

## Issues and Challenges Militating against the Sustainability of Affordable Housing Provision in Nigeria

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### Abstract

*Housing all over the world has remained an interdependent phenomenon that affects every facet of mankind. Its importance is so pronounced that it imparts on the social, physical and mental wellbeing of man irrespective of his socio-economic status, color or creed. It represents of the most basic human needs and has no doubt impact on the health, welfare and productivity of the individual. In spite of the importance of housing to mankind, there is however, a universal shortage of needed dwelling units especially in developing countries including Nigeria where population growth and urbanization are rapidly on the increase and where the gap between housing supply and housing demand is so wide. This paper critically appraises the contemporary housing and the role of government in the provision of housing in the country. It places in context public housing policies and programmes as they affect the development of housing at the turn of the country. The paper proposes initiatives to address the country's monumental housing needs through the provision of enable environment which will make the resources required for acquisition housing to majority of the citizenry accessible.*

Key words: Affordability, Housing Provision, Issues, Nigeria.



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### INTRODUCTION

The significance of housing as a major determinant of man's welfare, life sustenance and survival cannot be over emphasized. It has and will always be a prime concern to individual, the family, community and the nation at large. To the individuals, owning a home has always been a cherished dream and life ambition most especially in developing countries such as Nigeria. In most cases, it constitutes the first major capital investment of individuals.

Provision of housing as a requirement comes next after food. Indeed there is no doubt about the universal acceptability of housing as one of the fundamental needs of human beings which, in order of priority comes after food and before clothing. In developing countries (particularly Nigeria), the problem of housing is more pronounced than in the developed countries. Moreover, the shortage of housing in the urban areas is more pronounced and critical than in the rural areas. A United Nations study revealed that an estimated normative housing requirements during the period 1970-1980 were: 323 million dwelling units for the whole world out of which the developed countries required 90 million units while 233 million units were required for developing countries (United Nations, 1974). It was against this background that the delegates to the 1976 United Nations Conference on Human Settlements (Habitat) in Vancouver in Canada demanded a completely new and radical approach to housing policy with a view to arresting the hydra-headed problem of housing shortage confronting the world in the face. The policy was expected to have a strong political and financial commitment by governments especially in helping the poorest citizens of the world. In Nigeria, like many other developing countries, this programme has not been effectively implemented since 1976 delegates' conference.

When it became obvious that the problem of housing majority the citizens in the country was getting out of hand, the slogan "Shelter for all by the year 2000" was adopted by the government in the 1980's to signify the commitment of the government to housing provision for the citizens. This was in consonance with the United Nation's resolution which called for shelter for by the year 2000. It provided a time-frame enabling adequate evaluation of performance of government housing programmes (FGN 1990). It was, however, a mirage since the vast majority of Nigerians are yet to have access to decent and

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affordable housing years after 2000 targeted date set. The problem being lack of political will as well as inaccessibility to financial and other resources required for housing provision. The rate of population growth in the country is rather high and this is accompanied by rapid urbanization which stultify efforts made by the successive governments in housing provision.

The failure of public housing policies and programmes in the past in Nigeria has been traced to inadequate knowledge of the nature, scope and dimension of the country's housing problems both in the urban and rural areas of the country as well as to the myopic and narrow concept of Nigeria's housing needs (FGN, 1990).

The country witness barrage of failed attempts at addressing the problem of housing in during the period of military rules which spanned late 1960s and late 1990s. Consequently, the civilian administration which came into being in the late 1990s inherited a serious problem of inadequate housing, resulting from many years of neglect, undeveloped housing finance system, limited supply of long term funds, high interest rate on mortgages, high cost of land and building materials, poor planning and implementation of housing policies and programmes, existence of administrative bottlenecks which make processing and securing of approval of building plans, Certificates of Occupancy and other necessary government permits very difficult and the unmitigated corruption in the allocation of government lands within the framework of the Land Use Act, Cap.202 LFN 1990 (Ogwu, 2006, Akomolede, 2007, and Onyike, 2007). The problem is further compounded by the high incidence of corruption in all other relevant sectors of the Nigerian economy and the lack of adequate political will by the government to deal decisively with the housing problem. There is also the problem of conflict of objectives among actors and stakeholders in the housing industry namely: the funding institutions and the developers on one side and the consumers of housing on the other side. Moreover, the profit maximization objective of the developers and funding institutions tends to conflict with the affordability of housing to the housing consumers especially the low-income earners (Draft National Housing Policy, 2004) with the government which is suppose to play active role at solving the accentuated problem of housing provision in the country standing by as a disinterested umpire.

The current population of the country is put at over 140 million (National Population Census, 2006) and still increasing at an annual growth rate estimated at 3.2% as a result of which the country has a very large and ever-increasing housing deficit which stood at approximately 8 million housing units in 1991 and between 12 to 14 million housing units in 2007 (acceler8now.com, 2007; Akeju, 2007; Aikhorin, 2008) while a more recent estimate put the figure at between 16 to 17 million housing units deficit (according to Olusegun Adeniji of FMBN cited by Sombo, 2007; Uroko & Akintola, 2008). At an average cost of N2.5 million per housing unit, the country would require a whopping sum of N42.5 trillion to fund a housing deficit of 17 million housing units.

## **PUBLIC HOUSING PROVISION EFFORTS IN NIGERIA SO FAR**

The housing situation in Nigeria has been extensively dealt with by eminent scholars (Onibokun, 1972; Onokerhoraye, 1976; Jagun, 1983; Wahab et al, 1990; Olotuah, 1997; Ogwu, 2006; Onyike, 2007, Sanusi, 2003). These shows the degree of housing problem provision in the country and the importance the scholars and academia attached to the subject matter. The concern attached to the problem of housing in the country is an indication of the highly deplorable conditions in which the citizens most especially the low income earners residing in the urban centres of the country live, as manifested in the in sanitary housing conditions, overcrowding in houses most

## **CONSTRAINTS TO AFFORDABLE HOUSING PROVISION IN NIGERIA**

Ownership of property, especially houses, is a very important aspect of the Nigerian tradition. Houses do not only provide shelter, but also serves as a measure of social standing and prestige. Despite this high importance placed on houses and property, it is regrettable to note that only 10% of those who desire home ownership can afford to acquire it either by way of purchase or personal construction as against 72% USA, 78% UK, 60% China, 54% Korea and 92% Singapore..

The constraints militating against housing delivery/ownership in Nigeria can actually be categorised into three groups . The table 1 below succinctly describes the constraints to housing provision in Nigeria.

**Insert table-1 here**

## **ISSUES AND STRATEGIES FOR ARRESTING SUSTAINABLE HOUSING PROVISION PROBLEM IN NIGERIA**

Sustainable development can be described as that which meets the needs of the present without compromising the ability of future generations to meet their own needs. This definition is a pointer to the fact concerted efforts must be made by the Nigerian government to find ways and means of using the available resources in more sustainable practices in the area of increasing housing stock.

As noted earlier, the country is presently confronted with a relatively large deficit of housing requirements, a very high occupancy ratio in most cities, lack of basic infrastructural facilities such as pipe-borne water, water closet, electricity etc., a large volume of solid waste generated especially in cities, unsanitary conditions in which the solid wastes are collected, processed and disposed of and so many problems all of which contribute in no small measure to environmental degradation.

An assessment of sustainable housing provision over the years in the country according to Chukwujekwu (2006) is constrained by the under listed summarised problems which include but not limited to the following:

- (i) Escalating high cost of building materials;
- (ii) Inaccessibility to low and cheap housing finance for construction;
- (iii) Lack of rebate for importers of building materials;
- (iv) Poor remuneration and low minimum wage of workers resulting in low purchasing power that unattractive to developers
- (v) Ineffective mortgage system to support purchasing power of low and middle income earners in the country;
- (vi) Lack of political will and commitment by successive governments in the country;
- (vii) Total withdrawal of some tiers of government in direct construction of houses;
- (viii) High profit driven attitude of private developers arising from high cost of funds;
- (ix) Lack of government support in terms of provision of infrastructural facilities to bring down high cost of housing construction;
- (x) Dependency on imported building materials which increases the overall cost of housing units;
- (xi) Non acceptance of local building materials and inadequate funding of research efforts of local building materials; and
- (xii) Indiscipline, corruption and overpricing of contract sums of housing projects

To address the myriad problems confronting sustainable housing provision in Nigeria, the following strategies are put forward which will go a long way in solving the problem of housing provision in Nigeria.

### **Building Materials**

Building materials and components are import dependent and that makes them very expensive in the face of the value of the country's currency (Naira) and global inflation. With low earning capacity of majority of the country's citizens, the building materials are rendered out of their reach. It is regrettable to note that some traditional alternative building materials such as burnt or/and vibrated bricks and roof/ceiling tiles which are locally produced in the country but found no favour from average Nigerians and as such has not been popularised while their production costs are not competitive enough because of the problem associated with technology and economies of scale.

To solve the problem associated with high cost of building materials, readily available local building materials should be researched into with a view to improving their qualities and render them suitable for producing cost-effective, aesthetically attractive and durable houses. Such improved local materials will significantly reduce the cost of housing.

### **Land Tenure System**

Ironically, the national land policy, the Land Use Act which was promulgated in 1978 with the intention of making land readily available and accessible to all eligible Nigerians, has ended up constituting itself into clog in the wheel of housing provision in the country. The Land Use Act was

promulgated with the intention of streamlining the land tenure systems in the country by vesting the ownership and title to all lands in the country on the Governors of the respective states of the Federation for the purpose of easy management and accessibility by those interested in the acquisition of lands in the country. However, the contentious issues of Governor's consent for any subsequent transaction in land and the intractable government bureaucracy and bottlenecks have made the procurement of land problematic, unnecessarily expensive and out rightly out of the reach of most of Nigerians citizens most especially in the urban centres of the country. To the average citizens of the country, the government is a distant phenomenon, very much out of the their reach, their inability to procure land automatically translate to the fact that they cannot be seen to make any effort to build or construct houses of their own even on self help basis.

### **Housing Finance**

In many parts of the world, most especially the developed countries, the sources of housing finance is from government, individual savings, life insurance reserves, commercial banks, savings and loans institutions (Primary Mortgage Institutions or Building Societies), However, in Nigeria the main sources of housing finance are Government- by way of loans staff to build their houses, grants to the Federal Housing Authority by the Federal Government and various State Housing corporations by the State Governments as well as through individual savings. Private enterprise has played a major role in providing finance for housing in the country. The bulk of housing stock in the country are constructed through individual efforts.

The commercial banks and insurance companies have not play significant role in housing provision efforts in the country. Commercial banking practices does not give room for long term lending which housing construction require. Whereas in United Kingdom and most countries in Europe, commercial banks and insurance companies very readily lend money for home ownership. In Nigeria, the lending policy of insurance companies are very conservative while commercial banks by nature of their operations find it difficult giving loans for projects with long gestation period which is the hallmark of housing construction.

If more houses are to be built and less dependence placed on the resources of government only, then there is the necessity of finding new sources of money for housing construction. There is need for total overhauling of the county's mortgage system with a very to making it relevant to the country's housing industry. At moment, operations most of the Primary Mortgage Institutions operating in the country are not too different from that of commercial banks. Moreover, their capital base is too weak to support the requirements of prospective borrowers for housing construction.

There is need for the reduction of interest rates on mortgage loans and the encouragement of commercial banks to lend long term loans to prospective home owners are some of the ways to addressing the problem of shortage of housing provision in the country.

### **Research**

The country's housing research is still in its infancy. Enough data for planning how to tackle the problem of housing in the country has not been collected. In an attempt at solving housing problem, just like all other practical problems, the facts and figure need to be discovered, they must be assembled and analysed in their true perspective and the conclusions to be drawn from must be logical. That is where professional bodies such as Nigerian Estate Surveyors and Valuers, Nigerian Institution of Builders, Nigeria Institute of Architects, Nigeria Institution of Town Planners, Nigerian Institution of Quantity Surveyors amongst others as well as academicians in the field of housing industry has to rise to the challenge and carry out in depth and up to date researches on the problem confronting housing provision in the country.

It is imperative to note that the National Building and Road Research Institute located at in Ogun State of the country and few institutions of higher learning in the country have carry out substantial researches on local raw materials in the production of alternative building components such as burnt bricks, stabilised laterite bricks, vibrated bricks, clay floor tiles, ceiling tiles and clay roofing sheets. The country's research efforts should now geared towards wood and timber as timber is one raw material that abound in the country but which its use has not been fully explored. Timber can be used for and



sustain a house from floor to roof. A timber house raised on columns or props will consists of timber walls, timber window frames and shutters, timber doors, timber ceiling boards on timber trusses. Research on this important housing component will centre on its treatment against weathering, termite infestation and fire resistance. The research into the use and application of timber for housing in this dimension will make housing more accessible and affordable for majority of the citizens of the country.

### **Housing Laws**

In most states in Nigeria, there are many legal restraints which do not promote rapid provision of housing. The country's land law as represented by Land Use Act, the preparation of legal documents and the implications of the country's proprietary interest as being practise at the moment differs from our tradition and do not make for ease of obtaining building land. Building laws and regulations are designed in such ways that they inhibit housing construction in most states of the federation. Legally and economically, the mortgage instruments in operation in the country are still very cumbersome thereby making accessibility to fund by interested borrowers almost impossible. The terms and conditions contained in most of the mortgage instruments are encumbered with a host of medieval paraphernalia having little or no relevance to both the conditions of modern urban life and our tradition. The laws need serious surgical operations to make them relevant to solving the problem of housing presently militating housing provision in the country.

### **Housing Education**

Unlike medicine, law, engineering or even the usual practice of architecture and engineering, housing implies not only the method of building but also the vast array of factors which make housing construction possible under conditions which ensure best results. The man or woman engaging in housing construction must therefore be versatile not only about the technical skill concerning the job on hand, but must be concerned about the relation of making the skill count in the interest of those who are to benefit from it. If housing work is to assume broad aspect, it is essential that the trainee be familiar with all of the social, economic, legal, political and psychological factors which may affect his work either in the long or short run and which, in turn, he may help to clarify and amplify in order to make his work effective.

View from this perspective, it can be seen that housing education transcends the orthodox training being received by all professionals in the housing field at the moment and should include the art and science of living within the home and community. The above call for serious review of the curricula of professionals presently engaging in housing industry in the country and most especially the Estate Surveyors and Valuers who are the principal actors in the housing sector of the country economy.

### **Housing Costs and Minimum Wage Issue**

The trend in housing costs, building materials and wages of workers especially those in the public service in Nigeria over the years has not correlate to each other. While the costs of the various building materials has been on galloping increase the salary of workers often remain stagnated for a long period before another marginal increase which are never correspondent with the increase in the cost of building components.

#### **Insert table-2 here**

The Table 2 above reveals vividly the trends in the building materials, average cost of 3 bedroom bungalow and minimum wage for government workers in Nigeria over the period of 1979 and 2011. The trend has no correlation with each other. The continuous increase of the basic building components and almost stagnated wages of average Nigerian workers most especially those working in the public sector constitute serious impediment to accessibility to housing in the country. Even with the introduction of National Housing Fund by the government over almost two decades ago, most Nigerians are still not empowered to acquired the houses of their own due to the stringent conditions attached to the accessibility of the fund. One of the conditions is for the interested or prospective borrower to have saved at least 25% of the cost of the house desired prior to access to the housing loan fund from National Housing Fund. With somebody on salary scare of N18,000.00 per month and who is to saved 2.5% of such salary will be saving average of N5,400.00 per annum.

For such a worker to be able to acquire a housing unit of N3.5 million will require to save at least N875,000.00 which take him more than 50 years at the rate of N5,400.00 per annum which literally translates to the fact that the fund can never solve the problem for which it meant to solve. The above is apart from other conditions attached to the accessibility to the fund which are rather cumbersome and almost unattainable. To address the problem of housing accessibility in the country will require the government to take another critical look at the issue of National Housing Fund with a view to making it realistic to meeting the housing need of average Nigerians most especially the low income workers in the country.

The most challenging confronting average Nigerian workers in this context is the fact that the wages of the workers are not being increase at the same rate at which the cost of building materials are increasing over the years for their earnings to catch up with the cost of acquiring decent houses of their choice.

### **HOUSING FOR ALL NIGERIANS: WAYS OUT**

The issue of policy formulation has never been the problem of Nigeria but the problem has always been that of policy implementations. Infact there has been so many policies and programmes introduced or formulated by successive governments in the country since the era of colonial rules all of which have failed at solving the country's housing problems. The problem has always been that of translating beautiful programmes and policies into reality. To make the issue of housing for all a reality, the following policy recommendations are put forward:

- (i) The government must embark on realistic land reform agenda in the country with a view to making land accessibility to every Nigerians less cumbersome. To achieve this aim will require the review of the prevailing land use policy instrument currently in use in the country which is Land Use Act promulgated way back in 1978. Moreover, the state governments should endeavour to simplify and lessen the cost of obtaining consent to land transactions and building approvals.
- (ii) There is a need for extensive training and retraining of man power in the housing sector of the country's economy. Government should as a matter of deliberate policy open all closed vocational and technical colleges and go further to establish new ones to train the necessary manpower in this area.
- (iii) Research into the sourcing and production of alternative building materials to reduce the country's dependence on imported materials should be encouraged. Moreover, the government should encourage local production of cement in particular and other building materials with all necessary incentives to investors.
- (iv) The mortgage institutions in the country including Federal Mortgage Bank of Nigeria and the Primary Mortgage Institutions (PMIs) should be well restructured and strengthened to place them in vantage position to serve as veritable channels for prospective mortgage applicants. More importantly, efforts should be made to reduce interest rates to the lowest digit for mortgage applicants bearing in mind that investment in housing take time to mature.
- (v) Government should endeavour to commit to itself to making substantial financial investment to the area of infrastructure with a view to lessening the eventual cost of new homes, reduce the cost of land and encourage people to live outside the cities. Lack of infrastructure to a large extent especially road and electricity constitute the major cause of undue pressure on urban facilities and increase in the cost of housing acquisition in the country.
- (vi) The National Building and Road Research Institute should in collaboration with the Federal Office of Statistics collect and prepare adequate and reliable data on the housing conditions in the country with a view to making such data available for decision makers use.
- (vii) Also, since the traditional method of building houses is through direct labour through which the services of friends, relations and local builders are employed, the Nigerian government should as a matter of policy encourage the formation Cooperative Housing Societies that will have direct access to loans for building construction works.

- (viii) Lastly in order to meet the country's housing challenges and create a more conducive living and working environment for the citizens, deliberate efforts must be made on the part of the government to effectively control the growth of population via policies and educational enlightenment.

All these suggestions combined, will no doubt stimulate construction of individual houses and thereby increase housing stock substantially thereby reducing the problem of shortage housing stock in the country.

## CONCLUSION

This paper has looked at the constraints and challenges militating against housing provision in Nigeria. It shows that the main constraints and challenges are related to the economic and political environment, the building costs, accessibility to land and lack of finance. From the expose of the paper, the conclusion can be drawn that the state of a nation's housing stock is a reflection of the state of its economy and the type of leaders in the helm of affair of the country which in turn determines the welfare of its people.

To redress the problem of housing shortage in the country will require the political will on the part of those in helm of affair in the country to create an enabling environment for the private sector to act as the engine of growth in the housing sector.. Such enabling environment as pointed out in the body of the paper must necessarily include the reduction of interest rates to single digit levels and the creation of a virile mortgage sector to cater for the need of interested mortgage loan applicants amongst other steps needed to be taking by government to tackle the problem housing shortage headlong in the country.

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**Table1: Constraints Militating Against Housing Provision in Nigeria**

Macro economic and political environment	<ol style="list-style-type: none"> <li>1. High inflation rate</li> <li>2. High interest rates</li> <li>3. Low per capital income</li> <li>4. Low investment in housing over the years</li> <li>5. Low priority given to housing by successive governments</li> <li>6. Land tenure and ownership</li> <li>7. High population growth and increasing urbanization</li> <li>8. Lack of adequate regulation and legislation for housing</li> </ol>
Building materials and costs	<ol style="list-style-type: none"> <li>1. Lack of acceptability of new construction practices</li> <li>2. Choice of technology</li> <li>3. Resistance in accepting new materials</li> <li>4. Preference for imported materials which are expensive</li> <li>5. 5. Lack of adequately qualified construction managers and skill artisans</li> </ol>
Finance	<ol style="list-style-type: none"> <li>1. Lack of adequate and appropriate financial products especially for low income households</li> <li>2. Lack of adequate financial support from government, banks and other financial institutions</li> </ol>

**Table 2: Trends in the Costs of Building Materials, Average Cost of 3-Bedroom Bungalow and Minimum Wage of Nigerian Public Servants.**

Period	Cost of Land/M2 in Lagos Suburbs (N)/%	Cost of Some Basic Building Materials				Average Cost of 3-Bedroom Bungalows (N)/%	Minimum Wage Trend of Public Servants (N)/%
		50kg Bag of Cement (N)/%	Reinforcement/Tonne (N)/%	225 mm Block (N)/%	Asbestos Roof Sheet/Sheet (N)/%		
1979	2.00	3.00	300.00	0.35	5.00	6,000.00	250.00
1989	8.00	35.00	6,000.00	3.30	26.50	25000.00	250.00
% Increase ('79 -'89)	300%	1,066.67%	1,900%	842.86%	430%	316.67%	0.00%
1999	300.00	500.00	32,000.00	39..00	291.00	900,000.00	3,500.00
% Increase ('89-'99)	3,650%	1,328.57%	433%	1,081.82%	998.11%	3,500%	1,300%
2004	1,000.00	950.00	95,000.00	85.00	850.00	2,000.000.00	7,500.00
% Increase ('99-2004)	233.33%	90.00%	196.88%	117.95%	192.10%	122.22%	114.29%
2011	3,000.00	2,400.00	180,000.00	150.00	1400.00	3,500,000.00	18,000.00
%Increase ('04-'11)	200%	152.63%	89.5%	76.5%	647%	75%	140%