling into Class IV.

TABLE 5.3.: WATER QUALITY INDEX, 2022-2024

#	Sampling Sites	2022	2023	2024
1	Weija Lake	61.41	64.91	48.78
2	Potroase – River Densu	53.66	51.78	65.65
3	Mangoase – River Densu	58.44	41.62	55.37
4	Nsawam – River Densu	55.73	47.68	36.62
5	Mankrong J – River Ayensu	65.65	69.24	56.62
6	Baafrikrom Reservoir	67.42	66.57	58.12
7	Mankesim – River Ochi-Amisa	48.11	65.65	56.55
8	Ekosi – River Ochi-Nakwa	65.65	44.62	67.66
9	Lake Brimso – River Kakum	54.89	36.92	61.46
10	Akim Oda – River Birim (Pra Basin)	42.33	61.53	53.66
11	Osino – R. Birim	60.57	48.98	54.51
12	Akim Brenase – River Pra (mid)	54.89	60.84	45.03
13	Twifo-Praso – R. Pra	54.96	58.95	47.62
14	Daboase – River Pra	48.11	72.73	41.66
15	Ewusijo – River Butre	41.73	68.26	53.96
16	Bonsaso – R. Bonsa	51.01	56.62	47.10
17	Ampansie – R. Ankobra	24.01	-	19.78
18	Dominase – River Ankobra	49.55	73.71	48.98
19	Prestea – River Ankobra	54.91	54.91	48.42
20	Elubo – River Tano	61.41	70.05	40.37
21	Sefwi-Wiawso – River Tano	55.78	50.32	59.19
22	Tanoso – R. Tano	58.95	52.56	62.33
23	Dunkwa – River Offin (Pra Basin)	52.55	58.10	54.89
24	Adiembra – R. Offin	55.12	44.41	54.91
25	Lake Barekese – River Offin	70.37	68.39	62.03
26	Lake Bosomtwe	54.11	61.11	55.69
27	Dadieso – River Bia	57.30	62.33	45.89
28	Aframso – R. Afram	55.69	56.51	59.47
29	Ajena – Main Volta	72.91	81.14	78.33
30	Kpong – Main Volta	83.10	71.89	77.37
31	Sogakope – Lower Volta	74.74	76.59	85.03
32	Hohoe – R. Dayi	79.23	64.80	73.64
33	Damanko – Oti	68.28	51.01	63.97
34	Saboba – R. Oti	58.57	65.65	60.57

35	Sabari – R. Oti	56.71	66.57	61.39
36	Pwalugu – White Volta	57.47	69.15	58.92
37	Nabogo – White Volta	61.46	70.03	63.10
38	Daboya – White Volta	60.66	65.64	57.33
39	Lawra – Black Volta	63.07	59.87	66.57
40	Bamboi – Black Volta	70.16	80.18	75.55
41	Buipe – Black Volta	75.55	62.64	67.42
	Min	**24.0**	**36.9**	**19.8**
	Max	**83.1**	**81.1**	**85.0**
	Mean	**58.9**	**59.9**	**57.4**

5.3.2 Water Stress Analysis

Per capita renewable water availability in Ghana declined from 1,717 m³/person/year in 2022 to 1,673 m³/person/year in 2023. This represents a 2.6% reduction over the one-year period. Both values fall below the 1,700 cm³/person/year water stress threshold. Ghana risks slipping closer to the water scarcity zone (<1,000 m³/person/year) in the coming decades. In 2024, the water stress decreased from 1673 in 2023 to 1611m³/person/year.

TABLE 5.3.1: WATER STRESS (2022–2023)

NO.	YEAR	LEVE OF WATER STRESS/ M³/P/A
1	2024	1611
2	2023	1673
3	2022	1717

CHAPTER SIX

6 SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

This chapter presents a summary of the main findings, conclusions, and recommendations to inform planning, policy review, and evidence-based decision-making.

6.1 Summary of findings

6.1.1 Works

- PWD activities captured were entirely concentrated in Greater Accra in 2024.
- The Department rehabilitated 351 government properties, dominated by flats (65%), with no rehabilitation data reported from other regions.
- Spending mirrored rehabilitation patterns. PWD spent GH₵ 54.39 million on refurbishment and maintenance, with flats absorbing the largest share (61%), confirming a strong focus on high-density residential properties. PWD works generated substantial indirect employment.
- A total of 954 jobs were created, with indirect jobs accounting for over 80%, indicating strong spillover effects from artisanal activities.
- All Certificates of Completion were issued in Greater Accra. PWD issued 351 certificates in 2024, but lacked feedback on certificates honoured, exposing a monitoring gap.
- Drain construction declined sharply nationwide. GHA constructed only 7 drains in 2024, down from 42 in 2023, with most regions recording no activity.
- Earth channel improvement expanded rapidly, driven by Greater Accra. Projects increased from 10 in 2022 to 130 in 2024, with Greater Accra accounting for over 90% of the total.
- Flood control measures scaled up despite funding declines. Implemented measures more than doubled in 2024, even as contract sums for drainage and flood control fell by 51% between 2022 and 2024. Greater Accra's dominance weakened in contract values. Although it still led in awards, its contract sum dropped sharply, while Ashanti and Northern regions recorded gradual increases.
- Coastal protection slowed significantly. Completed coastline protection fell from 33.63 km in 2022 to just 1.96 km in 2024, despite large ongoing contract commitments.
- Flood forecasting systems showed limited progress. Only two river basins had fully operational systems by 2023, with most basins yet to initiate implementation.

- Hydrological monitoring strengthened overall. Flow measurements increased steadily to 46 in 2024, and over 90% of gauge stations nationwide were operational, indicating improved data collection capacity.

6.1.2 Housing

Rent Control Department

- Landlords dominated rent disputes. Between 2022 and 2024, landlords filed nearly two-thirds (64%) of all rent cases, with males leading filings among both landlords and tenants.
- Rent disputes increased nationwide. Cases rose steadily over the period, driven mainly by rent arrears, which accounted for 62% of all disputes.
- Urban regions carried the heaviest caseloads. Greater Accra, Ashanti, and Central consistently recorded the highest numbers of cases received and settled, reflecting more active rental markets.
- Case resolution fluctuated. Settlements fell in 2023 but rebounded in 2024, with Greater Accra alone accounting for over 40% of all resolved cases.
- Court referrals were highly concentrated. Over half of all cases referred to court occurred in Greater Accra, largely due to a spike in 2023; several regions recorded none.
- Rent card issuance was uneven and unstable. Ashanti and Greater Accra led issuance, but volumes fluctuated sharply by year, while some regions issued none.
- Awareness efforts relied heavily on radio. Radio campaigns far outnumbered television, with Greater Accra dominating outreach activities.
- Pending cases accumulated rapidly. Pending cases rose sharply by 2024, nearly half of them in Greater Accra, signalling growing pressure on dispute resolution capacity.
- Struck-out and withdrawn cases spiked in 2023. Both indicators rose sharply in 2023 before declining in 2024, but remained above 2022 levels.

Department of Rural Housing (DRH)

- Technical support and consultancy remained limited. Activities peaked in 2023 and declined again in 2024, with a strong focus on Compressed Earth Bricks (CEB).
- Outreach was narrow and male-dominated. Sensitisation and training reached relatively few regions, with males accounting for over 90% of trainees.

- Training and participation declined sharply after 2022. Most training occurred in 2022, with very limited activity in subsequent years.
- Employment gains surged in 2024. All recorded employment outcomes occurred in 2023–2024, with a sharp rise in 2024, exclusively among males.
- Adoption of CEB increased strongly. By 2024, over 90% of houses built by DRH used CEB, indicating a shift toward local and sustainable materials.
- Brick production expanded rapidly in 2024. More than 80% of total bricks were produced in 2024, led by Greater Accra.

Public Servants' Housing Loans Scheme Board (PSHLSB)

- Housing loan provision surged in 2024. Loans increased more than sixfold compared to 2023, driven by higher government allocations.
- Loan disbursements rose sharply. Total amounts increased over ninefold from 2022 to 2024, reaching about GH₵ 24 million in 2024.
- Demand was regionally concentrated. Greater Accra, Eastern, and Central accounted for nearly 90% of loan applications and the bulk of disbursements.
- Civil Service dominated loan uptake. It received over 40% of total disbursements in 2024, far exceeding other services.
- Gender gaps narrowed but remained. Males received a slightly higher share (55%) of total loan amounts, though female disbursements grew rapidly in key services.
- Northern and newly covered regions remained marginal. Disbursements in northern regions were minimal, with several regions recording first-time but very small allocations in 2024.

Rent Masters

- Loan recovery was highly concentrated. Over GH₵ 24.3 million was recovered nationwide, with Greater Accra alone accounting for nearly two-thirds of total recoveries.
- Gender recovery was broadly balanced but male-led. Males contributed a slightly higher share (51.1%) than females (43.9%), indicating relatively even repayment performance by sex.
- Greater Accra dominated both sexes. It recorded the highest recoveries for males (GH₵ 7.9 million) and females (GH₵ 7.7 million), far exceeding all other regions.
- Recovery dropped sharply outside key regions. Central and Eastern followed distantly, while most regions recorded low or marginal recoveries, often below GH₵ 500,000.

- Several regions showed one-sided recovery. Some regions recovered loans from only males or only females, signalling uneven loan uptake or enforcement.
- Zero recovery persisted in some regions. Ahafo and Upper West recorded no loan recovery in 2024, highlighting serious gaps in loan administration or uptake.

Rent Control Department

- Rent disputes continued to rise. Cases increased steadily between 2022 and 2024, driven mainly by rent arrears, which accounted for about 62% of all cases.
- Landlords dominated filings. Landlords lodged nearly two-thirds of all cases, with males leading filings among both landlords and tenants.
- Caseloads were highly urbanised. Greater Accra, Ashanti, and Central consistently recorded the highest cases received, settled, referred to court, and pending.
- Resolution capacity remained uneven. While settlements rebounded in 2024, pending cases rose sharply, especially in Greater Accra and Central, signalling backlog pressures.
- Court referrals were concentrated and volatile. Over half of all referrals occurred in Greater Accra, driven by a one-year spike in 2023; several regions recorded none.
- Rent card issuance was unstable. Issuance fluctuated widely by year and region, with some regions issuing no cards at all, reflecting uneven enforcement and outreach.
- Awareness relied heavily on radio. Radio far outweighed TV as the main outreach tool, with activity strongly skewed toward Greater Accra.

Department of Rural Housing (DRH)

- Programme scale remained small. Consultancy, technical support, training, and sensitisation activities were limited in number and regional coverage.
- Activity peaked in 2023, then declined. Most indicators show reduced engagement in 2024, except for employment gains and brick production.
- Participation was overwhelmingly male. Over 90% of trainees and all employment beneficiaries were male, pointing to weak gender inclusion.
- Employment outcomes improved sharply in 2024. Employment rose from negligible levels to 150 persons in 2024, concentrated in a few regions.

- Compressed Earth Bricks (CEB) gained strong traction. By 2024, over 90% of DRH houses used CEB, confirming a decisive shift toward local materials.
- Brick production accelerated late. More than 80% of total bricks were produced in 2024, led by Greater Accra.

Public Servants' Housing Loans Scheme Board (PSHLSB)

- Housing finance expanded sharply in 2024. Loan numbers increased more than sixfold, driven by higher government allocations.
- Disbursements surged nationwide. Total amounts rose more than ninefold between 2022 and 2024, reaching about GH₵ 24 million in 2024.
- Demand and funding were regionally concentrated. Greater Accra, Eastern, and Central accounted for nearly 90% of applications and disbursements.
- Civil Service dominated loan uptake. It absorbed over 40% of total disbursements, far exceeding all other services.
- Gender distribution narrowed but remained unequal. Males received a slightly higher share of loan amounts, though female uptake grew rapidly in 2024.
- Loan recovery was uneven. Recoveries were heavily concentrated in Greater Accra, with several regions recording very low or zero recovery, exposing systemic weaknesses.

6.1.3 Water

Ghana Water Limited (GWL)

- Water production increased steadily, rising from 321.8 million m^3 (2022) to 345.9 million m^3 (2024), driven mainly by Greater Accra, which contributed over 62% of total output.
- Production became uneven across regions. While Greater Accra and a few others grew, Ashanti, Central, Eastern, and Upper East declined between 2023 and 2024.
- Water sales declined despite higher production. Total sales fell from 173.4 million m^3 (2022) to 165.4 million m^3 (2024), indicating rising losses or weak demand conversion.
- Non-revenue water worsened nationally, increasing from 46.1% to 52.2%, with urban systems (Accra East, Accra West, Tema) consistently above the national average.

- Billing and revenue collection rose sharply. Billing increased to GH₵ 2.06 billion in 2024, while collections nearly doubled to GH₵ 2.45 billion, led by Greater Accra and Tema.
- Customer base expanded steadily, growing by 10.7% to 986,078 customers, though regional disparities persisted.

Community Water and Sanitation Agency (CWSA)

- Registered and metered customers increased, reflecting expanded rural and small-town service coverage, though growth was uneven across regions.
- Small-town water systems remained largely stagnant, with changes concentrated in a few regions (notably Upper East growth and Ahafo decline).
- Water production patterns shifted sharply. Several regions recorded large declines, including Greater Accra (–70% in 2024), while Upper East and Upper West expanded strongly.
- Rural water coverage declined in most regions, with a sharp drop in Eastern Region in 2024.
- Water sales and revenue rose strongly. Sales increased by over 150%, and revenue nearly doubled, though northern regions remained low-performing in absolute terms.
- Recurrent expenditure rose rapidly, increasing by over 90% between 2022 and 2024, signalling rising operational pressure.
- Payment performance improved selectively. Some regions recorded strong gains, but commercial and institutional payment rates remained volatile.

Water Resources Commission (WRC)

- Overall water quality deteriorated slightly. Mean Water Quality Index declined from 58.9 to 57.4, remaining in Class III (fair quality).
- Persistent pollution hotspots remain. Rivers in the Pra and Ankobra basins consistently recorded low WQI, with Ampansie–Ankobra in Class IV.
- Volta system maintained better water quality, with several sites in Class I–II, including Sogakope.

- Water stress intensified. Per capita renewable water availability declined from 1,717 m^3 (2022) to 1,611 m^3 (2024), keeping Ghana below the water-stress threshold and moving closer to scarcity.

6.2 Conclusion

6.2.1 Works:

Public works delivery in 2024 was highly centralised and uneven. Rehabilitation, certification, and spending by PWD were confined entirely to Greater Accra, exposing major regional imbalances and weak national coverage. While earth channel improvement and flood control measures expanded rapidly—often despite declining contract values—core interventions such as drain construction and coastal protection slowed sharply. Progress in flood forecasting remained limited, but hydrological monitoring capacity improved markedly, strengthening data availability.

6.2.2 Housing:

Housing outcomes were characterised by rising demand pressures, uneven institutional performance, and strong urban concentration. Rent disputes increased steadily, driven by arrears and landlord filings, while resolution capacity lagged, leading to mounting backlogs. Rural housing interventions remained small-scale and male-dominated but showed clear gains in sustainable construction through expanded use of compressed earth bricks. Public servants' housing finance expanded dramatically in 2024, yet access, uptake, and loan recovery remained heavily skewed toward Greater Accra and a few southern regions.

6.2.3 Water:

Water production and revenue performance improved overall, but efficiency and sustainability deteriorated. Despite higher production, water sales declined and non-revenue water worsened, especially in urban systems. Rural and small-town water services expanded unevenly, with declining coverage in several regions and rising operational costs. Water quality showed slight deterioration, persistent pollution hotspots remained unresolved, and declining per-capita water availability confirmed growing national water stress.

6.3 Recommendations

6.3.1 Works

1. Decentralise infrastructure delivery: Expand PWD rehabilitation, certification, and spending beyond Greater Accra using regional targets and earmarked budgets.
2. Rebalance flood investments: Prioritise drain construction and coastal protection completion, not just contract awards and earthworks expansion.
3. Close monitoring gaps: Track Certificates of Completion honoured and operational outcomes, not just issued.
4. Accelerate flood forecasting: Fast-track basin coverage and integration with NADMO and local authorities.
5. Sustain hydrological gains: Maintain and upgrade gauge stations to support evidence-based flood and water planning.

6.3.2 Housing

1. Strengthen dispute resolution capacity: Scale up Rent Control staffing and digital case management in high-burden urban regions to reduce backlogs.
2. Stabilise rent regulation tools: Standardise and enforce rent card issuance nationwide to improve compliance and transparency.
3. Broaden rural housing reach: Expand DRH technical support, training, and sensitisation beyond pilot regions, with deliberate inclusion of women.
4. Scale sustainable materials: Institutionalise CEB use through standards, financing incentives, and private-sector partnerships.
5. Reduce housing finance inequities: Rebalance PSHLSB allocations toward underserved regions and services, and strengthen loan recovery systems outside Greater Accra.

6.3.3 Water

1. Tackle non-revenue water urgently: Prioritise leak detection, metering accuracy, and illegal connection control, especially in urban systems.
2. Convert production into sales: Align production expansion with distribution efficiency and demand management to reverse declining sales volumes.
3. Protect rural coverage: Arrest declining rural water coverage through targeted rehabilitation, system sustainability plans, and cost control.
4. Address pollution hotspots: Enforce basin-specific pollution control in Pra and Ankobra systems, linked to mining and land-use regulation.
5. Plan for water stress: Integrate water stress indicators into national planning, prioritising conservation, reuse, and climate-resilient supply investments.

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GLOSSARY

Definitions of Concepts / Indicators (By Agency / Sub-Sector)

A. Works Sub-Sector (PWD, AESL, TDC, Hydrological Authority, Engineering Council, ARC and Technical Units)

Indicator	Definition
Technical Support on Projects and Programmes	Professional and advisory services provided by technical officers to support the planning, design, implementation, supervision, monitoring, or evaluation of projects and programmes during the reporting period.
Architectural and Engineering Designs	Preparation of approved architectural, structural, civil, mechanical, or electrical designs for public infrastructure and buildings within the reporting period.
Project Supervision and Monitoring	Oversight activities undertaken to ensure construction works conform to approved designs, specifications, timelines, and quality standards.
Structural Integrity Testing	Tests conducted to assess the strength, safety, and load-bearing capacity of structures during or after construction.
Valuation Services	Assessment of the monetary value of land, buildings, or infrastructure for compensation, acquisition, or administrative purposes.
Flood Control and Drainage Works	Construction, rehabilitation, desilting, or maintenance of drains, culverts, channels, and related structures aimed at reducing flood risks.
Earth Channels Improved	Length or number of earth drainage channels rehabilitated or reshaped during the reporting period.
Hydrological Data Collection	Systematic measurement and recording of rainfall, river flow, groundwater levels, and flood events for planning and monitoring purposes.
Inspections Conducted	Compliance monitoring visits carried out to assess adherence to professional or regulatory standards.

B. Housing Sub-Sector (DRH, SHC, PSHLSB, NRAS, Estate Management Units, REAC, Rent Control Department)

Indicator	Definition
Housing Units Constructed	Total number of residential housing units completed or substantially completed within the reporting period, including public and institutional housing.
Compressed Earth Brick (CEB) Housing	Housing units constructed using compressed earth bricks produced from locally available soil materials in line with approved technical standards.
Bricks Produced	Total number of compressed earth bricks manufactured by Agency-supported facilities during the reporting period, irrespective of utilisation.
Skills Training Programmes Organised	Structured capacity-building programmes organised to enhance technical or vocational skills, including workshops, demonstrations, and on-the-job training.
Number of Persons Trained	Total number of individuals who completed training programmes during the reporting period, disaggregated by category and sex.
Persons Gaining Employment through Activities	Individuals who obtained employment or income-generating opportunities as a direct or indirect result of housing-related interventions.
Housing Loan Applications Received	Total number of formal applications submitted for housing loans or mortgage support within the reporting period.
Loans Disbursed	Number and value of approved housing loans released to beneficiaries within the reporting period.
Rental Assistance Applications	Formal requests submitted by eligible households for rental support under government-assisted rental schemes.
Beneficiaries of Rental Assistance	Number of applicants who successfully received rental assistance support during the reporting period.
Occupancy Rate	Proportion of habitable housing units occupied during the reporting period.
Professional Registration	Registration of qualified professionals in accordance with statutory requirements during the reporting period.
Licences Issued	Number of operational or professional licences granted or renewed within the reporting period.
Complaints Received	Formal complaints lodged regarding professional conduct, tenancy issues, or regulatory compliance.
Complaints Resolved	Number of complaints investigated and concluded within the reporting period.

Advocacy and Public Education Activities	Sensitisation, outreach, and awareness programmes conducted to educate stakeholders on regulatory requirements and rights.
Affordable Housing	Housing designed to be financially accessible to low- and middle-income households within acceptable income-to-housing cost ratios.
Apartments	Residential units contained within a multi-storey or multi-unit building where occupants share common facilities and services.
Detached Housing	A single residential building standing alone on its own plot without sharing walls with other buildings.
Developed Settlement with Orderly Planned Scheme	A residential area laid out according to an approved plan with defined plots, roads, and infrastructure.
Joint Home Ownership	A form of property ownership where two or more individuals jointly purchase and own a residential property.
Land Bank	A reserve of land held for future planned development to meet housing and infrastructure needs.
Regular Housing	Housing developed outside affordable housing schemes and delivered at full market cost in compliance with planning and building regulations.
Regional Distribution of Home Ownership	The variation in home ownership patterns across different geographic regions.
Semi-Detached Housing	Two residential units sharing a common wall, each with a separate entrance.

C. Water Resources Sub-Sector (GWCL, CWSA/Small Towns, GHA)

Indicator	Definition
Water Production	Total volume of potable water produced during the reporting period, measured in cubic metres.
Water Billed	Volume of water for which customers were billed based on metered or estimated consumption.
Water Sales / Revenue Collected	Total monetary value of payments received from customers for water supplied during the reporting period.
Non-Revenue Water	Difference between water produced and water billed, resulting from physical losses, commercial losses, or unbilled authorised consumption.
Registered Customers	Total number of customers formally registered and connected to water supply systems during the reporting period.
Metered Connections	Number of active customer connections fitted with functional water meters.
Rural / Small-Town Water Systems	Community-managed or small-town water supply systems providing potable water to non-urban settlements.

D. Cross-Cutting Statistical Indicators (All Agencies)

Indicator	Definition
Regional Coverage	Number of regions in which an Agency operated or recorded activities during the reporting period.
Sex Disaggregation	Classification of beneficiaries or participants by male and female.
Institutional Data Submission	Provision of validated statistical data by Agencies in accordance with agreed templates and timelines.
Validation Workshop	A formal stakeholder engagement organised to review, verify, and agree on submitted statistical data.

APPENDIX 1

Regional Distribution of Home Ownership 2023 and 2024

Table A: Regional Distribution of Home Ownership (2024)

REGION	Male	Female	Joint	Organizational	Total
Ahafo	0	0	0	0	0
Ashanti	1	0	0	0	1
Bono	0	0	0	0	0
Bono-East	0	0	0	0	0
Central	3	0	0	0	3
Eastern	0	0	0	0	0
Greater Accra	24	12	5	1	42
Nothern	0	0	0	0	0
North-East	0	0	0	0	0
Oti	0	0	0	0	0
Savannah	0	0	0	0	0
Upper East	0	0	0	0	0
Upper West	0	0	0	0	0
Volta	12	2	0	0	14
Western	3	0	1	0	4
Western-North	0	0	0	1	1
Total	43	14	6	2	65

Table B: Regional Distribution of Home Ownership (2023)

REGION	Male	Female	Joint	Organizational	Total
Ahafo	0	0	0	0	0
Ashanti	10	2	0	33	45
Bono	0	0	0	0	0
Bono-East	0	0	0	0	0
Central	2	1		1	4
Eastern	0	0	0	0	0
Greater Accra	7	8	3	2	20
Nothern	1	0	0	0	1
North-East	0	0	0	0	0
Oti	0	0	0	0	0
Savannah	0	0	0	0	0
Upper East	0	0	0	0	0
Upper West	0	0	0	0	0
Volta	5	2	0	1	8
Western	0	0	0	0	0
Western-North	0	0	0	4	4
Total	25	13	3	41	82

APPENDIX 2

Distribution of Regular Housing Projects 2023 and 2024
Table C: Distribution of Regular Housing Projects 2024

Region	House Type	Location	Development Status	No. Constructed
Ashanti	2 Bedroom	Urban	Completed	21
Ashanti	2 Bedroom	Urban	Ongoing	4
Ashanti	3 Bedroom	Urban	Completed	17
Ashanti	3 Bedroom	Urban	Ongoing	7
Ashanti	4 Bedroom	Urban	Ongoing	8
Greater Accra	2 Bedroom	Urban	Completed	7
Greater Accra	3 Bedroom	Urban	Completed	20
Greater Accra	4 Bedroom	Urban	Completed	17
Greater Accra	1 Bedroom	Urban	Completed	1
Greater Accra	1 Bedroom	Urban	Ongoing	4
Greater Accra	2 Bedroom	Urban	Ongoing	70
Greater Accra	3 Bedroom	Urban	Ongoing	212
Greater Accra	4 Bedroom	Urban	Ongoing	35
Eastern	2 Bedroom	Peri-Urban	Ongoing	1
Volta	3 Bedroom	Urban	Ongoing	7
Central	4 Bedroom	Urban	Completed	1
Central	2 Bedroom	Urban	Completed	2
Western	4 Bedroom	Urban	Completed	2
Western	2 Bedroom	Peri-Urban	Completed	1
Western North	2 Bedroom	Peri-Urban	Completed	1
Central	4 Bedroom	Urban	Ongoing	1
Central	2 Bedroom	Urban	Ongoing	1
Central	4 Bedroom	Urban	Ongoing	3
Western	2 Bedroom	Urban	Ongoing	5
Western	1 Bedroom	Urban	Ongoing	8
Western North	1 Bedroom	Peri-Urban	On Hold	16
Western North	3 Bedroom	Peri-Urban	On Hold	3
Northern	2 Bedroom	Urban	On Hold	2
Northern	3 Bedroom	Urban	On Hold	1
Northern	1 Bedroom	Urban	Completed	24
			Total	**502**

Table D: Regional Distribution of Regular Housing Projects, 2023

Region	House Type	Location	Development Status	No. Constructed
Ashanti	2 Bedroom	Urban	Ongoing	19
Ashanti	2 Bedroom	Urban	Completed	4
Ashanti	3 Bedroom	Urban	Ongoing	24
Ashanti	4 Bedroom	Urban	Completed	1
Ashanti	4 Bedroom	Urban	Ongoing	8
Greater Accra	2 Bedroom	Urban	Completed	10
Greater Accra	3 Bedroom	Urban	Completed	6
Greater Accra	4 Bedroom	Urban	Completed	4
Eastern	2 Bedroom	Peri-Urban	Ongoing	1
Volta	3 Bedroom	Urban	Completed	7
Central	2 Bedroom	Urban	Completed	2
Central	4 Bedroom	Urban	Completed	1
Central	4 Bedroom	Urban	Ongoing	3
Central	2 Bedroom	Urban	Ongoing	2
Western	4 Bedroom	Urban	Completed	1
Western	4 Bedroom	Urban	Ongoing	2
Western North	2 Bedroom	Peri-Urban	Completed	2
Western North	3 Bedroom	Peri-Urban	Completed	2
Western North	2 Bedroom	Peri-Urban	On Hold	17
Western North	2 Bedroom	Peri-Urban	Completed	2
Northern	2 Bedroom	Urban	On Hold	2
Northern	2 Bedroom	Urban	Completed	1
Northern	3 Bedroom	Urban	On Hold	1
			Total	**122**

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A softcopy of the 2024 Statistical Report can be downloaded from the Ministry of Works and Housing's website.
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