

AN APPRAISAL OF PUBLIC HOUSING DELIVERY IN NIGERIA TOWARD THE ACHIEVEMENT OF THE HOUSING FOR ALL POLICY

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Abstract

This paper examined the conventional mass housing approach adopted as a public policy in Nigeria over the years. The consequences of the espouse and implementation of this policy option, which was based on the assumption that only the government had the instrumentalities and competence to “house the masses”, is also examined. The data source for this write up is basically secondary data source. Findings revealed that over several decades, prototype housing has always been the target of every administration. Imbibing culture of indigenous approach to housing provision is one of the recommendations made.

Keywords: Housing, Public Housing Delivery, Policy, Conventional Mass Housing

Introduction

The consensus of opinion in this country is that rapid urban growth has seriously aggravated the shortage of dwelling units in Nigeria, resulting in over-crowding, high rent, slum and squatter settlements. Unfortunately, the conviction that we are faced with an acute housing problem in our cities is not based on adequate statistical evidence. As clearly indicated in the third National development plan, Nigeria's housing problems have not been comprehensively studied; the available data are of questionable value and relevance- (Federal Ministry of Economic Planning, 1975) as quoted in Onibokun (1990). Overcrowding as indicated above is a manifestation of housing inequality and is a hidden form of homelessness. In 2003, approximately 20 percent of the developing world's urban population, or 401 million people, lived in houses that lacked sufficient area, i.e. with three or more persons sharing a bedroom. Two thirds of this urban population resides in Asia, half of them or 156 million in South Asia. The report shows how living conditions, including overcrowding and poor ventilation, are related to increase in rate of illness, child mortality and negative social behaviours. It stresses that the risk of disease transmission and multiple infections becomes substantially higher as the number of people crowded into small, poorly ventilated spaces increases. In spite of shelter importance there is unfortunately a universal shortage of desperately needed dwelling units. The situation is particularly serious in the developing countries of the world where population and

urbanization are progressing more rapidly and where the gap between need and effort is greatest, Nigeria belongs to this category of countries.

Conceptual and Literature Review

Shelter represents the most basic human needs and has a profound impact on the health, welfare, and productivity of individuals. It is more than merely the dwelling unit (see The Federal Capital City Nigeria Master plan, 1973). It is a complex product made of a combination of services indoor living spaces, land, utilities location situations (with respect to work and community services), outdoor living space, and relationship to neighbors, family members and friends. In addition, housing is the largest land consumer.

In Nigeria today, as in most developing countries, the mix of the elements constituting housing varies widely, ranging from spacious, well-serviced homes accessible to a wide range of jobs and community services, to unserviced slums, housing shortage or both.

Many housing programs fail because they are not tailored to a target population's income level and the household's ability to pay. Housing programs have met with little success when based on needs translated into arbitrary (and in affordable) standards rather than on "affordability" and Nigeria, like several developing countries, has emphasized public housing schemes, but with little success. This coincides with global paradigm shift from direct public provision of housing to the enablement of private shelter initiatives and housing production.

The primary components of residential construction costs are land, infrastructures, shelter and construction management: land-usually the most inflexible cost of the four, is uniquely less problematic owing to Federal ownership of the land.

Infrastructures- which include public utilities such as water, sewerage, electricity, and roads and surface drainage, typically account for 20 and 45 percent of the total residential development costs.

Shelter- building costs are the major component of residential development costs, equaling 50 to 60 percent of total cost. Variations result from a mix of construction standards, building materials labour and construction management. As a formal government program, sites and services have been successfully tested in Kenya and Upper Volta, Botswana, Zambia and many other countries. Despite other shortfalls it has been demonstrated as a viable means of proving individual home ownership for low income groups. In addition the combination of self-help techniques and reliance on local building materials can further reduced costs by almost

50% and provided important opportunities for self expression and the encouragement of the development of indigenous building styles.

Subsidy policies

A key variable in housing program options is subsidy policy. These policies ranged from effective subsidies to large external contributions to the housing program, from higher income groups to lower groups. While average incomes are higher and death rates lower in cities, urban poverty is as pervasive as rural poverty. Secure, well-paying jobs are scarce, even for those with considerable education. Food is typically expensive.

Housing, too, is costly despite its rudimentary quality, prompting the poor to build basic houses in shantytowns. Sewage disposal systems in most cities are also basic or primitive, and polluted streams, wells, roadside drains, and other bodies of water increase the risk of infectious disease. Industry, automobiles, and the burning of fuel wood further pollute air and water.

No country is yet satisfied that adequate housing has been delivered to the various economic groups that make up its populace. Thus, most nations, in one form or another, continue to claim a housing problem.

Housing in economically developing countries is typically inferior in quality and space to that found in economically developed nations.

Government efforts to upgrade housing conditions are evolving slowly. In the 1950s, slum demolition was effected on a large scale in many cities, such as Manila in the Philippines and Baghdad in Iraq. In the 1960s, new town development, such as Brasilia in Brazil, became commonplace. These strategies often proved ineffective; demolitions were not usually accompanied by housing replacement, and the new towns sometimes proved to be islands in a sea of slums.

In the 1970s, some developing nations turned to self-help housing. Families were given plots of land and building materials to construct or to improve their own shelter. This housing approach is commonly referred to as a "sites and services" program; so far it has been implemented on a large scale in India and many South American countries. Numerous organizations assist housing development and the upgrading of housing standards. These include the International Bank for Reconstruction and Development-IBRD, the United Nations Commission on Human Settlements- UNCHS, and the U.S. Agency for International Development- USAID. Over the last three decades, these organizations discuss private housing

development features and dynamics and the factors affecting the sector. It argues for the creation of an enabling environment, including support of housing initiatives and investment by householders, small-scale providers, and entrepreneurial private firms. It was identified that the implications of enabling strategy for housing finance, access to land, residential infrastructure, institutional regulations and building materials and related industry particularly in the light of the need for the private sector to play greater roles in housing. It draws some aspects of empirical study and some review of housing policy-related issues.

The oil boom period in Nigeria accentuated rapid urbanization as well as the proliferation of overcrowded “slums” and informal human settlements on the fringes of the big cities. Furthermore, the Federal Government for the first time adopted a national policy in which the provision of mass housing “for the low income households” featured prominently. Public policy and programmes, however, defined the country’s housing problems mainly in terms of numerical shortages and physical standards and proceeded to attempt to meet these “quantitative and qualitative” deficiencies centrally.

As opined by Ademiluyi (2010), in spite of the fundamental role of housing in the life of every individual and the nation, and in spite of the United Nations’ realization of the need to globally attain adequate shelter for all, the housing crisis remains one of the global problems and a grave and rising challenge facing both urban and rural residents, particularly in most developing countries. It is generally estimated that the world needs to house an additional 68 million to 80 million people (Awake, 2005). According to the United Nations Population Fund (Wikipedia, 2003), world population passed 6.1 billion in 2001 and it is expected to reach between 7.9 and 10.9 billion by 2050. Over 90% of the growth during the next two decades is forecast to occur in the developing countries.

Those estimates represent a formidable housing challenge. The situation even becomes more serious and worrisome when one realizes the fact that despite a number of political, social, and religious initiatives taken in the past in some of these developing countries, a large proportion of their population still lives in sub-standard and poor housing and in deplorable and unsanitary residential environments. This is particularly so in Nigeria, where housing provision by government commenced before political independence in 1960 and where, despite various government interventions and huge investments in housing provision, the housing problem in the country still remains intractable as many rural and urban populations in Nigeria do not have

access to decent, safe and affordable housing. This, according to Onibokun (1990), is as a result of the government to provide housing to the populace.

The level of production of housing in a developing country like Nigeria is only 2 dwelling units per thousand people, compared to the required rate of about 8-10 dwelling units per 1,000 population as recommended by the United Nations (Anthonio, 2002).

A study by Onibokun (1990) estimated that the nation's housing needs for 1990 to be 8,413,980; 7,770,005 and 7,624,230 units for the high, medium, and low income groups, respectively. The same study projected the year 2000 needs to be 14,372,900; 13,273,291 and 12,419,068, while the estimates for the year 2020 stands at 39,989,286; 33,570,900; and 28,548,633 housing units for high, medium and low income groups, respectively (Agbola, 1998; Olokesusi & Okunfulure, 2000). Again, the national rolling plan from 1990 to 1992 estimated the housing deficit to increase between 4.8 million to 5.9 million by 2000. The 1991 housing policy estimated that 700,000 housing units needed to be built each year if the housing deficit was to be cancelled. The document, in fact, indicated that no fewer than 60 percent of new housing units were to be built in the urban centers (Ogu & Ogbuozobe, 2001; Federal Republic Nigeria, 1991). This figure had increased at the time the 1991 housing policy was being reviewed in 2002. In 2006, the Minister of Housing and Urban Development declared that the country needed about ten million housing units before all Nigerians could be sheltered. Another estimate in 2007 by the president put the national housing deficit at between 8 and 10 million (Yar'adua, 2007).

Despite this confusion as to the number of new additions, it has been quite obvious that a critical gap exists between the housing supply and demand; the reasons why successive governments have made policy statements, enunciated, and have made efforts to actually deliver new housing units. However, out of their targeted provision, a very minute percentage is always met. This could be attributed to the fact that most government housing programs have been frustrated by corruption, politicization, insufficiency of technical staff at building sites, and lack of infrastructure (Olokesusi & Okunfulure, 2000).

Housing conditions, especially those portrayed by the availability and efficiency of facilities and utilities, have been worsening since 1980 (Olokesusi & Okunfulure, 2000). Toilet facilities, for instance, have more pit constructions than other better and more ideal provisions. This is evident from the construction quota, which increased from 25.6 percent in 1980/81 to 63.3 percent in 1993/94 and 62 percent in 1995/96. Existing data shows that while 72.4% of

urban households were connected to electricity in 1980/81, this proportion declined to 54.34% in 1995/96 (Federal Office of Statistics, 1999). The same trend existed for most neighborhood facilities and utilities within the country, especially those concerning water supply road construction, sewage, etc. In response to these housing challenges, Nigerian governments, since pre-independence, have shown a remarkable concern for housing. Also, successive governments in Nigeria have intervened in a number of ways in the housing sector in order to bring about the much needed improvement and transformation.

An Overview of the Nigeria Government Housing Programmes over the Years

In 1970, Nigeria's urban population was estimated as 16.3% of the total population. This rose to about 20.2% in 1980. The country's Third National Development Plan (1975-1980), however, noted that the housing problem was essentially an urban one during the period of 1970-1980. Although almost no statistics have been, or are, available with regards to the quantity and quality of the housing stock in Nigeria.

The decade 1970-1980 started with both the Federal and State governments gave very low priority to the housing sector in their Development Plans. The advent of the oil boom era (1973-1976), however, changed this. The tremendous increase in revenues as a result of this led to a greater public intervention in the housing sector. A series of actions, programmes, reorganization and creation of institutional frameworks and policies which had a direct impact on housing supply throughout the country was taken by both the Federal and State governments.

It was noted that amongst the major factors that were responsible for the ineffectiveness of public policy and programmes, two stood out prominently. These were: lack of incentives for the private sector to participate actively in the housing sectors; and, the inadequacy of mortgage finance institutions in Nigeria.

In the colonial eras, well fortified houses were built for the colonial administrators in choice areas called government reserves in almost all divisional headquarters. With each individual houses occupying a vast land area. Infrastructures like roads, water and electricity accorded top priority. After the independence most of the houses are then occupied by top government officials.

In early 70s the administration established the federal government low cost houses which were built in the local government authority of the then 12 administrative states of

Nigeria this houses mostly 2-bedroom semi detached bungalows were occupied by middle cadre, government officials.

This was followed by the low cost houses of 1980's these scheme was embarked upon across the local government head quarters of the 19 states of the federation .The buildings are prototypes intended for single family and for the very low income groups, presently most of the buildings are never completed and some vandalized due to their remoteness, lack of will by subsequent administrators to complete them or political and cultural criticisms. Some that were favored by urban growth are sold and remodified to individual taste.

Creation of Federal Mortgage banks by the Babangida administration. In the late 80's has led to the massive wide spread of federal mortgage institutions all across the nation, with people receiving loans to enable them build houses, the emergence of this mortgage institutions brought about massive employments in the mortgage bank sector after long period of establishment its impact was not really felt by low income groups as elites seized opportunities to divert the loans to other purposes that they considered more beneficial to their businesses, within no distance period the sector became grounded and loans recovery became a tedious task, many workers were invariably sacked.

The almost collapsed of the established Federal Mortgage Banks led to the emergence of the National Housing Fund and the public private partnership in the housing sector, whereby private real estate developers are engaged in the provision of befitting shelters in locations that they considered more profit worthy, as the case of Lagos and Abuja. Thus the Federal Mortgage Bank becomes a regulator and intermediary for securing loans and development.

The National Housing Fund established in 1992, Housing policy of the Federal Government of Nigeria. According to Nigerian economist (1992) Decree No.3 of 1992, became obligatory for government and individuals to contribute certain percentages of earnings with a view to offer a realistic and affordable houses, also by giving priority to low income earners and encouraging households to own their houses. The workers are to borrow anytime for building purposes or to withdraw their savings at the age of 60 or at retirement (see Anugwom, 2000)

Despite all these policies trust initiated by the Federal Government and Private Partnership very little is achieved, a lot need to be done considering the fact that over 80% of Nigerian populace resides in rural areas and most job seekers that troupe into the cities live in shanty accommodations.

By the present population of Nigeria of over 130 million and estimated 46 million total labour force (see world development report, 1995). In otherwords about 31% of the total population is in the labour force (see, UNDP, 1993). There is need for the citizens to be encouraged to cultivate an indigenenous culture of housing provision.

In conclusion, shelter provision for all as a policy of the Nigerian government (incremental model) is a good tool for solving housing problem in Nigeria if it will be properly implemented and monitored by agencies concern. The government should be aware that when production of housing stops from the government or private sector then the prices/rents of the available houses keeps increasing to the level that even the rich will not be able to afford. All urban centers will become slum because of overpopulation or what can be described as homelessness. Olateju (1990) was of the view that the increasing high rent is a pointer to the fact that there is a decrease in housing stock.

Recommendations

There is need for the citizens to be encouraged to cultivate an indigenenous culture of housing provision. This could range from simple approach to houses in an established environment, by carefully substituting imported material to local ones, for potential house owners to learn the skill of either building or production of building materials. Building materials are believed to constitute about 55% to 65% of total cost of construction input. To achieve sustainable housing delivery in Nigeria, housing developers should shift from over-dependency on imported materials to the use of local materials, such as walls, roofing, and floor materials that are affordable and durable (Ademiluyi,ibid). In most local settings in the country particularly in the local areas and some religious institutions there is communal participation in housing developments, skills and labour are often employed to save cost and time of construction, on most instances beautiful structures are built to the joy and participation of communities.

On another facet the private sector can be encouraged to massively produce modular houses or patented building components, from our waste recycled products, of which metal scraps and plastics are abundant.

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