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**COALITION OF HOUSING ASSOCIATIONS, GHANA (CoHAG).**

National development partly hinges on the availability of an efficient housing sector which is capable of delivering adequate housing to meet the housing needs of its citizens. The major stakeholders in the housing industry encompass the Government, non-government institutions, Developers, and Real Estate Professionals working together in the interest of the Public.

Over the past years, there have been several housing policies which have never met the expectations of the consumer because these policies have not been efficiently implemented. The National Housing Policy (2015), being the latest has also not seen the light of day. The Real Estate Agency bill (formerly ‘The Real Estate Authority Bill’) which has been moving from desk to desk, for decades has not been passed.

The numerous challenges in the industry faced by both consumers and industry professionals, compelled the Ghana Real Estate Professionals Association (GREPA) and National Tenants Union of Ghana (NATUG) to form a coalition on 21st October, 2020 with the vision to engage in discussions for sustainable solutions to the myriad of problems. The 2 institutions agreed to make the coalition all-inclusive and invite other housing associations to join in forming a powerful voice and to strongly demand the formalization of the real estate industry.

The vision of the Coalition is to involve all stakeholders in seeing a revolutionary and positive change where the industry is restructured and the challenges that the industry faces today are corrected to instill discipline for the country as a whole.  
Key challenges that the members of the coalition outlined all boiled down to the fact that the system within which the industry operates has never been organized. Consumers and industry professionals are either clueless about current and pending laws of the country or fail to comply with them because they are not being enforced.

GREPA agrees that professionalism plays a major role in an organized market but without the right structures in place, its members get frustrated in helping consumers achieve their goals. According to the UNECE policy framework for sustainable markets, a fully functioning and well regulated real estate market can be an important factor to enhance a country’s economy. In the last 6 years, GREPA has been very instrumental in the reshaping of the Real Estate Agency Bill form RE Bill of 2012 to RE Agency Bill 2020. In addition to legislation, Training, education and technology has also been some of GREPA’s key areas in contributing to formalizing the industry. These are fundamentals that make up the structures of an organized industry and have been missing in our Ghanaian real estate industry.  
According to NATUG representatives, many consumers, especially tenants are not aware of their rights and are either ripped off or forced into unfair rental agreements. The issue of rent advance has for years been an uncomfortable discussion and responsible institutions have failed to put the law into practice or update the old laws based on the current market conditions and consumer demands.   
NUTAG has been pushing for the effective implementation of the National Housing Policy and making the housing affordability a reality to most working class.

These and many others are some of the reasons behind the coalition and to include others in assisting the government solve the housing problems. GREPA and NATUG agreed in their maiden meeting that one voice in taking collective actions to address these challenges has proven to be the best way to address issues of this nature.

Terms of reference agreed by the 2 Association, GREPA and NATUG at the maiden meeting centred on:

1. Policy and implementation (National Housing Policy)

2. Passing of the Real Estate Agency Bill 2020

3. Rent Act

4. Affordable housing solutions

The Coalition of Housing Associations, Ghana (CoHAG) was therefore established as an advocacy group to push for the effective implementation of the above policies and initiatives.

CoHAG is calling on all stakeholders including all media houses to join this coalition to achieve this common goal