

## **PUBLIC HOUSING DELIVERY STRATEGIES IN NIGERIA: A HISTORICAL PERSPECTIVE OF POLICIES AND PROGRAMMES**

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### **ABSTRACT**

While decent housing is important to every individual and nation, 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. Thus, in spite of a number of political, social, and religious initiatives taken in the past in some of these developing countries, a great proportion of their population still live in substandard and poor houses and in deplorable, unsanitary residential environments. In Nigeria, though housing provision by the government commenced before the country got her political independence from Great Britain on October 1, 1960, the housing problem in Nigeria still remains intractable as many rural and urban populations in the country do not have access to decent, safe, and affordable housing. This paper attempts to show an overview of the housing delivery strategy taken by government in Nigeria over the years, revealing that Nigeria's impressive housing policies and programs are rarely implemented or haphazardly implemented. The housing delivery strategy in the country is, therefore, a classical example of politics of many words, but little action. The paper suggests that urgent steps need to be taken to bring about the much needed improvement and transformation in the Nigerian housing sector. It also advises the government to back up its many lofty initiatives and efforts with necessary political will and commitment, using cooperatives, development agents, and partnerships through Public Private Sector Participation (PPP).

**Keywords:** Public Housing; Housing Delivery Strategies; Government Housing Programs; Nigeria

### **INTRODUCTION**

Housing (adequate shelter) is recognized world-wide as one of the basic necessities of life and a pre-requisite to survival of man (Onibokun, 1983; United Nations, 1992; Salau, 1990). A house is a place in which it provides shelter, refuge, comfort, security, and dignity. The housing industry can be a stimulus to national economy (Onibokun, 1983). A house also provides the physical framework in which human, social, economic, and cultural resources are realized, enriched, and integrated. In the traditional African setting, in particular, housing is, in fact, one of the greatly cherished material properties. This is because of the other functions that a house performs in the traditional society includes the protection of family cohesion and values, taking care of the aged through the extended family system, and the protection of the ancestral values, among others. Thus, the importance of providing adequate housing in any country cannot be over-emphasized.

However, 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). It is against this backdrop that this paper attempts an overview of government housing delivery strategies in Nigeria over the years with a view to identify corrective measures that are needed to better the shelter and living conditions of the generality of Nigerians. The paper is structured into four parts. Following this introduction, section two focuses on the characteristics of the Nigerian housing scene, while section three gives a detailed review of successive government interventions in housing. The paper ends with concluding remarks including the way forward to arrest the worsening housing situation in the country.

## **CHARACTERISTICS OF THE NIGERIAN HOUSING SCENE**

The ever mounting crisis in the housing sector of the developing world has various dimensions, which range from absolute housing units shortages, to the emergence and proliferation of the slums/squatter settlements, the rising cost of housing rent, and the growing inability of the average citizen to own their own houses or procure decent accommodation of their taste in the housing market.

In Nigeria, even though there are no accurate data on the nation's housing stock, earlier studies and observations strongly suggest quantitative and qualitative housing problems across the country (Onibokun, 1983; Abumere, 1987; Federal Office of Statistics., 1997; Agbola, 1998; Egunjobi, 1999; Adeagbo, 1997; Olatubara, 2008; Mabogunje 2003; Ademiluyi & Raji, 2008). Thus, while Fadahunsi (1985) observed that policymakers in Nigeria are not really aware of the magnitude of the housing problems facing the low income earners in the country, 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.

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.

## **GOVERNMENT INTERVENTIONS IN HOUSING PROVISION**

Because shelter is necessary to everyone, the problem of providing adequate housing has long been a concern not only to individuals, but to governments as well. Thus, most nations, in one form or another, continue to place access to affordable housing at the top of their priority lists (Encarta Interactive World Atlas, 2007).

In Nigeria, the major steps taken, so far, towards solving the housing crisis in the country include:

- (i) The establishment, in 1928, of the Lagos Executive Development Board (LEDB). The Board was empowered to carry out slum clearance, land reclamation, and the development of residential and industrial estates.
- (ii) The setting up of Nigerian Building Society (NBS) in 1956 to provide housing loans to both civil servants and the Nigerian public.
- (iii) The creation of the National Site and Services Scheme (NSSS) in 1986 to provide land with essential infrastructural facilities, such as roads, drainage and sewage system, water supply, and electricity for housing

developments in well-planned environments. The schemes are planned to provide well laid-out and serviced plots in each of the 36 state capitals of the federation, including FCT Abuja.

(iv) The establishment of the National Prototype Housing Program (NPHP) by the Federal Ministry of Works and Housing (FMWH) to complement the objectives of the National Site and Services Scheme (NSSS). The project was embarked upon to demonstrate the feasibility of constructing functional, effective, and affordable housing units through imaginative designs, judicious specification of materials, and efficient management of construction.

(v) The setting up of the State Housing Corporation (SHC) to provide housing to the populace at affordable prices.

(vi) The creation of the Federal Mortgage Bank of Nigeria (FMBN) in 1977 to finance housing loans to prospective housing developers at minimal interest rates.

(vii) The setting up of the National Housing Program (NHP) in 1991 and the National Housing Fund (NHF) scheme by Decree No 3 of 1992 to provide self loans to prospective housing developers and also monitor developments in the housing sector.

(viii) The deconsolidation of the Federal Mortgage Bank of Nigeria (FMBN) through the establishment of the Federal Mortgage Finance Limited (FMFL) to take over retail mortgage portfolios previously handled by the bank and also to facilitate effective management of the National Housing Fund (NHF) Scheme.

(ix) The setting up of a Housing Policy Council (HPC) to monitor development in the housing sector and also to set up the machinery for the review of the 1978 Land Use Decree (LUD) in order to make more land available for large scale land developers.

(x) The creation of the ministry of Housing and Urban Development in June 2003.

(xi) The review of the mandate given to the Federal Housing Authority (FHA) to include provisions of the National Social housing as part of the strategy towards meeting the Millennium Development Goal. The authority also plans to facilitate the provision of two million housing units within the next four years.

(xii) Others are the formulation of the National Housing Policy (NHP) in 1984, the establishment of the Infrastructural Development Fund (IDF) in 1985, and the Urban Development Bank (UDB) in 1992 (Federal Republic of Nigeria, 1997).

Furthermore, on the legal and regulatory framework for enhancing housing delivery, eight (8) housing related laws are now before the National Assembly. They are:

1. The Federal Mortgage Bank of Nigeria Act 1977 (replacement)
2. The National Housing Fund Act 1992 (replacement)
3. The Mortgage Institution Acts 1992 (replacement)
4. The Social Insurance Trust Fund Act 1993 (amendment)
5. The Investment and Securities Act 1999 (amendment)
6. The Trustees Investment Act 1962 (amendment)
7. The Insurance Act 2002 (amendment)
8. The Land Use Act 1978 (amendment)

In addition to the above, virtually all the introduced National Development Plans (NDPs) from 1962-1985 and the National Rolling Plans (NRPs) from 1990 to date explicitly recognize the importance of providing adequate housing in the country as a tool for stimulating the national economy (Gbolagade, 2005).

The First National Development Plan (1962-1968) accorded low priority to housing with focus on accommodating government staff in the regional capitals and Lagos. A low proportion/percentage achievement was recorded. In the Second National Development Plan (1970-1974) the target was to construct 60,000 housing units (15,000 units in Lagos and 400 units in each of the remaining capitals). There was marginal improvement at the end of that period.

Efforts were intensified in the Third National Development Plan (1975-1984) to improve the condition of the housing. Highlights of the programs include: direct construction of low-cost housing units by both the federal and state governments; increased construction of housing quarters for government officials, expansion of credit facilities to enhance private housing construction, and increased investment in domestic production of cement. A sum of N2.5 billion was allocated to the housing sector with a target production of 202,000 units (50,000 units for Lagos and 8,000 units for each of the, then, 19 states). At the end of the period, a success of 13.3% was recorded. During the plan period, the Federal Ministry of Housing, Urban Development, and Environment was created while the Federal Government bought over the shares held by the Commonwealth Development Corporation in the Nigeria Building Society and converted it to the Federal Mortgage Bank of Nigeria (FMBN) with an enlarged capital base from N21 million to N150 million to provide loans to individuals, state housing corporations, and private estate development firms.

During the Fourth National Development Plan (1984-1985) period, three schemes were embarked upon: the direct housing construction, under which 2,000 housing units were to be built in each state annually, while the FHA was to construct about 143,000 low cost housing units across the country. Site and Services Schemes were also to be provided. At the end of the plan period, a success of 20% was recorded.

During the 1990-1992 rolling plan period, efforts were intensified on the sites and services scheme. About 2,892 serviced plots were provided in Anambra, Lagos, Imo, Kano, Kwara, Ondo, and Rivers states, while the second phase commenced in other states. On prototype housing schemes, 72 housing units were constructed and allocated in 1990, while the construction of 218 units commenced in Lagos and Abuja. During the plan period, the National Housing Fund Decree No. 3 of 1992 was promulgated and Primary Mortgage Institutions (PMIs) were licensed. The Housing Policy Council was also set up to monitor development in the housing sector. The 1993-1995 rolling plan period witnessed allocation of about 10,474 plots of the three residential categories to the public. The impact of FHA was also felt in Lagos and Abuja. During the 1994-1996 rolling plan, the national housing program was launched with the target of constructing 121,000 housing units of various models all over the country by the end of 1996. However, by the first quarter of 1997, fewer than 2,000 housing units had been completed. The federal and the state governments were expected to spend N2.0 billion on housing provisions during the 1996-1998 National Rolling Plan (NRP). Over N3.00 billion was expected to be spent by the two levels of governments during the 1999-2001 National Rolling Plan (Federal Republic of Nigeria, 1998; Federal Republic of Nigeria, 2000). As part of the efforts to increase houses for the masses in the country, the Federal Government in 2004 pledged to adequately fund research pertaining to the manufacture and the use of local materials in

the sector, with the aim of providing 40,000 houses with at least 1,000 per state before year 2007. However, as observed by Ademiluyi & Raji (2008), little had been done to meet this target barely two months into the year 2007.

Despite these interventions and efforts by the governments, actual achievements in terms of providing adequate housing in the country remain essentially minimal for a number of reasons. These include:

1. Problem of plan implementation. There is often a wide gap between what is on paper and what is happening on the ground. For example, only 13.3% achievement was recorded in the federal government's housing program in the Third National Development Plan (Mabogunje, 2002).
2. Lack of adequate data relating to the magnitude of the problem, due partly to the absence of the national data bank on housing.
3. Inconsistency in government policies and programs, including frequent changes of policies with changes of government and without proper assessment of the existing ones.
4. Lack of efficient and sustainable credit delivery to the housing sector.
5. People's incomes are relatively low in comparison with house market prices, resulting in an affordability problem.
6. High cost of building materials. For example, a recent survey has shown that a 50kg bag of cement has risen from N650 in 2000 to about N1, 600 today.
7. The rapid annual growth rate of the Nigerian population, which was estimated at 3.3% on the basis of annual birth rate of 49.3 per 1,000. Coupled with the rapid population growth/urbanization is the problem of an increasing poverty level among the citizenry, which has risen from 65% in 1996 to about 70% in 2007, according to UNDP and World Bank estimates.
8. Lack of effective coordination among Housing Agencies. While all the three tiers of the government are involved in one way or the other in housing matters, their activities are hardly coordinated.
9. Politicization of housing issues, including government involvement in what Onibokun (1983) referred to as the 'game of number'.

For instance, between 1974 and 1980, there the plan to deliver 202,000 housing units to the public, but only 28,500 units representing 14.1% were delivered. Also, out of 200,000 housing units planned to be delivered between 1981 and 1985 only 47,200 (23.6%) were constructed. Under the National Housing Fund (NHF) program, initiated in 1994 to produce 121,000 housing units, it was reported that less than 5% was achieved. In spite of a series of government policies towards improved housing delivery, one thing that is clear is that successive governments in Nigeria have not been able to match their words with action. In fact, the situation in the Nigerian housing sector remains like that of a child to whom much is promised but little is delivered. It is no surprise, therefore, that there exists a gap between housing supply and demand.

### **THE WAY FORWARD**

Housing is an economic activity with an inherent multiplier effects. Once the housing sector is buoyant, it would positively rub on other sectors of the economy, be it finance, building materials, employment, real estate, and land transactions, among others. The government can accomplish a lot in the housing sector through concerted effort and adequate funding. While the record of government interventions in the housing sector in Nigeria looks quite impressive, policies are rarely implemented or haphazardly implemented. In other words, Nigeria seems to be long on policy, but

very short on implementation. Thus, one can easily argue that there have been many lofty initiatives and efforts by successive governments in Nigeria capable of arresting the worsening housing situation in the country and that lack of 'political will' has been a major barrier to progress. There is, therefore, the need for the government to master the necessary political will and make more concerted efforts to address and solve, for the majority of its citizens, the twin problem of shelter and better living conditions.

Also, the government should shift focus from full direct housing construction to that of providing enabling environment for the sector. Individuals and private agencies are known to be more efficient to be in housing construction. Thus, given the same amount of money, individuals and private agencies are likely to build more and better houses than the government or quasi-government agencies, especially in a country like Nigeria where there is a high level of corruption. The government should adopt and vigorously pursue a housing delivery strategy that is 'end-users driven' and through the use of cooperatives, development agents, and Public Private sector Participation (PPP).

Furthermore, since most housing delivery projects are long-term investments and capital intensive, financial institutions should be encouraged to finance some of these projects. Similarly, cooperative housing should be encouraged because most individuals are able to achieve/perform through cooperative societies.

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.

In conclusion, there are at least five powerful factors involved in the housing crisis and which are, no doubt, beyond an individual's control, namely, population growth, rapid urbanization, natural disasters, political upheaval, and persistent poverty (Awake, 2005; Olotuah, 2005; Mabogunje, 2002). These factors, among others, must be adequately addressed by the government if appreciable progress is to be made in its quest for providing good housing for all.

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**INTRODUCTION** Nigeria is one of the West African countries colonized by the British in the late 19. Housing policy is a written document which usually comprises specific objectives, strategies and programmes aim at solving the housing problems or meeting with the ever increasing housing needs and demand of a country (Ezenagu, 1990). Thus, housing policy is a comprehensive working document, deliberately structured to serve as guiding principles for housing programme in a given country in her efforts to meet the housing needs of the citizens. The major thrust of housing policy is to achieve some housing goals. Research on public housing impinges upon social policy in general and housing policy in particular, hence the need for an understanding of the role of the State in housing provision. Housing policy can be viewed as a component of social policy, other areas being health care, education, employment, retirement, as well as policies for the socially disadvantaged. While authors considered haphazard housing policies and obscure implementation strategies as major obstacles impeding government objectives in the housing sector, and suggested the formulation of an integrated housing policy, these recommendations were seldom empirically supported. Empirical research in public housing in Nigeria has been meager.