REPUBLIC OF GHANA

MINISTRY OF LOCAL GOVERNMENT,
CHIEFTAINCY AND RELIGIOUS AFFAIRS

NATIONAL SLUM UPGRADING AND PREVENTION STRATEGY AND

IMPLEMENTATION PLAN (2026- 2035)



MAY 2026



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FOREWORD

One of the major challenges facing sustainable urban development in Ghana is how to upgrade slums and integrate them into the urban fabric in the short term while preventing the growth and consolidation of slums over the medium to long-term. Meeting this challenge will ensure that slum dwellers can access infrastructure and basic services in a way that recognises their place in our urban areas.

Government has a central role in ensuring that urban development is both inclusive and integrative, thereby preventing the growth of slums over time. Slum upgrading is now widely accepted as a major component of sustainable urban development in developing countries, with government providing the enabling environment through initiatives targeting slums and slum dwellers. These initiatives encourage participatory upgrading, recognise slums as integral to urban development, and give slum dwellers a stake in urban planning and city management.

This National Slum Upgrading and Prevention Strategy sets out the strategic direction, policy goals and objectives for integrating slums into our cities and for steadily preventing their formation and growth. It provides practical entry points and step-by-step procedures for implementation across six priority areas: land tenure security, infrastructure and basic services, local economic development, slum-sensitive urban planning, community participation and partnerships, and affordable housing and rental accommodation. Addressing these areas systematically will bring slums into the broader urban development agenda and support sustainable urbanisation in our cities.

The Strategy draws on international and national policy frameworks, including the Sustainable Development Goals (SDGs), the New Urban Agenda (NUA), the African Union Agenda 2063, the Long-Term National Development Policy Framework of Ghana (2018-2057), the Medium-Term National Development Policy Framework (2026-2029), the Resetting Ghana Agenda, the National Urban Policy (2026-2035) and the National Housing Policy. It also establishes institutional arrangements for implementation that provide for effective coordination, integration and efficient use of resources for slum upgrading and prevention.

We are confident that the measures set out here will, on a sustainable basis, improve the living conditions, safety, and security of people living in slums across Ghana's urban areas and prevent the growth of new slums by 2035.

We extend our sincere appreciation to UN-Habitat and to all stakeholders for the financial and technical support provided in developing this Strategy.



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EXECUTIVE SUMMARY

Ghana's rapid urbanisation is creating serious challenges of inequality in human settlements, and cities are unable to take full advantage of the opportunities that urbanisation offers. Urban growth has outpaced the provision of housing, employment, and the basic infrastructure and services that cities need to be efficient, equitable and sustainable. The result has been the proliferation of slums and the absence of a coherent strategy to ensure that slum areas form part of the urban development agenda. The most recent national assessment estimates that there are about 4.8 million slum dwellers in roughly 1.2 million households, equivalent to around 30.8% of the urban population (GSS, 2025), and the number of slum areas continues to rise. About 265 slum and informal settlement pockets lie within the Accra Metropolitan Assembly alone.

Successive governments have pursued various policy interventions to address urbanisation and the provision of adequate housing. Policies such as the National Urban Policy, the National Housing Policy, the National Land Policy, the National Spatial Development Framework and the Medium-Term National Development Policy Framework have addressed different facets of the urban challenge. These efforts have, however, been piecemeal, with limited integration and coordination, leaving the country without a comprehensive strategy to address slums and informal settlements and to prevent their formation. In response, and in furtherance of Ghana's commitment to the Sustainable Development Goals (SDGs) and other national policy agendas on urban development, this National Slum Upgrading and Prevention Strategy has been prepared.

The Strategy is based on a review and update of an earlier document prepared in 2013. The review took account of prevailing international frameworks, including the SDGs, the New Urban Agenda (NUA) and the African Union Agenda 2063, and of national frameworks such as the Long-Term National Development Policy Framework of Ghana (2018-2057), the Medium-Term National Development Policy Framework (2025-2029), the National Urban Policy (2026-2035) and the National Housing Policy. A situation analysis was carried out, together with a Political, Economic, Social, Technological, Legal and Environmental (PESTLE) analysis and a Potentials, Opportunities, Constraints and Challenges (POCC) assessment with key implementation partners such as the Metropolitan, Municipal and District Assemblies, to identify the main challenges facing implementation. An initial draft was then prepared and refined through consultations with major stakeholders,

including the Technical Working Group (TWG) on Urban, MMDAs, RCCs, the private sector and slum dwellers, at regional and national stakeholder workshops.

The key issues identified in the situation analysis included low employment rates, inadequate sanitary facilities, poor-quality housing, inadequate roads and drainage networks, limited access to business capital, and tenure insecurity. These issues define the entry points for the Strategy. The Strategy addresses these challenges through six entry points: land tenure security, infrastructure and basic services, local economic development, slum-sensitive urban planning, community participation and partnerships, and affordable housing and rental accommodation. Tackling them in a coordinated way will integrate slums into the broader urban development agenda and advance sustainable urbanisation in our cities. It is supported by institutional arrangements that enable coordinated implementation and efficient use of resources.

The Strategy is backed by a ten-year implementation action plan. Delivering its programmes and projects will produce the following outcomes:

- Accurate data on slums in terms of population characteristics and number of slum pockets;
- Improved land tenure security;
- Improved local economic opportunities;
- Effective participation and partnerships for slum upgrading and prevention;
- Improved access to adequate and affordable housing;
- Improved access to basic infrastructure and services; and
- Effective slum-sensitive urban planning

ABBREVIATIONS AND ACRONYMS

AMA	Accra Metropolitan Assembly
AFD	Agence Française de Développement
AU	African Union
BAC	Business Advisory Centre
CBOs	Community Based Organisations
CMF	Community Managed Funds
CSOs	Civil Society Organisations
COHRE	Centre for Housing Rights and Evictions
CPESDP	Coordinated Programme of Economic and Social Development Policies
CWSUS	City Wide Slum Upgrading Strategy
DAs	District Assemblies
DPAT	District Assemblies Performance Assessment Tool
DPs	Development Partners
DACF	District Assemblies Common Fund
DACF-RFG	District Assemblies Common Fund, Responsive Factor Grant
DGIS	Directorate-General for International Cooperation
DPCU	District Planning Coordinating Unit
EC	European Commission
ECG	Electricity Company of Ghana
EPA	Environmental Protection Authority
EU	European Union
FBOs	Faith Based Organisations
GAMA	Greater Accra Metropolitan Area

GARID	Greater Accra Resilient and Integrated Development Project
GEA	Ghana Enterprises Agency
GDP	Gross Domestic Product
GASSLIP	Greater Accra Sustainable Sanitation and Livelihood Improvement Project
GHAFUP	Ghana Federation of the Urban Poor
GIIF	Ghana Infrastructure Investment Fund
GIZ	German International Cooperation
GKMA	Greater Kumasi Metropolitan Area
GoG	Government of Ghana
GSCSP	Ghana Secondary Cities Support Programme
GSS	Ghana Statistical Service
GUMPP	Ghana Urban Management Pilot Programme
GWL	Ghana Water Limited
ILGS	Institute of Local Government Studies
INGO	International Non-Governmental Organisation
LC	Lands Commission
LC-SMD	Lands Commission, Survey and Mapping Division
LED	Local Economic Development
LTNDPF	Long-Term National Development Policy Framework
LUSPA	Land Use and Spatial Planning Authority
M&E	Monitoring and Evaluation
MASLOC	Micro-finance and Small Loans Centre
MEST	Ministry of Environment, Science and Technology
MMDAs	Metropolitan, Municipal and District Assemblies
MDAs	Ministries, Departments and Agencies

MLGCRA	Ministry of Local Government, Chieftaincy and Religious Affairs
MLNR	Ministry of Lands and Natural Resources
MLJE	Ministry of Labour, Jobs and Employment
MPCU	Metropolitan/Municipal Planning Coordinating Unit
MoF	Ministry of Finance
MoGCSP	Ministry of Gender, Children and Social Protection
MoYDE	Ministry of Youth Development and Empowerment
MRH	Ministry of Roads and Highways
MSMEs	Micro Small and Medium Enterprises
MoTAI	Ministry of Trade
MTNDPF	Medium-Term National Development Policy Framework
MWHWR	Ministry of Works, Housing and Water Resources
NADMO	National Disaster Management Organisation
NCCE	National Commission for Civic Education
NDPC	National Development Planning Commission
NDPPPs	National Development Plans, Policies and Programmes
NGO	Non-Governmental Organisation
NRAS	National Rental Assistance Scheme
NSUPS	National Slum Upgrading and Prevention Strategy
NUA	New Urban Agenda
NUP	National Urban Policy
NYA	National Youth Authority
OACP	Organisation of African, Caribbean, and Pacific Group of States
OHLGS	Office of the Head of Local Government Service
PESTLE	Political, Economic, Social, Technological, Legal and Environmental

PCU	Programme Coordinating Unit
POCC	Potentials, Opportunities, Constraints and Challenges
PSUP	Participatory Slum Upgrading Programme
PWDs	Persons with Disabilities
REIT	Real Estate Investment Trust
REPO	Regional Economic Planning Officer
RCC	Regional Coordinating Council
RPCU	Regional Planning Coordinating Unit
RUDU	Rural and Urban Development Unit
SDGs	Sustainable Development Goals
SIDA	Swedish International Development Agency
SIF	Social Investment Fund
SUF	Slum Upgrading Facility
TAs	Traditional Authorities
TWG	Technical Working Group
UNDP	United Nations Development Programme
UN-Habitat	United Nations Human Settlement Programme
USD	United States Dollar
WB	World Bank

GLOSSARY

TERM	DESCRIPTION
Informal Settlement	Informal settlement is characterised by: (i) lack of legitimate tenure; (ii) non-compliance with planning and building regulations; and (iii) lack of access to basic services.
Slum Household[1]	Slum households are defined as a group of individuals living under the same roof with one or more of these characteristics:
	1. Inadequate access to safe water (insufficient amounts at an affordable price)
	2. Inadequate access to sanitation and infrastructure (in the form of a private or public toilet shared by a reasonable number of people)
	3. Poor structural quality of housing (as opposed to durable housing of a permanent nature that protects against extreme climate conditions)
	4. Overcrowding (more than three people sharing the same room)
	5. Insecure residential status (with risk of forced eviction)
Slum	A slum is defined as a densely populated, usually urban, area characterised by poor housing, inadequate basic services, and insecure land tenure, often associated with poverty
Slum profile	A document that provides a detailed account of the key features of a slum community

1 This definition aligns with the UN-Habitat's definition of a slum.

TERM	DESCRIPTION
Slum Dwellers/ Groups/ Organisations	A community-based group advocating the interests of slum dwellers, often working together to advocate for better living conditions, access to basic services like water and sanitation, and to improve their overall quality of life within their informal settlements; these groups can be involved in activities like collective bargaining with authorities, community development projects, and raising awareness about issues faced by slum dwellers.
Land Rights Continuum	A framework that recognises the diverse range of land tenure arrangements, legal titles to customary or informal rights, essentially viewing land rights as existing on a spectrum rather than solely focusing on formally registered ownership as the ultimate form of land security[2].

2 This is in line with the Land Act 2020

1. INTRODUCTION

Ghana's urban population continues to grow, increasing from about 12.5 million (50.9%) in 2010 to about 17.4 million (56.7%) in 2021, with almost half (47.8%) of the increase in the Greater Accra and Ashanti regions. It is projected that 65% of the population will live in urban areas by 2030. This rapid population growth coincides with economic growth, creating improved economic opportunities in large cities such as Accra, Kumasi, Sekondi-Takoradi, and Tamale. Accra's contribution to GDP is estimated at 37% (UN-Habitat 2021). There are increasing agglomeration benefits in these large cities, which attract a significant share of the migrant population. However, this rapid population growth, economic growth and potential benefits have not been matched by the provision of housing, employment opportunities, and basic infrastructure and services needed for these cities to be efficient, equitable and sustainable. The large cities are experiencing increasing overcrowding; declining housing quality; poor access to adequate housing; poor management of sanitation and solid waste collection; and limited access to basic urban services. Coupled with these challenges is the increasing urban sprawl in Accra, Kumasi, and other cities, which is reshaping their spatial configurations and forcing the urban poor to live in the most crowded residential areas close to economic opportunities. This has led to the growth and proliferation of slums and informal settlements in urban areas.

Governments have pursued several policy interventions to address the challenges of urbanisation and inadequate housing in large cities over the years. Policies such as the National Urban Policy, the National Housing Policy, the National Land Policy, the National Spatial Development Framework and the Medium-Term National Development Policy Framework have been developed to address various facets of urban challenges. However, these policies have been piecemeal, with limited integration and coordination, resulting in a lack of a comprehensive strategy to address the issues of slums and informal settlements and to prevent the development of slums in the country. The absence of a comprehensive strategy for slum upgrading and prevention has led to many slum upgrading strategies being subsumed in different policies and agendas with limited focus on the real issues of upgrading and prevention as part of the national policy agenda. These interventions have not yielded the desired results in reducing the proliferation of slums/informal settlements, or in curbing their growth and consolidation.

In the absence of a strategy addressing specific issues in slum upgrading and prevention, the country does not benefit from the inherent economic and social potential that can be leveraged in slums and informal settlements, including employment, the urban food value chain, informal urban waste collection strategies, and the informal economy in slum communities. In addition, slums play a critical role in providing housing for many migrants and the urban poor. However, slums also impact negatively on cities' growth and environmental sustainability.

It is against this background and in furtherance of the government's commitment to slum upgrading and prevention and ensuring the attainment of Sustainable Development Goal 11 *(making cities and human settlements inclusive, safe, resilient and sustainable)* that, the United Nations Human Settlement Programme (UN-Habitat) in collaboration with the Government of Ghana (GoG) through the Ministry of Local Government, Chieftaincy and Religious Affairs (MLGCRA) set out to develop a slum upgrading and prevention strategy.

The National Slum Upgrading and Prevention Strategy provides the GoG's response to slums and to the integration of informal settlements into urban development. It gives direction on how it intends to facilitate slum upgrading and prevention. The slum upgrading and prevention strategy aims to improve the living conditions of people living in slums in Ghana's urban areas, including their safety and security on a sustainable basis and to prevent future growth of slums. This Strategy complements government efforts to ensure that sustainable urbanisation programmes align with its medium- to long-term urban development policies. This Strategy is drawn from existing policies, including the National Urban Policy, the National Housing Policy, the National Land Policy, the National Spatial Development Framework, and the Medium-Term National Development Policy Framework (2026-2029), as well as the Resetting Ghana Agenda.

1.1 Context of the National Slum Upgrading and Prevention Strategy

The preparation of the National Slum Upgrading and Prevention Strategy commenced in 2013, with a draft strategy that underwent several rounds of consultation. However, due to the transition of the global policy agenda from the Millennium Development Goals (MDGs) to the Sustainable Development Goals (SDGs) in 2016/2017, as well as other teething problems, the strategy could not be operationalised. Thus, there was a need to update the strategy to reflect both the global and national policy agendas in light of the current state of urban development.

The update to the Strategy has undergone a series of consultative processes to ensure that the views of stakeholders affected by the strategy's implementation were incorporated. This was undertaken through extensive consultations and the involvement of various interest groups. The activities involved in the preparation of the strategy included the following:

- A review of global and national policy agenda and practices in sustainable urbanisation, slum upgrading and prevention programmes and projects;
- An analysis of the socio-economic and demographic profile of slums in Ghana;
- Consultation with key stakeholders leveraging the Technical Working Group on Urban (TWGoU); and
- Consultative Stakeholders' workshops at the national, regional and district levels.

The active participation of MMDAs in the consultation process led to deeper reflections on slum upgrading and prevention programmes, projects, and activities in the Medium-Term Development Plans (MTDPs) of local governments. This ensured more focused discussions and the mainstreaming of programmes and projects that aim to integrate slums and prevent their future occurrence.

1.2 Legal, International and National Policy Frameworks

1.2.1 Legal Frameworks

The National Slum Upgrading and Prevention Strategy (NSUPS) is informed by and aligned with several key legal frameworks, notably the 1992 Constitution of Ghana, the Local Governance Act, 2016 (Act 936), the Land Act, 2020 (Act 1036), and the Land Use and Spatial Planning Act, 2016 (Act 925).

1992 Constitution of Ghana

The Constitution provides the foundational legal basis for the NSUPS in several ways:

- Dignity, Property and Directive Principles: Article 15 (dignity of the person) and Article 18 (protection of property and privacy) support the strategy's focus on tenure security, while the Directive

Principles of State Policy (Chapter 6, in particular Article 36) commit the State to improving human settlements and the living conditions of citizens. Together these provide the constitutional foundation for slum upgrading.

- Decentralisation and Local Governance: Chapter 20 mandates the decentralisation of governance, empowering Metropolitan, Municipal, and District Assemblies (MMDAs) to plan and implement development strategies, including slum upgrading.
- Social Justice and Inclusion: The Constitution promotes social inclusion and equity, which aligns with NSUPS's focus on participatory planning, community engagement, and inclusive urban development.

Local Governance Act, 2016 (Act 936)

This Act operationalises Ghana's decentralisation enshrined in the Constitution and is central to NSUPS implementation

- Section 12: Assigns District Assemblies the responsibility for initiating and executing development plans, including slum upgrading and infrastructure provision.
- Sections 40 to 44: Promote participatory governance, ensuring that slum dwellers and marginalised groups are involved in planning and decision-making.
- Section 91 to 107: Aligns with the Land Use and Spatial Planning Act for development permitting, ensuring slum upgrading is legally compliant.
- District Assemblies Common Fund (DACF): Provides a financing mechanism for local development that the NSUPS can leverage for slum-upgrading interventions.

Land Act, 2020 (Act 1036)

This Act consolidates and modernises Ghana's land laws and is critical to the NSUPS's land tenure strategies:

- Recognition of Customary Land Rights: The Act acknowledges customary land ownership, which is essential for regularising land tenure in indigenous and migrant slums.

- Land Registration and Documentation: It provides mechanisms for formalising land rights, thereby supporting NSUPS's goal of improving land tenure security for slum dwellers.
- Land Use and Management: The Act empowers land sector agencies to manage land efficiently, which is vital for land banking, readjustment, and site-and-service schemes proposed in the strategy.

Land Use and Spatial Planning Act, 2016 (Act 925)

This Act provides the legal framework for spatial planning and development control in Ghana:

- Integrated Spatial Planning: It mandates the preparation of local plans and structure plans, which NSUPS leverages to promote slum-sensitive urban planning.
- Development Control: The Act supports enforcement of planning standards, which is crucial for preventing the emergence of new slums.
- Participatory Planning: It encourages community involvement in planning processes, aligning with NSUPS's emphasis on inclusive and participatory slum upgrading.

1.2.2 International Policy Frameworks

The Strategy takes cognisance of international policy frameworks, agreements and protocols relevant to sustainable urbanisation and slum upgrading and prevention. These include:

a. United Nations Sustainable Development Goals (SDGs)

b. New Urban Agenda (NUA)

c. African Union Agenda 2063

d. Paris Agreement

e. Global Action Plan: Accelerating for Transforming Informal Settlements and Slums (2023 to 2030)

1.2.3 National Development and Policy Frameworks

Long-Term National Development Policy Framework (LTNDPF)

This strategy is informed by the Long-Term National Development Policy Framework, 2018-2057, also known as Ghana@100, which envisions a democratic, inclusive, self-reliant developed country by 2057. The following goals of the plan have influenced the NSUPS:

a. Build an industrialised, inclusive and resilient economy

b. Create an equitable, healthy and prosperous society

c. Build well-planned and safe communities while protecting the natural environment

d. Build effective, efficient and dynamic institutions for national development and other national policies.

Medium-Term National Development Policy Framework (2026-2029)

The MTNDPF (2026 to 2029), under the Resetting Ghana Agenda, provides the strategic direction for inclusive economic growth, job creation, infrastructure development, and strengthened governance. Within the environment, infrastructure and spatial development dimension, the framework identifies critical challenges such as a significant housing deficit, weak spatial planning systems, inadequate infrastructure, and the rapid growth of informal settlements.

To address these challenges, the framework prioritises the expansion of affordable and inclusive housing, strengthening land-use and spatial planning, and accelerating infrastructure development through major national initiatives. It also emphasises local economic development, improved livelihoods, and enhanced resilience of vulnerable communities.

The Strategy will contribute to these priorities by promoting slum upgrading and prevention, improving access to basic infrastructure and services, supporting local economic development, and fostering inclusive, well-planned and sustainable urban development.

Coordinated Programme of Economic and Social Development Policies (CPESDP) (2025-2029)

The NSUPS is aligned with the Coordinated Programme of Economic and Social Development Policies (2025 to 2029), which provides the

overarching framework for Ghana's development under the Resetting Ghana Agenda. The programme focuses on achieving inclusive economic growth, creating jobs, strengthening social protection systems, and improving infrastructure and spatial development across the country.

Within the context of human settlements, the CPESDP prioritises improved access to housing, enhanced urban planning, infrastructure expansion, and environmental sustainability. It also emphasises local economic development, poverty reduction, and resilience to climate and environmental risks, particularly in vulnerable and underserved communities.

These priorities directly support the objectives of the NSUPS by promoting affordable housing, expanding access to basic services, improving infrastructure in deprived urban areas, and strengthening inclusive and participatory urban development. The alignment ensures that slum upgrading and prevention interventions contribute to national efforts to build equitable, resilient, and well-planned human settlements.

The National Urban Policy and Implementation Plan (2026-2035)

The NSUPS is linked to one important strategy and it's underpinning activities outlined in the NUP, namely:

Strategy 4.6.2. Increase access to quality and new housing opportunities in slums and informal settlements: To achieve this strategy, the following planned activities in the NUP Implementation Plan are relevant to the slum upgrading strategy:

6.2.1. Update and implement the National Slum Upgrading and Prevention Strategy

6.2.2. Update information on slum areas in the country

6.2.3. Conduct a study on the state of slums and informal residential sites

6.2.4. Implement comprehensive slum upgrading interventions under district annual action plans

6.2.5. Undertake land pooling and land re-adjustment in slums and informal areas for low-income housing schemes

6.2.6. Reorganise major transportation nodes for transit-oriented developments

National Housing Policy (2015)

This policy adopts a dual approach to slum upgrading and prevention – upgrading/improving existing settlements and preventing the occurrence of new ones, to be achieved through the following:

a. Formulate and implement slum infrastructure improvement policy and develop strategies to upgrade and improve existing settlements that have become degraded.

b. Progressively integrate existing slums through revitalisation, redevelopment and regeneration into formal neighbourhoods and communities.

c. Reduce the effects of poverty on slum dwellers through a combination of infrastructure investments, enhancement of social services, and incentivising land regularisation.

d. Empower low-income slum dwellers to engage in economically viable ventures.

e. Engender participation of slum dwellers in decision-making at all levels (from neighbourhoods to the districts).

f. Introduce mechanisms for public participation in development control, including the mandatory exhibition of planned neighbourhood and community schemes.

g. Undertake media sensitisation and public awareness programmes on the proposed land use plans of MMDAs.

National Street Naming and Property Addressing Policy (2011)

Directive guidelines from the National Street Naming and Property Addressing Policy (Section 2.1.7) under the heading "Naming of Slums and Areas of Unplanned Development" prescribe the mechanisms by which slums, and unplanned areas are to be incorporated into the fabric of the formal city through the processes of identification and naming of all access ways.

2. SITUATIONAL ANALYSIS

2.1 Global slum trends and responses

Today, cities are home to more than half of the world's population. Seven out of ten individuals are predicted to reside in urban areas by the year 2050[3]. Cities are the main contributors to economic growth, accounting for more than 80% of global GDP. However, they also account for more than 70% of the world's greenhouse gas emissions. Urban growth can be inclusive, prosperous, and sustainable if it is well-planned and managed. Rapid and poorly planned urbanisation, however, creates a number of problems, such as a lack of affordable housing, inadequate infrastructure (including public transportation and essential services), a lack of open spaces, air pollution, and an increased risk of natural disasters. These have perpetuated the growth of slums in cities and communities globally.

In 2022, about one in four people living in cities (24.8%) did so in slums or informal settlements, and the global slum population reached 1.12 billion, with over 85% of them residing in three regions: Eastern and South-Eastern Asia (362 million), Central and Southern Asia (334 million), and sub-Saharan Africa (265 million)[4]. Sub-Saharan Africa has the highest incidence, with about 53.6% of its urban population living in slums in 2022, up from 50.2% in 2020. This marks a reversal of the steady decline recorded between 2000 and 2020, with the global slum population now some 130 million higher than in 2015, and projections suggest that sub-Saharan Africa alone could add a further 360 million slum dwellers by 2030 if current trends persist[5]. A huge portion of the world's population is left behind because the interests and concerns of these people are rarely taken into consideration in traditional urban planning, funding, and politics. These slum population trends have prompted concerted efforts by governments worldwide to implement policies for slum upgrading and prevention to integrate these populations into cities' development discourses.

Globally, governments have generally adopted some approaches / responses to slums. These include ignoring them; utilising slums for political goals; eradicating, evicting, and relocating; public housing;

3 United Nations, 2022

4 United Nations, 2024

5 https://unstats.un.org/sdgs/report/2024/Goal-11/

sites-and-services plans; and upgrading[6].

Ignoring slums - Governments ignore the existence of slums, often on the mistaken belief that they are passing phenomena that will vanish once the anticipated economic expansion takes off, which is less a response than the absence of one.

Eradication, eviction, and displacement - Conducting campaigns of eradication or forced evictions has been another strategy. For example, about 18.59 million individuals worldwide were reportedly affected by forced evictions between 1998 and 2008, according to the Centre for Housing Rights and Evictions (COHRE)[7]. Evictions happen for a variety of reasons, including large-scale development projects such as building dams and organising international competitions such as the World Cup or the Olympic Games. Besides, mass evictions resulted from government urban development plans, urban renewal or regeneration programmes, and the dynamics of urban land markets, as well as natural calamities such as earthquakes, hurricanes, and tsunamis. Land clearance for private investors or the implementation of master plans with tight land-use zoning were, and still are, strategies used to evict slum dwellers. These initiatives are almost always ineffective because persons who are evicted find other homes, often in other slums, in the absence of affordable housing alternatives. Thus, evictions proved to be expensive in terms of money, society, and human life.

Relocation - The problem of slums has frequently been addressed through relocation. Slum residents are moved to new residences, and the slum area is rehabilitated. In some instances, it is simply brutal eviction, as slum inhabitants are dumped outside the city bounds without any acknowledgement of a right to housing. However, relocation areas were frequently located outside of cities, which raised households' travel expenses. Many times, families returned to slums because they preferred central-location neighbourhoods close to economic activities.

Public housing - Public housing and rehousing initiatives have been used to provide alternatives to slums. However, this approach had varying degrees of success in most cities. The success factors have also included the extent to which city governments are able to provide resources to construct public housing for slum dwellers. This is an expensive approach to slum upgrading.

6 UN-Habitat, 2014

7 UN-Habitat 2011.

Site and services schemes: These are low-cost projects open to applicants from slum communities. It represents another type of home construction utilised in conjunction with relocation.

Recognising the value in upgrading: An understanding of the social and financial implications of the aforementioned approaches to slums led to changes in public policy toward slum upgrading in most countries in the late 1970s. The amount of financial and social investment that slum inhabitants made in their houses and communities, which would be lost in any attempt to eradicate slum neighbourhoods, was one important factor to take into account. It was prudent to create a policy that rather enhances these investments. Slum upgrading has gained popularity as a legitimate, practical, and economical option to enhance city living standards and the urban landscape. Slum upgrading remains the most practical solution to the problem of existing slums from both financial and social perspectives.

A succinct analysis of the several methods above for dealing with slums shows that, while eradication and eviction still occur in many nations, they do not constitute comprehensive approaches. Eradication, eviction, and forced relocation are actions that show a lack of understanding of the intricate social and cultural dynamics that exist in slum settlements, and the loss of community that results from these actions is just as harmful as the actual physical destruction of homes. Most people consider public housing to be a privilege and a practical choice for countries with sufficient wealth to support subsidies, where there are renters or where tenants can afford to pay. However, in poor nations, public housing is not a choice for slum upgrading. Resettlement is a practical strategy only as a last resort, like when slum inhabitants accept to move to a plot with services as a result of the improvement of their community. As a result, slum upgrading continues to be the most financially advantageous and ethically sound strategy for resolving the problem of the current slums.

2.2 Slum situation in Ghana

Many Ghanaian cities are facing critical challenges in constrained access to basic infrastructure and services, lack of adequate housing, overcrowding, especially in the indigenous communities, squatting on unapproved sites, among many others. Rapid urbanisation has generally outstripped the capacity of local authorities to guide the physical expansion of urban areas and provide essential urban services to their citizens.

Further, slums in Ghana face diverse challenges related to climate change, air pollution, flood vulnerability, and heat waves, compounding the already unsafe living conditions of residents. Earlier estimates put the share of the urban population living in slums much higher (World Bank, 2020); the most recent national data indicate that about 30.8% of the urban population lived in slums in 2025 (GSS), where residents face various socio-economic and environmental issues. In 2019, the Ghana Statistical Service indicated that indoor air pollution is prevalent due to the heavy reliance on solid fuels for cooking, which contributes to respiratory diseases. Floods are increasingly frequent and severe, particularly affecting those in informal settlements (UNDP, 2018). In 2021, the Ghana Meteorological Agency reported an increase in heat waves, posing health risks to vulnerable slum dwellers.

As far back as 2012, a survey undertaken for the Participatory Slum Upgrading Programme (PSUP) implemented in Ga Mashie revealed that almost 80% of Accra's neighbourhoods experienced one form of slum condition or another. In addition, the citywide slum profile study in 2016 identified 265 slums/informal settlement pockets in the Accra Metropolitan Assembly only (GHAFUP-PD, 2016). The most recent national assessment estimates about 4.8 million slum dwellers, in roughly 1.2 million households, equivalent to around 30.8% of the urban population (GSS, 2025). This provides the baseline for this Strategy. Earlier reporting under Ghana's Voluntary National Review of the 2030 Agenda had recorded a rising slum population over the preceding decade, underlining that prevalence remains high despite past interventions[8].

2.2.1 Socio-economic profile of slums

Slums in Ghana are characterised by a range of socio-cultural/political and economic activities. A baseline study by the erstwhile Ministry of Zongo and Inner-City Development in 2017 revealed that the majority of slum dwellers engage in a variety of economic and livelihood activities. They mostly consist of small-scale trading (buying and selling) and handicrafts including carpentry, tailoring, and masonry. Men work primarily in artisanal and small-scale trade, whereas women work in food vending and petty trade. The youth in slums are into soccer and other sports, which are sources of recreation for them. Other economic activities in slums include animal husbandry and informal waste

8 Ghana's Voluntary National Review Report on the Implementation of 2030 Agenda for Sustainable Development, NDPC, 2022

collection. Slum dwellers have low rates of formal sector employment. Lack of business capital, market viability, lack of access to affordable land and basic services are the most frequent problems facing economic and livelihood activities in the communities[9].

In terms of land and housing, land ownership reflects the national ownership patterns with some variations in squatter settlements. In indigenous and migrant slum communities, land is held by stool and families, whereas in squatter settlements, land is mostly held by the public and individuals. Overall, the main type of dwelling (nature of houses) across all slums is compound housing. Houses are mostly constructed with cement/concrete blocks or mud plastered with cement. There are scattered wood and metal houses across the slum communities. There are also a few storey buildings in some of the communities. In addition, slums lack open spaces for recreation or community meetings.

2.2.2 Slum typologies

There are different types of slums in Ghana. These are (1) Indigenous, (2) Migrant, and (3) Squatter Settlements. These are usually determined by the inhabitants' origins and their purpose for settlement.

Indigenous Slums: These are slums created basically as a result of organic housing development by tribal groups indigenous to the locality. These indigenes have lived in such localities for a considerable length of time, with migrants settling in and progressively consolidating their residences. These communities are poorly laid out, and housing development is haphazard. Consequently, the provision of water and sanitation services and facilities is inadequate. There is also a lack of enforcement of planning and building regulations in these communities, so basic environmental sanitation standards are not followed, leading to squalor and very low property values. The majority of residents of indigenous slums have allodial/usufructuary rights to the land, but these rights are not easily divisible or transferable due to communal family or clan controls over such lands. Thus, security of tenure is, for the most part, not a problem in such slums. The source and seat of traditional authority usually come from within these communities. Examples include Teshie, Nungua, Ga Mashie in Accra) Kojokrom, New Takoradi, (Western) Abura in Cape Coast, Dagbang-dabba-fong in Tamale. For the most part, public utilities and allied infrastructure are legally available in such slum communities, except that they are not in sufficient supply to meet the needs. Upgrading a slum of this kind requires an intervention package

9 Ministry of Inner-City and Zongo Development, 2019

that focuses on expanding services and improving housing.

Migrant slums: These slums are predominantly a creation of economic migrants whose original intention is to transit for economic benefits. They are settled on lands belonging to the indigenous people or acquired by the state. Houses in migrant slums are built from both temporary and semi-permanent materials due to the tenuous tenure arrangements.

Squatter Settlements: These slums are usually located on unauthorised lands or unoccupied inner-city lands by migrants. Some of them settle on marginal lands reserved as public open spaces. Other locations, reserved for their ecological sensitivity, become targets for unapproved occupation by squatters. Like the indigenous slums, there is a lack of enforcement of planning and building regulations in these communities, and so basic environmental sanitation standards are not followed, leading to squalor and very low property values. The source of traditional authority, as well as its seat, usually comes from outside these communities. Examples of these slums include Old Fadama in Accra and Racecourse in Kumasi. The most appropriate slum upgrading intervention is tenure regularisation, neighbourhood services, and housing development.

A squatter settlement is defined as a low-income residential area developed without legal rights to the land or permission from the concerned authorities to build, and, as a result of their illegal status, infrastructure and services are usually inadequate (UN-Habitat, 2003).

2.2.3 Public policy response to urban infrastructure deficits

Over the years, successive governments have implemented several interventions, combining programmes, projects, and new institutional structures to directly address the infrastructure deficit and broadly tackle urban poverty and inequality. Some of the programmes and projects introduced for this purpose include:

a. Water for All and Toilet for All Programme

b. Expansion of Water Supply Systems

c. Inner City Household Toilet Project

d. Greater Kumasi Metropolitan Area (GKMA) Water Supply Master Plan

e. Greater Accra Metropolitan Area (GAMA) Sanitation and Water Project

f. Greater Accra Resilient and Integrated Development (GARID) Project

g. Greater Accra Sustainable Sanitation and Livelihood Improvement Project (GASSLIP)

h. Urban Environmental Sanitation Project

In addition, some structures that were set up to address poverty (including low-income urban communities) include:

a. The Zongo Development Fund

b. Social Investment Fund (SIF)

c. Human Settlement and Development Programme

d. Disaster Management Programme

These programmes have yielded some positive results. For example, empirical data suggest that the percentage of the population living below the poverty line declined from 13.6 per cent in 2013 to 11.9 per cent in 2017[10].

Typifying the gains of these interventions, the 2021 Population and Housing Census indicates that 92% of households in Ghana have access to improved drinking water. This is higher in urban areas (97.8%) than in rural areas (83.0%). This represents a 7% improvement over the 2010 level.

2.2.4 Specific slum upgrading initiatives

In terms of slum upgrading, central and local governments have launched a variety of programmes and projects with assistance from development partners. For example, in the past decades, the Government and development partners supported transformational projects like the Local Government Development Programme, Urban Environmental Sanitation Project (I & II), Ghana Urban Management Pilot Project (GUMPP), the Greater Accra Resilience and Integrated Development (GARID) Project, the Slum Upgrading Facility (SUF) and the Participatory Slum Upgrading Programme (I & II). To create sustainable and resilient urban communities, these projects focused on priority investments and

10 Report on the implementation of the New Urban Agenda in Ghana, (NDPC, 2022)

bankable projects, with significant attention to social inclusion. The interventions under these projects included the construction of roads, walkways and streetlights to improve accessibility and safety for vehicles and pedestrians, drainage infrastructure to reduce flooding, extension of water supply, and improvement of solid and liquid waste collection and management in slums and informal settlements.

There have also been attempts to integrate slums into the urban fabric and maintain their economic, physical, environmental, and social connectivity within the city, so that cities can successfully address the problem of slums. The Participatory Slum Upgrading Programme (PSUP) of UN-Habitat collaborates with cities and nations to create Citywide/national Slum Upgrading Strategies (CWSUS) that connect slums to city structure to achieve multidimensional change in slum communities. Through the political engagement of the Organisation of African, Caribbean, and Pacific States (OACP), the European Commission (EC) provides funding for PSUP, which UN-Habitat implements in 40 OACP member states. The CWSUS advocates a programmatic strategy for slums that is long-term, institutionally complex, inclusive, and implemented across multiple settlements in a metropolis.

In Ghana, PSUP has been working since 2008 to improve the living conditions of people living in informal settlements, in collaboration with communities, civil society organisations, national and local governments, and the commercial sector. The following were implemented:

a. PSUP 1 (2008 to 2011): Accra, Tamale, and Ho's urban profiles were completed and evaluated; data and suggestions guided the creation of Ghana's National Urban Policy (2012) and its National Housing Policy and Strategy (2015).

b. PSUP II (2012 to 2016): The Accra Metropolitan Assembly (AMA) adopted a municipal-level budget line for slum upgrading and secured USD 250,000 in counterpart funding to implement pilot projects under the Accra Citywide Slum Upgrading Strategy and the Ga Mashie slum upgrading plan.

c. Community Managed Funds (CMF) were established to make it possible for community organisations to seek grants to carry out projects in the settlements and to set up a Microfinance guarantee facility with a local bank for accessible business loans that would assist women and young people.

In the absence of a national strategic framework to guide these projects, they have been executed with uncoordinated objectives, strategies and activities. Consequently, there have been overlapping and duplicated efforts at great cost. Additionally, the lack of an implementation framework has led to poor monitoring and evaluation of interventions, resulting in ineffective project delivery.

2.3 Key issues and challenges

Despite the previous interventions, challenges remain and are compounded by the emergence of new slums. These include the following:

1. Land tenure regularisation
    - Lack of tenure security
2. Urban infrastructure and basic services provision
    - Inadequate sanitary facilities
    - Low levels of education
    - High incidence of common diseases which are connected to poor environmental management
    - High vulnerability to climate risks
    - Inadequate financing of basic services
    - Poor quality of housing structures
    - Inadequate basic road and drainage networks
    - Lack of access to land for housing and economic activities
    - Lack of open spaces and spaces for basic infrastructure and services
    - Political interference in the form of selective provision of basic infrastructure and services
3. Local economic development
    - Low rates of employment

- Lack of business capital and appropriate credit facilities
- High incidence of poverty
- Inadequate support and coordination among local actors and institutions

4. Slum-sensitive urban planning framework
    - Insufficient spatial and socio-economic data to inform planning interventions in slums
5. Community participation and partnerships
    - Inadequate consultation and involvement of beneficiaries
    - Lack of coordination amongst stakeholders
6. Housing
    - Inadequate and unaffordable housing and rental accommodation in urban areas
7. Others are policy constraints which include the following:
    - Lack of coordinated programmes on slum upgrading
    - Over-reliance on donor funding for upgrading projects
    - Lack of adequate housing for all
    - Lack of clear vision and strategy for slum upgrading and prevention
    - Lack of appropriate land use planning and enforcement of plans
    - Exclusion of slums from urban planning and development policies

3. NATIONAL SLUM UPGRADING AND PREVENTION STRATEGY FRAMEWORK

3.1 Introduction

This section introduces the National Slum Upgrading and Prevention Strategy Framework, setting out the overarching goal, guiding principles, objectives and implementation strategies.

3.2 Goal

The goal of the strategy is ***"to improve the living environment and conditions for slum dwellers as well as prevent the proliferation of slums".***

3.3 Guiding principles

All slum upgrading shall be carried out in the spirit of the principles described below:

a) Inclusivity and participatory decision-making
b) Evidence-based and data-driven decision-making
c) Sustainability and climate resilience
d) Equitable access to basic services
e) Gender responsiveness
f) Affordable, catalytic and impactful interventions at scale

3.4 Objectives

To achieve the above goal, the NSUPS will pursue the following specific objectives

1. Promote land tenure regularisation
2. Improve infrastructure and service provision
3. Promote local economic development
4. Promote slum-sensitive urban planning
5. Promote community participation and partnerships
6. Promote affordable housing and rental accommodation

3.5 Objectives and Strategies

3.5.1 Promote land tenure regularisation

The objective seeks to address issues relating to tenure security and the high cost of land for slum upgrading and prevention. While the land ownership status of indigenous communities is not an issue, the same cannot be said for migrant and transient settlements (e.g. Old Fadama and residents along drainage channels). Secure tenure tends to attract more investment than tenure without security because of the fear of eviction or dispossession.

Strategies:

3.5.1.1 Improve land tenure security of slum dwellers

The objective of the strategy is to identify landowners and beneficiaries through land audits to arrange for practical and favourable formalisation or regularisation of tenure. Interests and ownerships will be clearly identified through engagements with owners and land users. A myriad of possible solutions, ranging from land swaps, readjustments, land sharing, and outright compensation payments, will be pursued when the land occupied falls within private, family/clan, and/or skins/stools, depending on the agreements made. Issues of allocative and usufructuary rights, among others, will be considered. Security of land tenure will require effective negotiations with the landowners identified. In situations where the land is public, efforts will be made to secure it for slum dwellers when the occupied land is not hazardous or poses security/health challenges to the populace. Signing a memorandum of understanding with slum dwellers that prohibits them from selling or leasing out land once security of tenure has been achieved is an important strategy. This is because it prevents the creation of slums in new areas, as persons with secure ownership tend to lease out land and move to other areas, creating similar slum situations. Indicating whether they can lease the land for more than a certain number of years will be a useful guide.

3.5.1.2 Address the high cost of land for housing and businesses in slums

To address the high cost of land for housing, the central government and District Assemblies will need to provide public land for low-cost housing. The government can subsidise these costs by introducing site-and-service schemes in peri-urban and urban areas, together with well-

targeted subsidies for low-income households. Land readjustment, land pooling, etc., are practical solutions that should be implemented in slums to provide access to land that would otherwise be unavailable or too expensive to purchase. District Assemblies or the central government need to revise laws and regulations to levy property rates or assign values to vacant lands in the core/built-up areas of District Assemblies, and dedicate a large percentage of these to housing provision.

3.5.2 Improve infrastructure and service provision

Rapid urbanisation and urban expansion have created huge backlogs in infrastructure. These phenomena are often associated with inadequate infrastructure and social services within slums and informal settlements. Also, financing for infrastructure and provision of basic services are inadequate. This objective is to address the issues identified with infrastructure and service provision.

Strategies:

3.5.2.1 Provide adequate financing for basic infrastructure and services

Ensuring adequate financing for basic infrastructure and services in slum communities requires a functional portfolio of financing sources into a dedicated fund. Sources of this fund are to be from central and local governments, development partners, FBOs, among others. Once set up, the fund can provide an adequate financing stream for basic infrastructure to slum or low-income communities. Using part of this revolving fund, the government must provide counterpart funding to slum groups/communities that have saved money through their savings groups for infrastructure upgrades. These community infrastructure loans are supposed to have a cost-recovery mechanism, in which loans given to slum communities are repaid over a defined period. An assessment of the slum savings groups' creditworthiness will be conducted before these soft loans are disbursed. Aside from this financing strategy, community savings can leverage additional funding for basic infrastructure and services from donor partners and other NGOs. District Assemblies can engage the private sector to finance infrastructure delivery in slum/low-income communities, with some guarantees. Also, approaching companies to fund basic infrastructure in slum communities, as part of their corporate social responsibilities, among other strategies, is feasible. Land swaps, land readjustments, and land pooling can be undertaken to provide land for sale in slums,

thereby aiding infrastructure financing. Encouraging slum groups to form savings groups can create an opportunity for private-sector capital to finance basic infrastructure in slum and low-income communities. Additionally, alternative sources of funding, including various climate financing options such as the Adaptation Fund, Loss and Damage Fund, and Green Climate Fund, could be explored.

3.5.2.2 Develop and implement city-wide slum upgrading and prevention programmes

The approach to developing city-wide slum upgrading and prevention programmes is quite complex and requires multiple strategies. However, a pragmatic strategy is to undertake an inventory of slums within the city/district and profile the slums identified. An analysis of the various slums identified to understand their historical roots and current situation, considering the political, economic, environmental, social, and institutional factors affecting them, is sine qua non for making any meaningful interventions.

Community-driven (participatory) prioritisation of infrastructure and service delivery needs for each slum should be undertaken based on clearly defined, transparent, and justified criteria. The District Assembly can then prioritise and undertake participatory upgrading after a plan has been prepared at the city-wide level involving all relevant stakeholders. An upgrading plan for each identified slum should also be prepared with the residents of that slum.

Prioritisation of which slums to commence with should be based on a few factors, including ease of implementation, preparedness of the slum community, and the severity of slum conditions, among others. The strategies discussed here basically address existing slums. Slum prevention programmes, however, depend on a myriad of factors that cannot be discussed in detail here, including overall housing provision, income levels, and migration, among others. Other strategies discussed in this strategy document all contribute to slum prevention.

3.5.3 Promote local economic development

Slums and informal settlements engage in diverse economic activities, including petty trading, food vending, artisanal work, animal husbandry, and other vibrant forms of economic activity. Most residents in these areas are self-employed, doing their own business and employing a few other people. However, business owners are unable to expand their

operations due to inadequate credit facilities, insufficient urban space for businesses, and inadequate support and coordination among local actors and institutions. The objective proffers a strategy to address the challenges identified with local economic development in slum settlements.

Strategy:

3.5.3.1 Encourage community savings, credit, investments, insurance and productivity

Informal economic activities abound in slums/low-income communities, yet productivity and skill levels remain very low, hence the relatively low incomes prevalent in these communities. Improving productivity and income levels will require that savings groups in these communities be formalised so they can access microcredit facilities (such as loans and insurance packages). Where savings groups do not exist, trade unions can be encouraged to form such associations. Provision of relevant business advisory services and skills training programmes, based on the economic profiles of the businesses and workers/youth in these communities, will help transform the economies of the slums through technical and skills training that meet their needs. Organising business promotion activities and developing infrastructure such as street lighting and transportation network improvements can also boost the economies of these slums. These activities extend the working hours and open the slums to more business opportunities. With these strategies, some considerable level of economic development can be achieved.

3.5.4 Promote slum-sensitive urban planning

One of the major issues in rapidly urbanising cities is that slums and informal settlements are usually excluded from Urban Planning and Development policies. Slums are seen as “problem settlements” that need to be addressed either through eviction or by ignoring them. This mentality needs to change to reflect the current socio-economic and environmental realities of urban life, enabling the integration and gradual transformation of slums. The objective, therefore, seeks to address the underlying challenges of slum-sensitive urban planning in Ghana.

Strategy:

3.5.4.1 Update and prepare land use plans and urban renewal programmes with slum communities in a participatory manner

The obvious reality with slums/ low-income communities is that most of them do not meet the planning requirements/ regulatory standards. This requires that planning standards or pragmatic land-use designs be prepared for these settlements/communities. An inventory of all slums and an assessment of infrastructure and service delivery levels, the nature and quality of housing, road networks or alleys, etc., should be critically analysed, and appropriate land-use plans prepared for these communities. The land use plans should be prepared with the residents in a more participatory manner, explaining the reasons for those designs. Encouraging the citizenry to engage in "citizen policing of their neighbourhoods" by placing local plans in neighbourhoods will help citizens prevent unauthorised developments that degenerate into slums. This preventive approach is more pragmatic and responsive to the current situation of District Assemblies, which are trying to implement seemingly ineffective development controls with limited resources and personnel.

3.5.5 Promote community participation and partnerships

Many development projects fail because they do not involve the primary stakeholders and beneficiaries in the planning and implementation processes. Involving slum dwellers and informal settlement residents as partners rather than just beneficiaries is essential for the success of slum upgrading projects. Their active involvement and recognition of their contributions are crucial for significant advances in their lives. This objective seeks to promote coordination among stakeholders, including government agencies, NGOs, and resident groups, to develop interventions for slum areas.

Strategies:

3.5.5.1 Improve stakeholder engagement in developing interventions for slum areas

Improving stakeholder engagement in undertaking slum upgrading interventions will require conducting a stakeholder analysis to identify stakeholders with power (influence), financial resources, and skills at the District Assembly and national levels. Focusing on gender and climate analysis is necessary to promote the inclusivity and

resilience of interventions. It is also important to ensure transparency and accountability in slum-upgrading projects. Ensuring that there are grievance redress mechanisms also helps with the smooth implementation of slum upgrading projects. This ensures transparency and fairness, preventing any protests that would impede the progress of upgrade projects.

3.5.5.2 Strengthen stakeholder participation/collaboration for slum upgrading and prevention

Strengthening the active participation of stakeholders engaged in slum upgrading projects requires considerable commitment and time. Building the capacity of existing slum groups or associations within slum/low-income communities who are already engaged in community improvement projects to prioritise and continue upgrading projects will be adopted. Where the groups exist in low-income/slum communities but lack experience in undertaking slum improvement projects, these groups can be encouraged to initiate slum upgrading projects through peer-to-peer learning from slum organisations and groups with experience in such initiatives. Encouraging periodic stakeholder engagements will also encourage participation. Lastly, encouraging slum groups to provide counterpart funding for infrastructure or housing projects is a proven effective method of maintaining stakeholder participation in slum upgrading projects.

3.5.6 Promote affordable housing and rental accommodation

Market forces have primarily determined access to housing for the urban poor, leading to the growth of slums and informal settlements. Existing policies have not effectively addressed the needs of the urban poor or improved conditions in slums. To prevent the growth of slums, it is crucial to provide affordable housing options for all segments of urban society, especially the poorest. Housing policy failures have resulted in private landlords dominating the provision of rental housing, but they struggle to offer affordable housing due to inadequate financing and subsidies. The government has amended the Rent Act to regulate short and long-term tenancies to address the issue of high rent advance payments; however, the challenge persists in urban areas. This objective is to address the high cost of housing and rental accommodation, particularly in slum settlements.

Strategy:

3.5.6.1 Diversify access to suitable housing options

As both a curative and preventive approach to slums, establishing a revolving fund dedicated to providing housing loans and slum/low-income housing improvement loans to private housing providers and slum savings groups will increase the available housing stock. These loans provided to the slum/low-income savings groups and other private housing providers should be payable within 2-5 years. Promoting partnerships with international finance institutions and development partners to provide financing mechanisms that meet the needs of low-income earners will be explored (and can form part of the revolving fund).

Providing incentives to CSOs/FBOs that offer rental or free accommodation to low-income earners through property tax rebates/exemptions, as well as rebates/exemptions from the permitting process, will help bring cheaper housing options to market. The provision of direct state/public lands for low-cost housing projects, the expansion of the National Rental Assistance Scheme, and the implementation of planning gain concepts in District Assemblies are targeted strategies for providing affordable housing options in the market. Encouraging the use of affordable, resilient building materials, as well as emerging technologies such as wood (bamboo technology), shipping containers in multiple stories, and low-cost interlocking bricks, among others, can provide suitable housing options beyond the usual construction methods and materials.

Because housing accounts for roughly three-quarters of the estimated cost of the Strategy, the housing response is organised around three delivery modes, applied in order of cost and disruption. In-situ improvement of existing dwellings is the default and lowest-cost option and should be pursued wherever tenure can be secured. New core housing on serviced plots, including incremental and self-build models supported by the revolving fund, is used where in-situ improvement is not feasible. Relocation is a last resort, reserved for sites that are hazardous or legally reserved, with resettlement located close to residents' livelihoods.

Delivery will be led by the Ministry of Works, Housing and Water Resources, in partnership with the District Assemblies, drawing on public land, the National Rental Assistance Scheme, the revolving housing fund, and partnerships with private developers, CSOs and FBOs. Because

housing dominates costs, the ratio among in-situ upgrading, new build, and relocation is the single most important affordability decision in the Strategy; District Assemblies should therefore maximise in-situ upgrading before committing to new build or relocation, and should phase delivery to match confirmed financing.

4. IMPLEMENTATION FRAMEWORK

4.1 Institutional arrangements for implementation

Implementation of the Strategy will require effective coordination amongst all stakeholders. The Ministry of Local Government, Chieftaincy and Religious Affairs (MLGCRA) will be leading the operationalisation of the strategy. Figure 1 shows the institutional arrangement for the implementation of the Strategy.

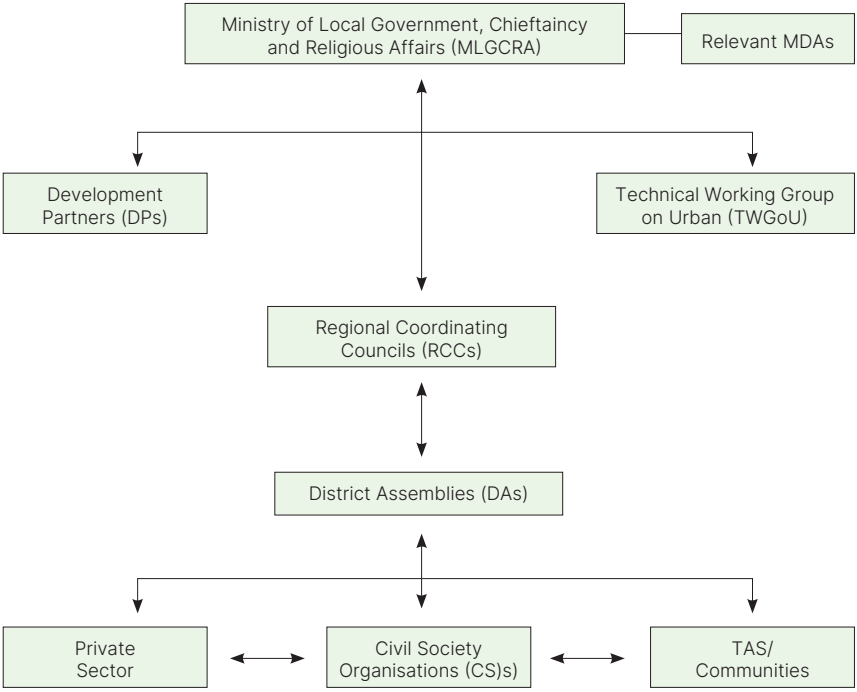


Figure 1. Institutional arrangement for the implementation of NSUPS

In undertaking the coordination role, the MLGCRA will engage relevant MDAs and RCCs to facilitate the implementation of the Strategy.

The Technical Working Group on Urban under the auspices of MLGCRA will be responsible for the technical review of all documents and reports related to the implementation of the Strategy to ensure policy coherence and synergy.

The Regional Coordinating Councils will be responsible for monitoring and coordinating slum upgrading and prevention programmes within their jurisdiction. The RCCs will synthesise reports on the implementation of the Strategy from MMDAs within their jurisdiction and submit to the MLGCRA.

The District Assemblies will be responsible for the implementation of NSUPS. They will mainstream the Strategy in their MTDPs and report on progress to their respective RCCs.

The Private Sector, CSOs and Development Partners will provide financial, logistical and technical support for the implementation of NSUPS.

Traditional Authorities/Communities will be involved in the engagement process to ensure inclusion, participation, ownership, and sustainability of the Slum upgrading interventions.

4.2 Key risks and mitigation

The following risks could affect delivery of the Strategy. They should be reviewed at each annual reporting cycle and updated as the programme proceeds.

Risk	Likelihood / Impact	Mitigation	Lead
Funding shortfall: most of the ten-year need is currently unfunded	High / High	Phase delivery to confirmed funds; ring-fence DACF, property-rate and stool-land shares; build a costed partner pipeline; pursue blended and climate finance	MoF / MLGCRA
Weak inter-agency coordination	Medium / High	TWG on Urban oversight; clear lead and support roles; quarterly reporting against the results matrix	MLGCRA

Risk	Likelihood / Impact	Mitigation	Lead
Land tenure disputes and eviction risk	High / High	Tenure-first sequencing; community memoranda of understanding; functional grievance redress mechanisms	MLNR-LC / DAs
Limited MMDA capacity and data gaps	High / Medium	Year 1 enumeration; capacity building through ILGS and OHLGS; performance incentives via DPAT	MLGCRA / DAs
Climate and flood shocks affecting slum sites	Medium / High	Apply a resilience lens across all works; prioritise drainage and flood protection; access climate finance	MWHWR / NADMO
Political interference or discontinuity across electoral cycles	Medium / Medium	Mainstream the Strategy in MTDPs; anchor in law and national policy; secure multi-year budget lines	MLGCRA / NDPC
Affordability risk from the housing cost share (76.5%)	High / High	Maximise in-situ upgrading; control the new-build and relocation ratio; use blended finance and the revolving fund	MWHWR / MoF

5. RESOURCE MOBILISATION FOR SLUM UPGRADING AND PREVENTION

The figures in this chapter are drawn from the populated costing schedule (base scenario) and are shown in GHS million unless stated. They remain estimates that move with the coverage shares and unit costs in the costing workbook. The demand side is based on the GSS Slums and Informal Settlements Report (2025); unit costs are benchmarked against comparable projects in Ghana.

5.1 Costing basis and assumptions

The cost is built from the activity costing in Annex 1, with the physical works itemised and priced against benchmarks, then aggregated by objective and phased across the ten years. Costs are set at a 2026 price base. This is supported by the disinflation and currency stabilisation recorded through 2025, with end-2025 inflation easing to about 5.4 per cent and the cedi strengthening over the year (GSS and Bank of Ghana data). The assumptions below govern the model and should be confirmed before the figures are fixed.

Assumption	Basis or value
Currency unit	GHS million, 2026 constant prices
Plan horizon	10 years, 2026 to 2035
Population in scope	About 4.8 million slum dwellers, around 1.2 million households (GSS, 2025)
Geographic scope	About 100 MMDAs and 500 priority slum settlements
Unit-cost sources	GAMA sanitation and GARID drainage costs, with the government housing programme for housing prices
Coverage shares	Policy levers set in the base scenario; see the costing workbook

5.2 Estimated total cost of the Strategy

The base scenario indicates an estimated need of about GHS 50.3 billion over ten years. This is a planning estimate and a resource-mobilisation target, not a committed or secured budget; the actual envelope will depend on the coverage shares, unit costs and funding confirmed in Year 1. Housing is roughly three-quarters of the total, which is the central financing fact of this Strategy, and the balance between in-situ improvement and new or relocated housing decides whether the programme is affordable.

Objective	Cost (GHS m)	% of total
1. Land tenure regularisation	680	1.4%
2. Infrastructure and service provision	9,771	19.4%
3. Local economic development	950	1.9%
4. Slum-sensitive urban planning	340	0.7%
5. Participation and partnerships	96	0.2%
6. Affordable housing and rental	38,455	76.5%
TOTAL for the Strategy	**50,292**	**100.0%**

5.3 Phased annual financing envelope

Spending ramps up while enumeration, mapping and planning run, peaks in the middle years as capital works and housing scale, then tapers. The envelope reaches about GHS 6.5 billion at its peak in 2030 and 2031.

Year	Annual envelope (GHS m)	Cumulative (GHS m)
2026	2,012	2,012
2027	3,520	5,532
2028	5,029	10,561
2029	6,035	16,596
2030	6,538	23,134
2031	6,538	29,672
2032	6,035	35,707

Year	Annual envelope (GHS m)	Cumulative (GHS m)
2033	5,532	41,239
2034	5,029	46,268
2035	4,023	50,292
TOTAL	**50,292**	

5.4 Sources of financing mapped to the envelope

This sets a proposed mobilisation mix against the total need. The shares are targets to be negotiated, not commitments, and each percentage rule ties back to a stated revenue base, so a pledge such as five per cent of property rate revenue can be verified.

Source	Type	Target (GHS m)	Share
Central Government budget	Public	10,058	20%
National Housing and Mortgage Fund (NHMF) and housing funds	Public	9,053	18%
Development partners and IFIs	External	11,064	22%
Private sector and PPP	Private	7,041	14%
DACF and DACF-RFG	Intergovernmental	4,023	8%
Property rate and local revenue	Local	2,515	5%
Community savings and counterpart	Community	2,515	5%
GIIF infrastructure fund	Public	2,011	4%
Climate finance	External	2,012	4%
TOTAL projected resources		**50,292**	**100%**

5.5 Financing gap analysis

The need below is real, taken from the phased envelope. The secured figure is illustrative, serving as a proxy for the budget lines and active project pipelines that a funding audit would confirm. The gap is what the mobilisation strategy must raise. On these indicative shares, about 70 per cent of the 10-year need remains unfunded.

Phase	Need (GHS m)	Secured (illustrative)	Gap (GHS m)
Phase 1 (2026 to 2028)	10,561	5,280	5,281
Phase 2 (2029 to 2032)	25,146	7,041	18,105
Phase 3 (2033 to 2035)	14,584	2,625	11,959
TOTAL	**50,292**	**14,946**	**35,346**

5.6 Strategy to close the financing gap

The estimated gap of roughly GHS 35 billion is to be closed through the levers below, pursued in order of readiness. Each lever should be assigned an owner and a target date when the financing plan is finalised.

Domestic prioritisation. Ring-fence the property rate and DACF shares, together with the stool land share, in MMDA budgets and the medium-term expenditure framework, and confirm the central allocation as a standing budget line.

Partner pipeline. Convert development-partner and international financial institution (IFI) interest into a costed pipeline tied to specific sub-projects, sequenced behind the activities that are ready first.

Climate and blended finance. Package eligible activities in drainage and sanitation, alongside broader flood-resilience works, for windows such as the Green Climate Fund and the Adaptation Fund, and structure blended instruments for housing.

Private capital and public-private partnerships (PPP). Structure bankable sub-projects such as serviced sites, rental housing and waste recovery for private investment, supported by the revolving fund and guarantees.

Demand-side leverage. Scale community savings and counterpart contributions so public funds unlock community resources rather than replace them.

6. MONITORING AND EVALUATION

Theory of change

The results chain that links this Strategy to its intended impact runs as follows: if secure tenure, basic infrastructure, local economic support, slum-sensitive planning, participation and affordable housing are delivered together (the six objectives in Chapter 3), then living conditions in existing slums improve and the formation of new slums slows, which in turn reduces the share of the urban population living in slums and the depth of poverty among slum residents (the goal).

Each level of this chain is tracked in the results matrix in Table 6.1: activities and outputs against Annex 1 and the costing schedule, outcomes against the six objectives, and impact against the goal. The logic holds only if the financing in Chapter 5 is mobilised and if delivery is sequenced tenure-first, so that investment is not lost to eviction or insecure occupancy.

The matrix below follows a results-based structure aligned with the NDPC framework. Baselines marked with an asterisk come from the GSS Slums and Informal Settlements Report (2025). Service-coverage baselines are indicative and will be fixed by the Year 1 enumeration. End targets for delivery match the quantities in the costing schedule, so the plan, its budget and its results stay tied together. Data flow from MMDAs to RCCs to MLGCRA, reported each quarter, with mid-year and annual consolidation.

6.1 Results matrix

Results level	Indicator	Baseline 2026	Mid-term 2030	End 2035	Means of verification	Frequency	Responsibility
IMPACT (Goal): improved living conditions for slum dwellers and reduced proliferation of slums							
Impact	Share of urban population living in slums	30.8%*	25%	18%	GSS census and surveys	Biennial	MLGCRA / GSS
Impact	Multidimensional poverty rate among slum residents	23.4%*	17%	12%	GSS surveys	Biennial	MLGCRA / GSS
OUTCOMES							
Outcome 1: tenure security improved	Targeted slum households with documented or secured tenure	Low (enumeration)	60%	85%	Lands Commission and audit records	Annual	DAs / MLNR-LC
Outcome 2: infrastructure and services improved	Targeted slum households with improved water and sanitation	~35%	65%	85%	MMDA service records; surveys	Annual	DAs / MWHWR
Outcome 3: local economic conditions improved	Slum dwellers trained; dwellers accessing microcredit	0	150,000 / 100,000	300,000 / 200,000	GEA and lender records	Annual	GEA / DAs
Outcome 4: slum-sensitive planning institutionalised	Priority settlements inventoried, mapped and with adopted upgrading plans	0	250	500	LUSPA and MMDA records	Annual	MLGCRA / LUSPA

Results level	Indicator	Baseline 2026	Mid-term 2030	End 2035	Means of verification	Frequency	Responsibility
Outcome 5: participation and partnerships strengthened	Functional slum associations; projects with grievance redress	0	250 / 100%	500 / 100%	Project and RCC reports	Annual	MLGCRA / DAs
Outcome 6: access to affordable housing improved	Housing solutions delivered (improvement, new and relocation)	0	216,000	480,000	MWHWR and fund reports	Annual	MoF / MWHWR
OUTPUTS (delivery targets equal the costing schedule quantities)							
Output: sanitation	Household toilets delivered	0	280,000	585,000	MMDA and project reports	Quarterly	DAs / MWHWR
Output: water	Household connections; communal sources	0	130,000 / 900	270,000 / 1,800	MMDA and utility records	Quarterly	DAs / GWL
Output: housing	Homes improved; new core houses; relocations	0	150k / 43k / 22k	336k / 96k / 48k	MWHWR and fund reports	Quarterly	MWHWR
Output: delivery	Planned activities delivered on time	0	50%	95%	Annex 1 schedule; progress reports	Quarterly	DAs / RCCs
Inputs and finance	Funds mobilised and disbursed against the Chapter 5 envelope	0	46%	100%	Costing schedule; financial reports	Quarterly	MLGCRA / MoF

Reporting and data systems. MMDAs report slum-upgrading activity through MTDP progress reporting to RCCs, which consolidate and submit to MLGCRA for a national report against this matrix. The Year 1 enumeration sets the service coverage and tenure baselines, after which annual targets are set. A mid-term evaluation in 2030 and an end evaluation in 2035 assess progress in outcomes and impact.

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ANNEXES

Annex 1: Implementation Plan

Objective 1: Promote land tenure regularisation

Strategy	Activities	Timeline										Responsibility
		Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	
Improve land tenure security of slum dwellers	Conduct land audits to determine landownership in slums	•	•	•								Lead: DAs MLNR/LC, MLGCRA, RCCs, LUSPA, CSOs
	Regularly engage landowners and land users on land tenure security issues	•	•	•	•	•	•	•	•	•	•	Lead: DAs MLGCRA, MLNR, RCCs, MMDAs, LC, LUSPA, TAs
	Develop and implement a proactive policy of land banking to set aside land for the future development of affordable housing for low-income households		•	•	•	•	•	•	•	•		Lead: MWHWR MLGCRA, LUSPA, RCCs, DAs, LC, TAs

Strategy	Activities	Timeline										Responsibility
		Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	
Address the high cost of land for housing and businesses in slums	Introduce well-targeted and transparent subsidy schemes-targeting low-income earners/ communities for housing and basic services			•	•	•	•	•	•	•		Lead: MWHWR/MoF MLGCRA, LUSPA, RCCs, DAs, LC, TAs
	Undertake land re-adjustment programmes			•	•	•	•	•	•			Lead: MWHWR/MLGCRA LUSPA, RCCs, DAs
	Implement site and service programmes in support of slum upgrading			•	•	•	•	•	•	•		Lead: MLGCRA LUSPA, RCCs, DAs, MRH, MWHWR, GWL, Utility Service Providers
	Provide state/public land for low-cost housing		•	•	•	•	•	•	•	•		Lead: MWHWR/ MLNR MLGCRA, LUSPA, LC, State Housing Company, RCCs, DAs, TAs, Private Sector

Objective 2: Improve infrastructure and service provision

Strategy	Activities	Timeline										Responsibility
		Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	
Provide adequate financing for basic infrastructure and services	Provide government counterpart funding for communities undertaking basic infrastructure and services		•	•	•	•	•	•	•	•	•	Lead: MoF/MLGCRA Financial Institutions, DAs, Slum Groups, GIIF
	Build capacities of MMDAs to access bilateral funding sources	•	•	•	•							Lead: MoF/MLGCRA OHLGS, ILGS, DAs
	Use community savings to leverage additional funding for basic infrastructure and services		•	•	•	•	•	•	•	•	•	Lead: DAs MLGCRA, CSOs, Financial Institutions, Slum Groups, TAs
	Engage private sector financing for infrastructure delivery			•	•	•	•	•	•	•	•	Lead: MoF/MLGCRA Private Investors, Multi-lateral Corporation, Financial Institutions, DAs

Strategy	Activities	Timeline										Responsibility
		Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	
Develop and implement a city-wide slum upgrading and prevention programmes	Organise community driven engagements to prioritise infrastructure and services delivery for slum upgrading	•	•	•	•	•	•	•	•	•	•	Lead: DAs MLGCRA, MRH, MWHWR, LUSPA, Utility Service Providers, NCCE, RCCs, DAs,
	Assess the political, social, economic, environmental, and institutional factors affecting the slums	•	•									Lead: MLGCRA MLNR, MWHWR, MoGCSP, LUSPA, MEST, MoTAI, RCCs, DAs
	Enumerate the slum population	•	•									Lead: GSS MLGCRA, NDPC, LUSPA, RCCs, DAs, MoGCSP

Objective 3: Promote local economic development

Strategy	Activities	Timeline										Responsibility
		Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	
Encourage community savings, credit, investments, insurance and productivity	Provide relevant business advisory services to MSMEs		•	•	•	•	•	•	•	•	•	Lead: GEA/BACs MoTAI, MLGCRA, BACs, DAs
	Form savings groups and formalise susu schemes	•	•	•	•	•	•	•	•	•	•	Lead: DAs MLGCRA, Department of Cooperative, CSOs
	Facilitate businesses' access to appropriate microcredit facilities		•	•	•	•	•	•	•	•	•	Lead: GEA/DAs MLGCRA, MoTAI, RCCs, BACs
	Undertake skills development training for slum dwellers		•	•	•	•	•	•	•	•	•	Lead: GEA TVET, GEPA, MoYDE, MLJE MLGCRA, BACs, CSOs, DAs
	Organise business promotion activities			•	•	•	•	•	•	•	•	Lead: DAs GEA, GEPA, RCCs, BACs, MLGCRA

Objective 4: Promote slum-sensitive urban planning

Strategy	Activities	Timeline										Responsibility
		Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	
Update and prepare land use plans and urban renewal programmes with slum communities in a participatory manner	Conduct inventory of all slums and informal settlements	•	•									Lead: MLGCRA NDPC, LUSPA, RCCs, DAs
	Update base maps for slum communities	•	•	•								Lead: LUSPA MLGCRA, RCCs, DAs, LC-SMD
	Prepare participatory slum upgrading plans		•	•	•	•						Lead: DAs MLGCRA, LUSPA, RCCs, DAs
	Implement comprehensive slum upgrading and prevention interventions under district annual action plans			•	•	•	•	•	•	•	•	Lead: DAs MLGCRA, NDPC, RCCs, DAs
	Implement re-zoning for compact affordable housing developments in slums and informal settlements			•	•	•	•	•	•	•		Lead: LUSPA MLGCRA, MWHWR, NDPC RCCs, LC, DAs
	Enforce development control to prevent the occurrence of slums		•	•	•	•	•	•	•	•	•	Lead: LUSPA, DAs MLGCRA, MWHWR, RCCs

Objective 5: Promote community participation and partnerships

Strategy	Activities	Timeline										Responsibility
		Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	
Improve stakeholder engagement in developing interventions for slum areas	Conduct stakeholder analysis for slum upgrading initiative	•	•									Lead: DAs, MLGCRA, RCCs, CSOs, TAs
	Undertake vulnerability analysis in the design of slum upgrading initiatives	•	•	•								Lead: MLGCRA/DAs MoGCSP, CSOs, RCCs, EPA, Traditional Authorities, NADMO
	Develop, Review and Update an integrated participatory approach with adequate feedback mechanisms for stakeholder engagement within slum communities	•	•	•	•	•	•	•	•	•	•	Lead: DAs MLGCRA, RCCs, CSOs, Traditional Authorities, Worker Group Associations, Professional, Academic and Research Institutions, PWDs, Slum dwellers

Strategy	Activities	Timeline										Responsibility
		Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	
Strengthen stakeholder participation/ collaboration for slum upgrading and prevention	Build the capacity of slum groups to initiate, prioritise, undertake and own slum upgrading projects		•	•	•	•	•	•	•	•	•	Lead: MLGCRA/ DAs RCCs, CSOs, Traditional Authorities, Academia, Slum Groups/Dwellers
	Institutionalise regular/ periodic stakeholder participation fora		•	•	•	•	•	•	•	•	•	Lead: MLGCRA/ DAs Academia and Professional Bodies, DPs, CSOs
	Support peer-to-peer learning of slum organisations/groups on partnerships for project development and implementation			•	•	•	•	•	•	•	•	Lead: MLGCRA/ DAs NYA, Slum Groups/ Organisations
	Build reform coalitions comprising CSOs, Slum Organisations, DAs and Central Government Ministries, Departments and Agencies		•	•	•	•	•	•				Lead: MLGCRA/ DAs MWHWR, Slum Groups/ Organisations, CSOs

Objective 6: Promote affordable housing and rental accommodation

Strategy	Activities	Timeline										Responsibility
		Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	
Diversify access to suitable housing options 5.1	Promote partnerships with donors and international financial institutions to provide innovative financing for low-income housing	•	•	•	•	•						Lead: MoF/MWHWR MLGCRA, DAs, DPs
	Set up a dedicated revolving fund for low-income earners (Loan Guarantee, Seed Fund)	•	•									Lead: MoF MWHWR, MLGCRA, DPs, CSOs, Financial Institutions
	Introduce well-targeted and transparent housing subsidy schemes targeting low-income earners			•	•	•	•	•	•	•	•	Lead: MoF MLGCRA, MWHWR
	Provide new sites for low-cost housing			•	•	•	•	•	•	•	•	Lead: MLNR, LC, DAs MLGCRA, MWHWR, LUSPA, TAs
	Undertake land pooling and land re-adjustment in slums and informal settlements for low-income housing schemes			•	•	•	•	•	•	•		Lead: MLNR/MWHWR MLGCRA, DAs, RCCs, LUSPA

Strategy	Activities	Timeline										Responsibility
		Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	
	Expand access to the National Rental Assistance Scheme (NRAS)			•	•	•	•	•	•	•	•	Lead: MWHWR MoF, Rent Control Department
	Partner CSOs (FBOs) to provide free and rental housing accommodation			•	•	•	•	•	•	•	•	Lead: MLGCRA MWHWR, DAs, CSOs,
	Provide easy access to low-cost material (including interlocking bricks, bamboo, etc) for housing development		•	•	•	•	•	•	•	•	•	Lead: MWHWR MLGCRA, DAs

Annex 2: Slum Upgrading Intervention Matrix

The matrix sets out, for each domain of upgrading, a four-stage ladder. A planner composes an upgrade package by selecting a target stage for each domain to fit the settlement, ensuring that the same stage reflects comparable ambition across all domains.

Upgrading domain	**Stage 1: Stabilise** *protective, low-cost, reversible*	**Stage 2: Basic services** *shared and communal provision*	**Stage 3: Consolidate** *household-level, semi-permanent*	**Stage 4: Integrate** *permanent, networked to the city*
Land tenure security	Occupancy and anti-eviction guarantee (use right, no transfer)	Temporary occupancy permit; recognised adverse possession	Group or community tenure (community land trust); registered lease	Registered usufructuary or customary right; freehold or allodial title
Energy	Communal street and security lighting	Shared or single-phase metered connections	Full multi-phase household connections	Networked supply with renewable and efficiency options
Water	Protected communal source (mechanised borehole)	Reticulated communal standpipes	Shared yard connections	Individual household connections to the city network
Sanitation	Improved shared or institutional toilets	Household toilets with safe containment	Decentralised treatment for clusters (DEWATS)	Connection to community or district sewerage
Drainage and flood protection	Cleared local (tertiary) drains	Lined secondary drains	Primary drains and culverts	Storm drainage tied to the city system, with flood protection
Solid waste	Neighbourhood sanitary sites and communal bins	Scheduled door-to-door collection (small vehicles)	Household bins with source segregation	Material recovery facility linked to district collection

Upgrading domain	**Stage 1: Stabilise** *protective, low-cost, reversible*	**Stage 2: Basic services** *shared and communal provision*	**Stage 3: Consolidate** *household-level, semi-permanent*	**Stage 4: Integrate** *permanent, networked to the city*
Access ways and mobility	Cleared and paved alleys (permeable paving)	Stepped or landscaped pedestrian routes with side drains	Non-motorised transport links to main roads	Vehicular carriageways with emergency access
Public open spaces	Multipurpose assembly or durbar ground	Play and recreation ground with seating	Landscaped Park or sports facility	Rezoned and protected open space, including co-shared use
Shelter and housing	Safety and façade improvements to existing homes	Incremental extensions; short-stay or transit accommodation	Structural transformation and in-situ reconstruction	Land readjustment, new housing, or serviced relocation
Community facilities and social services	Outreach health and referral services	Community resource centre or daycare	Health post and basic school facilities	Integrated facilities linked to district services
Social capital and governance	Enumerate and map the community and its groups	Form or strengthen a slum or neighbourhood association	Participatory planning and prioritisation with the association	Representation in district planning, with grievance redress
Livelihoods and economic empowerment	Cash transfers and social protection for the most vulnerable	Cash-for-work and skills training	Micro-savings and micro-credit, with micro-insurance cover	Start-up and working capital; market and business development

How to read the matrix

Each row represents a domain for upgrading, and each column represents an ascending stage. Moving from Stage 1 to Stage 4 entails a more permanent intervention that is networked with the wider city and is more capital-intensive. Stage 1 protects and stabilises at low cost and can be reversed; Stage 4 delivers permanent, city-integrated infrastructure.

How to apply it

Profile each slum first by its typology and by the specific deficits it shows. Then choose a target stage in each domain to build an upgrading package. A community does not have to be at the same stage in every domain, nor does it have to reach Stage 4 everywhere. Sequence the work from left to right over time, as tenure security and funding allow.

Tenure first. Secure at least eviction protection at Stage 1 of land tenure before committing heavy capital in other domains. Investment placed on insecure land is lost when residents are displaced.

Applying the matrix by slum typology

This links the matrix to the three typologies defined in Section 2.2.2.

Indigenous slums. Tenure is usually secure under customary arrangements, so the work concentrates on expanding services and improving housing. These communities often enter at Stage 2 or 3 in the service domains.

Migrant slums. Tenure is often tenuous, so regularisation comes first. These communities usually begin at Stage 1 or 2 in land tenure before services are consolidated.

Squatter settlements. Tenure must be resolved at the outset. Where the land is hazardous or reserved, the appropriate route may be Stage 4 relocation with services rather than in-place upgrading.

Resilience as a cross-cutting lens

Climate and disaster risk cuts across the whole matrix rather than sitting in one column. Apply a resilience lens at every stage, with particular attention to drainage capacity, building material choices, and the siting of new or relocated housing away from flood-prone and ecologically sensitive land.

