Urban property tax workshop report

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Ange Hil Hotel, East Legon,
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AFRICAN CITIES
RESEARCH CONSORTIUM

Background

The urban property tax workshop took place over three days in Accra, organised by the African Cities Research Consortium with support from People's Dialogue on Human Settlements. It brought together Ghanaian and international researchers, practitioners and policymakers to address the persistent revenue gap in property taxation, with particular focus on the challenges facing African cities.

The starting point for the workshop was a shared understanding that the underperformance of property tax systems in African cities stems from a set of mutually reinforcing technical weaknesses – such as incomplete cadastres, outdated valuations, opaque rate-setting, manual billing systems and weak enforcement – alongside broader political-economy constraints. Although innovations such as digital cadastres and computer-assisted mass appraisal offer proven technical remedies, their uptake is often hindered by intergovernmental bargaining, vested interests within municipal administrations and resistance from politically influential taxpayers.

Durable reform therefore requires a twin-track approach: targeted administrative improvements, alongside measures to strengthen public trust and broaden pro-reform coalitions. Against this backdrop, the workshop pursued five guiding questions:

1. What are the key challenges undermining property tax performance, and how can reforms be effectively tailored to the specific contexts, institutional capacities, and needs of lower-income and emerging economies?
2. What lessons can be drawn from innovations across the tax cycle – including discovery, valuation, billing, collection and compliance?
3. What forms of political and administrative resistance typically emerge in property tax reform, and what practical strategies can governments adopt to address these challenges and enhance public acceptability?
4. How can digitalisation improve efficiency, transparency and compliance in property tax administration?
5. What strategies can help build political support for property taxation and enable reform momentum?

Aims and objectives

The workshop aims and objectives were jointly developed by Samuel B Biitir (ACRC Accra) and Erika Garcia (ACRC advisor), informed by context-specific challenges in Ghana's property tax system. They reflected a commitment to identifying best practices – grounded in the understanding that both technical and political-economy constraints are critical to reform – and fostering collaboration among key stakeholders working to strengthen property tax systems across the region:

- Examine how administrative structures, technological and procedural innovations and political dynamics jointly shape urban property tax performance across African cities; identify the conditions under which reforms lead to improvements.
- Share experiences on how interests, bargaining processes and accountability mechanisms influence reform trajectories, and identify practical entry points for effective policy design and implementation.
- Explore approaches to strengthening local capacities for tax administration, compliance and transparency, with a focus on context-specific challenges and solutions.
- Reflect on how comparative experiences can inform reform strategies in Ghana, identifying key obstacles, opportunities and lessons to support fiscal decentralisation and municipal finance.
- Facilitate peer learning among researchers, policymakers and practitioners through the exchange of evidence, practical insights and strategies for advancing property tax reform.

Scope and audience

The workshop examined the design, administration and implementation of property tax reforms, drawing on experiences from multiple African cities and selected examples from India. It focused on the technical and political barriers encountered, as well as the innovations emerging at each stage of the tax cycle. Participants drew practical insights from both successful and unsuccessful cases to inform context-specific strategies for domestic revenue mobilisation in Ghana.

Over three days, the workshop convened more than 80 participants, including representatives of local and traditional authorities, national and regional government officials, civil society actors, academics, professional associations, media representatives, delegates from other ACRC cities, and international experts, fostering cross-context learning and exchange.

Workshop format

The workshop was structured around seven thematic sessions, each designed to address the core guiding questions. Sessions featured two to four expert presentations consisting of 20-minute plenary talks followed by Q&A with individual speakers. These were complemented by guided breakout groups to facilitate deeper engagement with the session themes.

The first two days focused on comparative perspectives, with researchers and practitioners providing conceptual framing and presenting evidence from African cities and a case from India. The third day shifted attention to the Ghanaian context, with representatives from metropolitan, municipal and district assemblies reflecting on property tax administration in Ghana and sharing context-specific lessons. This sequencing enabled participants to move from broad comparative insights to grounded local analysis, ensuring that the Ghana-specific recommendations developed on the final day were informed by international experience and peer learning.

Speakers and contributors

- **Samuel B Biitir**: Senior Lecturer in Land Management at SD Dombo University; ACRC's lead on land and connectivity domain research in Accra
- **Wilson Prichard**: Associate Professor of Global Affairs and Public Policy and of Political Science, University of Toronto; Chair, Local Government Revenue Initiative (LoGRI); Research Fellow, International Centre for Tax and Development (ICTD)
- **Xaver Schenker**: Technical Advisor for Local Government Revenue Mobilisation, Policy, and Capacity Building
- **James Dzansi**: Senior Country Economist, International Growth Centre (IGC)
- **Colette Nyirakamana**: Research Lead, LoGRI; Senior Research Associate, Munk School of Global Affairs and Public Policy, University of Toronto
- **Camille Barras**: Policy Lead, Local Government Revenue Initiative (LoGRI)
- **Fariya Mohiuddin**: Interim Deputy Director – External Affairs, Tax Justice UK
- **Frank LK Ohemeng**: Associate Professor, Department of Political Science, Concordia University
- **Bilal Choho**: PhD Student, Paris School of Economics
- **Krishnakumar Thiagarajan**: Vice President, Partnerships and Delivery, eGOV Foundation
- **Lamin Badjie**: Deputy Director of Services and Head of GIS, Kanifing Municipal Council
- **Evan Trowbridge**: Technical Lead, Local Government Revenue Initiative (LoGRI)
- **Vanessa van den Boogaard**: Research Fellow, ICTD; Senior Research Associate, Munk School of Global Affairs and Public Policy
- **Richard Abankwa Agyepong**: Senior Lecturer, Centre for African Studies, University of Education, Winneba
- **Eric Boateng**: Principal Valuer, Land Valuation Division, Lands Commission of Ghana
- **Nyanyo Addo**: Valuation and Estate Surveyor, Land Valuation Division (LVD), Lands Commission of Ghana
- **Owusu Daniels**: Finance Officer, Kumasi Metropolitan Assembly; PhD Candidate in Project Management
- **Eric Nunoo**: Deputy Metropolitan Budget Officer, Kumasi Metropolitan Assembly
- **Shadrach Hammond**: Head of Budget Unit, Ga South Municipal Assembly
- **Fatima Yeboah**: Acting Metropolitan Budget Analyst, Cape Coast Metropolitan Assembly
- **Charles Biney**: Budget Officer in Charge of Revenue Management Software, Cape Coast Metropolitan Assembly

Outreach strategy

The outreach strategy for the workshop employed a combination of traditional and digital channels to maximise visibility, engage key stakeholders and facilitate the dissemination of insights before, during and after the workshop.

- **Media coverage**: The workshop generated media attention, with coverage highlighting key themes and stakeholder perspectives, such as:
    - *News Guide Africa*: "Metro and municipal assemblies have no excuse to pursue full-scale property tax collection – Dr Biitir"
    - *Phoenix*: "Government to abolish GRA's collection of property tax"
    - *Metro TV News*: "Urban property taxation"
    - *News Guide Africa*: "Property tax: Assemblies urged to go full scale as government sets end-of-year deadline to decentralise collections" [pdf]
    - *Ghanaian Times*: "Decentralising collection of property tax begins this year – Ahmed Ibrahim"
    - *Investment Times*: "Government to introduce municipal bonds, decentralise property rate collection"
- **Social media**: Daily updates and key takeaways were shared via the African Cities Research Consortium's LinkedIn page, highlighting ongoing discussions throughout the workshop:
    - Day 1 – Workshop opening and initial sessions
    - Day 2 – Continued comparative discussions
    - Day 3 – Ghana-specific reflections and outcomes
- **ACRC website-based communication outputs:** Two blog posts were published on the ACRC website to frame the workshop's relevance and reflect on its outcomes. The website also featured the workshop's content note and a podcast discussion with Samuel B Biitir:
    - *Pre-workshop*: How could urban property tax reform improve infrastructure and services in African cities?
    - *Post-workshop*: Moving Accra's property tax debate forward
    - Workshop programme: Concept note
    - Podcast: Understanding urban property tax with Samuel B Biitir

Overview of presentations

Session 1 | Property taxation: Overview and reform insights

The opening session, *Property taxation: Overview and reform insights*, addressed the workshop's first guiding question: what are the principal challenges constraining property tax performance, and how can reforms be adapted to the specific contexts, capacities and needs of lower-income countries? It established a foundation for subsequent discussions, by examining the interrelated technical and political factors driving property tax underperformance. The session highlighted how administrative inefficiencies – such as incomplete property registers and outdated valuation systems – and political constraints – including limited autonomy and resistance from influential actors – jointly undermine effective revenue mobilisation.

Samuel B Biitir: Overview of property taxation (rating): The Ghanaian perspective

Samuel Biitir gave an overview of Ghana's property tax system, illustrating why reform remains a "wicked problem" – shaped more by political constraints than by technical limitations. Biitir noted that although metropolitan, municipal, and district assemblies (MMDAs) are formally responsible for service delivery, fiscal decentralisation has lagged. Property rates contribute little to local revenue, due to outdated valuations, incomplete street addressing and weak collection and enforcement – especially during election years and when elites default. The land valuation division, he added, lacks the resources to update valuation rolls; only 50 of 261 MMDAs maintain partial, often obsolete, property databases. Integration of GhanaPost GPS with land-use and cadastre systems has stalled. Billing is further hindered by multiple-owner "compound" houses and continued reliance on cash payments, while fragmented assemblies dilute local tax bases. Past digital initiatives – including central payment platforms, GIS mapping, and automated billing – have delivered limited gains, due to poor inter-agency coordination and persistent political inertia. He concluded that technical solutions will only be effective if accompanied by institutional reforms, including clearer intergovernmental roles, enhanced local capacity and leadership, coordinated data systems and sustained political commitment to transparent and equitable enforcement.

Wilson Prichard: Designing effective, equitable and accountable property tax reform

Picking up the political economy thread, Wilson Prichard observed that property tax is the most promising yet least-exploited source of subnational revenue. While high-income countries raise about 2.5% of GDP from it, most African states collect just 0.2%. He identified two main obstacles. First, many systems are "colonial holdovers": valuation rolls rely on costly titling and professional assessments, involve four or more agencies with misaligned incentives, and remain opaque to taxpayers. Second, political resistance is widespread: citizens are reluctant to pay when they distrust the fairness of tax bills or see little return in services, and elites or central governments often fear losing fiscal or political control. Prichard therefore advocated for "good-enough" reform – simple, context-specific approaches that reduce administrative burdens and build public trust. He outlined five core principles: streamline data requirements; clarify intergovernmental roles; ensure transparency in tax calculations; visibly link revenues to local services; and build broad, cross-level coalitions for reform. Practical measures include GIS-based mapping with satellite imagery, points-based or mass-appraisal valuation methods, automated itemised bills, mobile and bank payment options, affordable and modular IT systems and enforcement strategies focused on small, elite-inclusive groups – framed publicly as fairness, not punishment. Prichard concluded that success depends not on technical perfection, but on building transparent, politically credible systems that citizens view as fair and beneficial.

Together, the two presentations emphasised that political constraints, more than technical shortcomings, lie at the heart of property tax underperformance in Ghana and similar African contexts. Their convergence highlighted a recurring theme of the workshop: credible political commitment, institutional clarity and citizen trust are not secondary to technical reform – they are an essential foundation.

Session 2 | Approaches to effective property tax administration

While Session 1 diagnosed the structural and political roots of property tax underperformance, Session 2 – *Approaches to effective property tax administration* – turned to the practical question of how reforms can be made to work on the ground. Together, they traced innovations across discovery, valuation, billing, collection and compliance, underscoring that technical design delivers durable gains only when aligned with clear governance structures, committed leadership and visible public benefits.

Xaver Schenker: Property tax administration – holistic thinking for long-term benefits

Xaver Schenker began his presentation by identifying a core challenge in property tax reform: ensuring that property tax administration systems are not developed in isolation but are aligned with broader administrative processes and institutional arrangements. Drawing on experiences across multiple countries, he stressed the importance of embedding such systems within the wider context of public revenue mobilisation and government service delivery. Reform efforts, he argued, must move beyond a narrow focus on property tax alone, to avoid creating systemic inefficiencies or barriers to future integration; effective and sustainable reform requires a holistic perspective – one that ensures compatibility with other systems and accounts for the full ecosystem of stakeholders, including both local and central government entities, as well as external actors such as banks, mobile money operators and service contractors. Accordingly, property tax systems should be designed from the outset to interface with related administrative domains – such as building permitting systems – to support long-term scalability and adaptability. He concluded with four key recommendations: governments should choose property tax administration systems that are appropriate to the local context; adopt a holistic approach that enables integration with other systems and expansion into other taxes and fees; carefully map and engage stakeholders to tailor system development and anticipate future needs; and use property tax as an entry point to build administrative capacity, with a view towards broader institutional strengthening.

James Dzansi: The promise and perils of technology in property tax administration

James Dzansi argued that digital tools can significantly increase property tax yields, but only when four key conditions are met: committed leadership; coherent local government structures; visible reinvestment of revenues into public services; and careful management of the political dynamics surrounding large-scale implementation. Ghana's MMDAs highlight the challenges: property tax accounts for just 14% of their internally generated funds, half of all properties go unbilled, and most payments are still made in cash. A field experiment in Medina demonstrated the potential and the risks. Collectors equipped with tablet-based software issued 26 % more bills and doubled cash collections, thanks to better navigation and real-time supervision; yet the same technology also lowered the cost of seeking unofficial payments, with poorest households most exposed. Dzansi thus described technology as a "double-edged sword" and recommended embedding real-time monitoring, unannounced inspections, and publicly visible disciplinary measures to ensure that efficiency gains are not undermined by new forms of leakage.

Session 3 | Property tax governance

Session 3, *Property tax governance*, shifted the lens to institutions, transparency and citizen engagement, asking how governance structures shape property tax performance. It examined where resistance typically emerges – between levels of government, within local administrations, or among taxpayers – and analysed how similar obstacles have been overcome in other contexts.

Colette Nyirakamana and Camille Barras: Inter-institutional collaboration in property tax administration

Colette Nyirakamana and Camille Barras opened the session by emphasising that effective property tax mobilisation hinges on inter-institutional collaboration, as administrative duties – identification, valuation, billing, collection and enforcement – are typically fragmented across multiple tiers and agencies. Collaboration is frequently hampered by siloed or incompatible data systems, reluctance to share information, ambiguous legislation and incentive mismatches, in which central bodies often control key datasets and standards for property tax administration, while property tax revenues accrue to local authorities. Case studies illustrate the spectrum: in Kenya and Côte d'Ivoire, weak data exchange, duplicated mapping and central approval bottlenecks undermine property tax performance, whereas Senegal and Benin have fostered cooperation through clear legal rules, shared or complementary responsibilities, designated focal points, regular joint meetings, and formal partnership agreements. Achieving successful collaboration, the presenters argued, rests on integrated or interoperable data-sharing platforms, explicit statutory mandates, a balance of top-down coordination with bottom-up experimentation, sustained trust-building and central political leadership that aligns incentives and resources across institutions.

Fariya Mohiuddin: Building engagement – The importance of transparency and accountability in tax reform

Fariya Mohiuddin deepened the argument by explaining how property tax reform succeeds only when transparency, accountability and participation move beyond token disclosure to information that is legible, accessible, relevant and credible for taxpayers. Comparative evidence from Ghana, Sierra Leone, Nigeria and Senegal shows that compliance rises when citizens can see how revenues are used, understand rules and observe visible enforcement, while opaque “black box” systems fuel fraud and mistrust. Effective transparency must therefore enable engagement through safe, inclusive and genuine feedback channels – radio call-ins, community meetings, WhatsApp portals – often brokered by trusted intermediaries such as civil society organisations, chiefs or religious leaders. Such engagement delivers three dividends: stronger public buy-in, smoother cooperation with organised groups and sustained improvements in voluntary compliance. Because these processes are resource-intensive, Mohiuddin recommends that authorities adopt step-by-step guidance, like the Global Initiative for Fiscal Transparency toolkit to publish user-centred data, and formally incorporate civil society as a bridge between officials and taxpayers. Credibility, she concludes, hinges on citizens linking property tax payments to tangible, publicly visible improvements in local services.

Frank Ohemeng: Intergovernmental relationships and the challenges of property tax administration in Ghana – The perspective of administrative burdens

Frank Ohemeng returned to the Ghanaian context, arguing that Ghana’s property tax underperformance stems less from technical flaws than from administrative burdens flowing from central–local power imbalances. Although the constitution proclaims decentralisation, extensive central control over district creation, fiscal policy, valuation services and personnel appointments leaves MMDAs with constrained autonomy, upward accountability to the presidency and limited legitimacy with citizens. Central agencies set revenue targets and retain authority over key functions such as valuation, while appointed chief executives, rotating staff and politically motivated exemptions undermine continuity, equity and trust. These structural, fiscal, political and human-resource constraints together weaken local capacity to administer property tax effectively. Ohemeng recommends institutional reform to reduce central interference, genuine fiscal decentralisation that lets assemblies set rates and retain revenue, direct elections for MMDA executives, and local recruitment of staff to build accountability, institutional memory and public confidence; without such changes, he maintained, technological or policy interventions will yield little improvement.

Despite approaching governance from different angles – inter-institutional coordination, citizen accountability and central–local power relations – all three presenters converge on a single proposition: robust, transparent and politically balanced institutions are the precondition for any technical or procedural advance in property tax reform.

Session 4 | Property tax digitalisation

Session 4 placed digital solutions at the forefront, focusing on the guiding question: how can digitalisation improve efficiency, transparency and compliance in property tax administration? Across all presentations, speakers underscored that technology delivers lasting gains only when anchored in strong institutional ownership and backed by sustained funding.

Bilal Choho: Property tax digitalisation in Dakar – Insights from a randomised control trial

Bilal Choho detailed a digital property tax reform in Dakar, Senegal, evaluated through a randomised control trial (RCT). To counter chronic under-collection – only 12% of owners paid tax, and receipts equalled about 7% of potential revenue – the reform (launched in 2017) introduced a geocoded valuation roll, an algorithmic rental-value model, and tablet-based census tools that generated QR-coded bills and real-time dashboards. In experimental zones, the algorithm valued properties more accurately and equitably than discretionary methods, raising bill distribution from 10% to 56%, compliance from 9% to 20%, and generating USD 1.5 million in additional revenue (with a city-wide projection of USD 4-10 million). Key challenges included balancing equity (for example, rate reductions or progressive bands for low-income owners), aligning tax, treasury and municipal actors, reconciling legacy data, overcoming staff resistance, securing community buy-in and embedding the system both legally and technically for long-term sustainability. Choho recommended progressive tax policies, improved inter-agency collaboration, internal training, and community involvement to enhance compliance. He concluded that while digital reforms show promising results, sustained progress depends on overcoming technical, institutional and political barriers.

Evan Trowbridge: Building trust and transparency with digital tax systems

Evan Trowbridge detailed Sierra Leone’s 2019–ongoing rollout of a digital property-tax platform, whose guiding aim is to build citizen trust through transparency. Digitalisation, he argued, streamlines the full tax cycle – discovery, valuation, billing, collection and compliance – by combining GIS-based mapping, computer-assisted mass appraisal and integrated mobile-money and banking links, all supported by audit logs, role-based permissions, real-time dashboards and GPS-verified mobile apps for field staff. A “property-tax-first” approach taxes the structure rather than the legal owner, rapidly expanding registers without waiting for land-title reform. In Freetown, the register grew from 57,000 to 170,000 properties (108,000 taxable), raising potential revenue fivefold and actual collections threefold, with 70% of new receipts coming from the top property quartile. He identified common barriers to successful digital reforms, including poor infrastructure, limited staff capacity, institutional resistance, vendor lock-in and lack of coordination. Trowbridge stressed, however, that durable gains depend on process re-engineering, staff training, political resistance management, budgeted maintenance and supportive legal frameworks, not technology alone.

Krishnakumar Thiagarajan: Revenue augmentation – Case study: property tax

Krishnakumar Thiagarajan outlined how the eGov Foundation – a 23-year-old, philanthropy-backed organisation – uses its open-source DIGIT platform to improve property tax administration as a means of strengthening local governance. DIGIT rests on public digital infrastructure, capacity building and market activation, and now supports municipal functions in 300-400 Indian cities and several African countries. For property tax, eight linked modules (from GIS-based enumeration to grievance redress and integrated accounting) address common weaknesses: incomplete records, manual processes, low collection efficiency and limited citizen interfaces. An eight-year reform in Andhra Pradesh illustrates the approach: GIS mapping expanded the roll to 1.7 million properties; automated capital value assessments aligned liabilities with market values; annual demand generation and consolidated billing boosted timely payment; and QR-coded door numbers, mobile apps and AI-assisted imagery tightened compliance. More than 98% of properties are now captured with accuracy above 90%, and real-time dashboards link revenue performance to service delivery. Thiagarajan concluded that digital property tax reform, when paired with sustained investment, local ownership and strong partnerships, forms a foundation for citizen-centred and accountable urban governance.

Lamin Badjie: Enhancing local revenue mobilisation: Strategies and challenges in Kanifing municipality

Lamin Badjie described Kanifing Municipal council’s adoption of Google Plus Codes to raise property rate revenue in The Gambia’s largest and fastest-growing municipality. Although the council’s database lists only 36,000 properties, estimates suggest more than 550,000 exist, leaving roughly 40% of potential revenue uncollected. Rates have remained unchanged since 2005 and most registered properties pay a flat charge, while arrears total GMD 22.8 million. Drawing on lessons from Freetown – progressive valuations, flexible payment options and structured appeals – KMC launched a nine-month Plus Code pilot (2023-24) to improve property identification, bill distribution and compliance monitoring. A six-person GIS unit matched Plus Codes to existing records using QGIS/QField, created a colour-coded compliance map for collectors’ tablets, and divided the municipality into treatment and control zones for evaluation. Between January and April 2025, more than 14,200 properties received bills under the new system, demonstrating the approach’s potential to expand the tax base and enhance local revenue mobilisation, though long-term success will depend on updating valuations, introducing progressive tariffs and sustaining administrative capacity.

Across these cases, digitalisation emerged less as a miracle cure than as a catalyst: without sustained political commitment, inter-agency cooperation and continuous capacity-building, the initial gains of digitalisation quickly erode.

Session 5 | Politics and property tax

Session 5 returned the focus to politics, addressing the question: what strategies can help build political support for property taxation and enable reform momentum? It synthesised lessons on coalition-building, stakeholder engagement and resistance management.

Wilson Prichard: Political barriers to property taxation, and potential strategies to overcome them

Drawing on cross-country research, Wilson Prichard argues that the chronic underperformance of property taxation in lower-income countries is driven less by technical shortcomings than by entrenched political resistance. He maps opposition across five stakeholder groups. Ordinary taxpayers distrust assessment processes and spending priorities, while wealthier property owners use political influence and administrative obstruction to shield their liabilities. Central governments hesitate to devolve fiscal authority, fearing rival power centres; inter-agency actors resist reforms that threaten mandates or privileged access to data; and frontline administrators defend established practices and informal rents. To convert blockage into support, Prichard prescribes trust- and coalition-building strategies tailored to each group: universal and transparent property registers, participatory budgeting and visible service improvements to persuade citizens; fairness narratives, public pressure, and alignment with broader development goals to temper elite resistance; shared credit and international alliances to secure central-government backing; clarified mandates and data-sharing “win-wins” to ease institutional rivalry; and upskilling, income offsets and performance incentives to enlist administrators. He identifies four recurring routes to successful reform: mass mobilisation around fairness and service delivery; elite-led projects linking revenue to shared interests; incremental “quiet” reforms by entrepreneurial officials; and reforms catalysed by crises or external pressure.

Vanessa van den Boogaard: Tax reform coalitions and the politics of property tax reforms in Sierra Leone

Vanessa van den Boogaard addressed the political challenges underlying property tax reform, arguing that technical solutions alone are insufficient without confronting political realities. Drawing on over a decade of research in Sierra Leone, she highlighted how elite resistance to higher liabilities, weak local autonomy, citizen mistrust and the influence of chiefs have locked most councils into a “low-tax, low-service” equilibrium (average own-source revenue outside Freetown: USD 0.04 per capita, 2004-2020). Freetown’s 2019 digital restructuring demonstrated that reform can succeed when framed as developmental, supported by international technical and financial coalitions, and linked to swift, participatory service improvements – yielding 70% taxpayer approval, despite higher bills. In rural districts, where traditional authorities can veto or enable taxation, compliance increases when councils negotiate revenue-sharing agreements with chiefs, provided civil society mediates and the central government signals support. However, excessive concessions may erode council authority. Across contexts, effective reform depends on building legitimacy through transparency and service delivery, aligning elite incentives, working with existing institutions – including informal ones – rather than bypassing them, and sustaining broad, multi-level coalitions that link local leadership to national and international supporters. Van den Boogaard concluded that successful property tax reform is inescapably political; acknowledging and strategically managing that reality is a prerequisite for durable revenue gains and improved local service delivery.

Both speakers converge on the idea that durable property tax reform is fundamentally political. Progress depends on forging context-specific coalitions, demonstrating tangible service benefits and aligning incentives across all levels of government and society; technology and technical design matter only once those political foundations are secure.

Crosscutting conclusions

- **Technical and political reforms are inseparable:** Every session confirmed that data, systems and digital platforms deliver only when matched with incentives, transparency and political commitment.
- **End-to-end process design is vital:** From discovery to enforcement, weak links anywhere in the chain erode revenue and legitimacy; however, valuation seems to be the systemic bottleneck. Out-of-date or absent rolls – rooted in costly, centralised procedures – remain the single largest drag on yields. Simplified, GIS-enabled mass appraisal offers a feasible remedy if legally embedded and properly resourced.
- **Digital tools succeed when open, modular and locally owned:** Inter-operable GIS, cadastre, addressing and financial-management systems are critical for scale; siloed databases and weak data-sharing norms undermine both efficiency and equity.
- **Citizen trust is the ultimate currency:** Clear valuation rules, visible enforcement of elite defaulters and demonstrable reinvestment of revenues are essential to long-term compliance.
- **Local governments matter:** Central government should provide enabling legislation, funding and clear legal mandates, while devolving fiscal and administrative autonomy to local governments – particularly in day-to-day operations, rate-setting and spending – to strengthen the tax–service link.
- **Institutional capacity is a moving target:** Continuous staff training, peer-learning networks and realistic pay structures are necessary to sustain gains and to prevent new forms of rent-seeking enabled by technology.
- **Incremental, “good enough” reform:** Pilots in Cape Coast, Kumasi, Tema, Dakar, Freetown and Andhra Pradesh demonstrate that phased, context-specific solutions, rather than comprehensive overhauls, can build momentum while containing political risk.

Sessions 6 and 7 | Ghana context-specific lessons

The final sessions focused on the Ghanaian context, diagnosing specific obstacles and opportunities, and formulating actionable recommendations to strengthen fiscal decentralisation and municipal finance.

Richard Abankwa Agyepong: Understanding the governance architecture of property rating in Ghana

Richard Abankwa Agyepong delivered a detailed and analytically grounded presentation on the statutory and institutional framework governing property rate administration in Ghana. He situated the discussion within the broader legal context, highlighting key instruments such as Article 245(b) of the 1992 Constitution, the Local Governance Act 936 (2016) and the Lands Commission Act 767 (2008). These laws collectively delineate the roles and responsibilities of MMDAs, the Lands Valuation Division, and an array of regulatory and oversight bodies. The governance architecture, he noted, is complex and multi-tiered, involving coordination across several ministries, regulatory agencies and the judiciary. He identified four main structural challenges currently undermining the property rate system. First, excessive central control over what is formally a local tax, limiting the operational autonomy of MMDAs. Second, the high cost and time required for property valuation, restricting the frequency and scope of assessments. Third, frequent changes in district boundaries create discontinuities in valuation rolls. Finally, widespread public mistrust towards property rate processes continues to undermine voluntary compliance and political support. To address them, Agyepong recommended enhancing MMDA autonomy through legislative reform, promoting peer-learning among assemblies, and visibly linking property rate revenues to local service improvements. He concluded that while higher property rate yields are essential for effective service delivery, success depends on institutional leadership and a renewed administrative culture at both central and local levels.

Land Valuation Division: Reforming property tax through effective rating valuation: principles, processes and practice in Ghana

The Land Valuation Division (LVD) of the Lands Commission presented its mandate in compiling and maintaining valuation lists that underpin property rate billing by MMDAs. The presentation traced the evolution of Ghana’s rating valuation system from the 1945 Valuation of Premises Ordinance to its current legal basis in the Lands Commission Act 767 (2008) and Local Governance Act 936 (2016), which respectively assign LVD the responsibility to prepare valuation lists and require MMDAs to use them. A central focus was the shift from manual to digital valuation. Previously reliant on analogue base maps and paper-based fieldwork, the process has since 2018 been modernised through the Electronic Property Mass Appraisal System (EPMA). This platform combines mobile data collection, digitised base maps, unique parcel identifiers, and automated account numbers. A case study from Tema Metropolitan Assembly illustrated the gains: valuation of 70,000 parcels saw fieldwork time reduced from 51 to 12 weeks, staffing needs marginally reduced, costs lowered by over GH¢ 40,000, and officer productivity doubled. Digital valuation lists offer up-to-date, integrated property data and greater revenue potential. However, challenges persist, including high mapping costs, limited funding, weak data infrastructure and patchy internet connectivity. LVD aims to harmonise its platform with MMDA revenue systems and seek external support to scale digital valuation nationwide.

Cape Coast Metropolitan Assembly (CCMA): Tax Revenue for Economic Enhancement (TREE) project

The presentation detailed the implementation of the TREE project – branded *Taxman* – a government-led digital initiative aimed at automating property rate billing and payment for MMDAs. Piloted in Cape Coast between 2018 and 2022, the project integrated GPS-based property enumeration, unique billing numbers, and electronic payment channels including mobile money, banks and cash. Data collection was carried out by trained field staff – comprising revenue collectors and national service personnel – using tablets to capture geo-referenced property information. Bills were generated based on room counts and delivered both physically and electronically. To increase transparency and public trust, 20% of revenue was earmarked for small-scale projects in each electoral area. The initiative resulted in increased revenue, reduced leakages, enhanced taxpayer convenience and more reliable data for planning. Key lessons included the importance of accurate enumeration, ongoing staff training and sustained public sensitisation. However, the project faced notable challenges, including low digital literacy, unstable internet access, incomplete property databases, resistance to change, and logistical constraints. Moreover, the commitment to reinvest 20% of collections locally was only partially fulfilled. Recommendations for scaling up the initiative include completing valuation rolls, upgrading IT infrastructure, providing regular capacity-building, integrating GIS and addressing systems, intensifying public engagement and introducing performance-based incentives for assemblies. A nationwide rollout was proposed as the logical next step.

Kumasi Metropolitan Assembly: Reforming property rate administration through digital systems

The presenter from Kumasi Metropolitan Assembly (KMA) outlined the statutory process for property rate administration: compiling property data, conducting valuations, publishing a valuation roll, convening a rate assessment committee, fixing and gazetting the rate, and billing and collecting – each stage underpinned by stakeholder engagement. Until 2021, however, this sequence was only partially followed. Property records were fragmented and mostly manual, the last valuation dated to 2005, and community engagement was limited to annual fee-fixing. No Rate Assessment committee had met, and manual billing created wide scope for discretion and leakages. With support from GIZ, KMA adopted the GIS-based dLRev platform in 2021. Field teams digitised over 35,000 properties, yielding a projected GH₵16 million. A new valuation roll was published, the rate assessment committee convened, and bills – now generated digitally with accompanying address maps – were distributed in advance of the financial year. Multiple payment options were introduced, including USSD, mobile money, bank app and cash, with the aim of completing collection by 31 March.

Early gains included reductions in arbitrary billing, improved revenue forecasting and lower collection costs. Challenges remain, including limited devices, resistance to moving away from cash, inadequate staff incentives and public misconceptions linking receipts to ownership, which hampers uptake of digital payments. The poverty relief provision in section 149 is rarely used. The presenter concluded that digitisation is effective when paired with sustained public engagement, accurate data and visible use of funds. Key recommendations included holding quarterly stakeholder forums, labelling capital projects funded by property tax, integrating digitisation into national performance benchmarks and expanding media outreach to promote digital payments. The session ended with a note of appreciation to ACRC and participants, expressing confidence that continued knowledge exchange would enhance KMA's reform efforts.

The four Ghana-focused presentations converged on a shared reform agenda: digitised valuation systems; devolved administrative authority; strengthened institutional capacity; and enhanced taxpayer trust. Yet each of these goals is constrained by persistent structural barriers – including centralised control, funding shortfalls, infrastructure weaknesses, high staff turnover and widespread public scepticism.

Crosscutting conclusions

- Ghana's legal framework vests valuation authority in the Lands Valuation Division while making MMDAs responsible for billing and collection, yet persistent central control, outdated rolls and fragmented manual records suppress revenue potential.
- The Cape Coast, Kumasi and Tema pilots show that GIS mapping, digital valuation lists and multi-channel payments boost revenue and curb leakage – provided they rest on clear statutes, supported by adequate hardware and connectivity and aligned with a renewed administrative culture that empowers assemblies.
- The evidence points to three system-wide priorities:
    - Complete the valuation backbone: regular revaluations, nationwide rollout of EPMA-compatible platforms and seamless data sharing between LVD and MMDAs.
    - Rebalance authority by codifying MMDA autonomy in rate-setting and earmarking a visible share of proceeds for local projects, thereby linking tax effort to service delivery and rebuilding public trust.
    - Invest in the soft infrastructure, continuous staff training, targeted public engagement campaigns, performance-based incentives and peer-learning networks, to convert digital tools into sustained compliance gains.

Next steps

Follow-up discussions with key stakeholders identified two immediate priorities. First, a policy brief is being developed to synthesise workshop insights, supported by official property tax revenue data from the Ministry of Finance. Second, participants emphasised the need to address limited public support for property tax mobilisation. Engaging civil society to promote participation, transparency and accountability – while building political will – was identified as a strategic entry point for catalysing broader reform across the property tax cycle.