

The Challenges and Prospects of Implementing Housing Policies in Nigeria

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Abstract

Housing is a very critical part of human existence and occupies a paramount position in the development plan of any nation, especially in developing nations where housing is a serious issue. Since Nigeria gained her independence in 1960, numerous housing policies have been enacted to help combat housing problems. This paper reviews the situation of housing in Nigeria, the various housing policies, the impact of their implementation since inception and the hurdles of effectively implementing these policies. The challenges include; lack of infrastructural amenities, insufficient funding, corrupt administrative practices, poor implementation strategies, and high cost of building materials and construction. The paper recommends the provision of basic infrastructure that will create an enabling environment for the implementation of these policies. The paper also recommends both government and private funding of housing projects, subsidizing the cost of building materials and construction, encouraging the use of locally produced building materials, prudent administration, and the review of housing policies on a regular basis to adopt new and more efficient strategies.

Keywords: *Housing, Policy, Implementation, Challenges*

Background to the Study

The three basic and most outstanding needs of man remain the need for food, shelter and clothing. The ability of a nation to meet these needs for its populace is a measure of its development. Shelter can literally be translated to mean housing; a place to live or dwell in. Housing is the most important basic need of man after food and requires critical attention, especially in developing countries where the crawling population has made adequate and decent housing a major issue. Millions in Nigeria are known to be squatters or slum dwellers with no good roof or sometimes no roof at all to live under. While the problem for the developed world is of a lesser magnitude, it is nonetheless existent. (Babawale, 1994). This assertion makes it clear that housing is a global problem but is more intense in developing countries like Nigeria.

Nigeria is perhaps the fastest urbanizing country in the African continent. One of the most important challenges facing the country is the provision of affordable and decent housing. As more and more Nigerians make town and cities their homes, the resulting social, economic, environmental and political challenges need to be urgently addressed (Raji, 2008).

According to Olotuah and Taiwo (2013) the rapid rate of urbanization in Nigeria is however not matched by a corresponding development in technological, industrial and economic growth which is why there is enormous urban housing poverty in the country. The result of this is the rapid deterioration of housing in the urban centres and phenomenal increase in quantitative housing needs arising from shortages in housing units. As people increasingly migrate to urban centres in search of greener pasture, the need for housing, especially for the poor with very meager income, becomes more pertinent. Available houses in the cities are often so expensive that the low and medium income earners cannot afford them so they end up living in slums and shacks which inadvertently negatively affects their mental and physical health, especially the children (Babawale, 1994).

In the light of the afore-going, it is very clear that housing in Nigeria is acutely inadequate particularly for low-income earners. Most of them dwell in substandard houses that lack sanitary facilities and public services like water and electricity. The World Health Organisation (1961) stated that a good house should have the following items:

1. A good roof to keep out the rain
2. Good walls and doors to protect against bad weather and to keep out animals
3. Sunshades all around the house to protect it from direct sunlight in hot weather
4. Wire nettings at windows and doors to keep out insects like houseflies and mosquitoes

In summary, housing quality is determined by the physical properties of the building and facilities provided (Ibimilua and Ibitoye, 2015), therefore the issue of inadequate housing is a matter of both quantity and quality. In a bid to tackle this housing menace, several housing policies have been established by the government. Examples include the National Housing Policy (NHP), the Land Use Decree (LUD) of 1978, the Urban and Regional Planning Decree of 1992 and the National Housing Fund (NHF) that has the responsibility of ensuring continuous flow of fund for housing construction and delivery. All these policies are targeted at solving the housing problem in Nigeria but the vision has not been realized yet. These policies have encountered numerous hurdles on their path of implementation

The State of Housing in Nigeria

Tunde argued that good quality housing as a basic need is lacking for a sizeable number of Nigerians and this is definitely true. The deplorable state of housing in Nigeria cuts across both urban and rural areas though the worst hit is urban centres. People in urban centres suffer severe housing crisis because of the populous rural-urban migration. The proportion of the Nigerian population living in urban centres has increased phenomenally over the years. While only 7% of Nigerians lived in urban centres in the 1930s, and 10% in 1950, by 1970, 1980 and 1990, 20%, 27% and 35% lived in the cities respectively. Over 40% of Nigerians now live in urban centres of varying sizes (Olotuah and Taiwo, 2013). Adequately housing the ever increasing population in Nigeria is no small feat. Even where houses are available, most of them are too expensive for the meagre salary of low-income earners. Aside the inability of most urban dwellers to afford good housing, most low income earners live in very low quality houses that lack basic amenities. In fact, they live in slums.

Review of Housing Policies

Sulyman (2000) defined policy as “a statement on paper by the government or an establishment as regards the way and manner in which identified problems are to be solved.” In other words, when problems are identified in the society, the analyses the problems and comes up with specific ways the problems should be solved. This applies to all the sectors in the nation. Therefore, the housing policy is a document by the government that contains ways of solving the housing problem. Housing policy can be categorized in terms of historical development into the colonial period (before 1960), the post – independence period (1960 – 1979), the second civilian administration (1979 – 1983), the military era (1984 – 1999) and the post military era (1999) to date) (Ibimilua and Ibitoye, 2015). The colonial period was majorly characterized by the creation of various councils and establishments that looked into different aspects of housing eg Nigerian Building society (1955) and Regional Housing corporation (1959). The post-independence period experienced housing reforms with the first, second and third National Development Plans that took place in 1962-1968, 1970-1974 and 1975-1980 respectively. In the third National Development Plan, the government accepted the provision of housing for the public as part of her social responsibility and adopted a couple of measures to deal with the housing challenge faced by the nation. The first approach was to construct 200,000 housing units for letting at subsidized rate and also to construct quarters for government workers who will also pay rent at subsidized rate. The second approach was to expand credit facilities to facilitate private construction of housing units and to subsidize the cost of building materials (Kalu, Agbarakwe and Anowor, 2014). Unfortunately, the target of 200,000 housing units was not met and the ones constructed were sold to high income earners instead of the targeted low income earners.

In 1980, the National Low Cost Housing Scheme (NLCHS) was launched. The government constructed low cost housing units with the intention of selling them to low-income earners. Unfortunately, the houses were not affordable for the targeted low income group. In 1991, the National Housing policy was formulated with the goal of making decent shelter available and affordable to all Nigerians. The policy addressed basic issues like land ownership, housing finance, housing construction and delivery and the role of the government in realizing this goal. This gave birth to the National Housing Scheme where the government, instead of directly participating by building houses, chose to rather create the enabling environment to promote private sector participation. The housing policy

stated that the federal government will lend funds to the Private Sector Mortgage Institutions (PMIs) through the Federal Mortgage Bank of Nigeria, then the PMIs will lend to individuals at a subsidized rate. This, also, did not work because banks saw the venture as unprofitable.

In 2002, the federal government still made efforts to provide affordable housing for low income earners by establishing Real Estate Developers Association of Nigeria and the Building Materials Producers Association of Nigeria. These establishments could not provide affordable housing for low-income earners.

The Challenges of Implementing Housing Policies

Housing policies in Nigeria have failed and will still fail because of the following challenges;

. High Cost of Building Materials and Construction When the cost of building materials and construction is on the high side, the price of buildings will consequently be high and unaffordable for low-income earners who are the major target of building policies.

Corrupt Administrative Practices

One common factor in the failure of all these housing policies is that the housing units provided eventually end up in the hands of high income earners instead of the low income earners they were built for. Aside the issue of affordability, corruption on the part of the people responsible for giving out these buildings to low-income earners is also a hindrance. They sell the buildings to the rich and the rich now rent out the buildings to the low-income earners at a far higher and exorbitant rate. Everyone wants to make profit even at the detriment of the poor. Those in charge of implementing these policies have no compassion for the poor, they are after the profit they can make.

Insufficient Funding

In all the attempts of government to make housing units available, the target number of houses to be provided has never been met. This is majorly because of insufficient funding both by the government, Mortgage banks and private investors.

Lack of Infrastructural Amenities

In some cases, infrastructural amenities like electricity, water and good roads were not provided for the housing units thereby creating a lot of hardship and misery to occupants. Also, there are no serviced plots available i.e. plots that have access to basic amenities like water and electricity that make building easier.

Poor Implementation Strategies and Weak Control

There are no step by step strategies on how to implement these housing policies and no strong follow up team to ensure the implementation. Government does not effectively monitor the implementation.

Over centralization of policy at the federal level

These policies are concentrated at the federal level instead of being decentralized to states. Also, their implementation are focused on urban centres, making slum dwellers and people in rural places non-recipients of the benefits of these policies.

Poverty

The buildings constructed in these housing programmes are definitely not affordable for low-income earners. The monthly rent of some of these buildings is greater than the annual income of some low-income earners. For instance, how can a truck-pusher that earns less than N7,000 a month on the average ever buy a house? The actual financial state of low-income earners should be taken into consideration.

Abandoned Housing Units

There are several uncompleted and abandoned housing units. This is a reflection of either the corruption of the contractors or insufficient funds. These abandoned housing units are wasted investment.

Low Quality Buildings

Some contractors that have the responsibility of building these housing units prefer to use cheap and inferior materials in order to make extra gain. These low quality buildings are death traps that are practically inhabitable.

Location of the Housing Units

In addition to the main problem of the houses not being affordable, the National Low Cost Housing (NLCH) programmes were located at the periphery of the city thereby creating higher cost of transportation to and from work for the occupants who are workers in the cities (Filani, 1987).

Population

With the constant increase in population, providing enough housing units for the ever-expanding population is a problem. In spite of the many housing programmes that have been established so far, it is still difficult to meet up with the ever increasing demand.

Access to Credit Facilities

According to Anyanwu (1997), low income earners were denied access to credit facilities by the government and private mortgage institutions. The low income earners did not have the collaterals required by these institutions and could not face the stringent administrative conditions.

Conclusion

The housing problem in Nigeria can be handled if housing policies are diligently followed through. The existing housing policies in Nigeria are good and once the barriers hindering their effective implementation are moved out of the way, meeting the housing need in Nigeria will be achieved.

Recommendations

The Housing issue in Nigeria can be effectively addressed if the policies enacted so far can be effectively implemented. The following ideas will go a long way in the implementation of Housing policies; The federal government should set up a regulatory body that would monitor the effective utilization of the fund disbursed for housing projects and should prosecute all contractors that embezzle funds for housing projects. In other words, there should be provision of adequate legal and regulatory framework for a more efficient housing delivery system. The disbursement of completed housing units to low-income earners should be closely monitored. Companies producing building materials should be

occasionally given tax holiday, tax rebate etc in order to subsidize the cost of building materials

The National Housing Policy should be reviewed periodically in order to effect necessary changes Housing policies should consider slum upgrading and periodic repair and maintenance Housing delivery strategies should include housing finance, low income rural housing and urban prototype government housing Private sector should be given incentives, loans and subsidies to encourage their participation in providing affordable housing The federal mortgage bank should be empowered financially Building land should be readily available and accessible to potential builders. The process of building plan approval and issuance of certificate of occupancy should be made faster and less cumbersome Individuals should be encouraged to build their own houses to lessen the population in need of housing Various associations in the housing industry should be mobilized e.g. Real Estate Development Association of Nigeria (REDAN) and other Building Materials Producers Association of Nigeria (BUMPAN)

Local indigenous building materials should be adopted e.g. earth. Building earth is an indigenous building material that is cost effective when compared with conventional materials like sandcrete blocks and concrete. The earth material that is used is clay. Since clay is abundant in Nigeria, it is very available. Clay is found in a mixture of other soil materials like sand, silt and gravel. When clay is mixed with sand, mud is produced. Mud is versatile and strong and can take any shape. The use of mud takes 3 major forms: in a puddle form, sun-dried bricks (with straw, hay or cow dung additives) and fired or clay bricks.

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