# Approaches to the Improvement of Social Housing in Nigeria: Challenges and Prospects

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**Abstract**

This paper addresses the problems and solutions of realizing social housing estates in Nigeria, concerning both new housing estates, replacing old ones and renewing existing estates through rehabilitation; indeed, the challenges and prospects of the process of improvements. It commences with an outline of the Nigerian Housing System, by way of a brief. history of government intervention in housing.It then provides an insight into the two types of programs than can be applied to the revitalization of housing estates, namely, a maintenance program and an improvement program, and the associated façade improvement program, infrastructure, neighbourhood clean-up services and transportation linkages.This paper then presents the related instruments of registering housing quality, especially the Housing Quality Index. In this regard, it is shown that improvements made in housing brings positive changes in as many as eight major areas: Health, Education, Social Development, Employment, Productivity, and Awareness on opportunities for development, Safety and Crime. This model helps to work, out a composite Housing Quality Index incorporating various benefits derived by the user. Policy recommendations are made regarding the necessity for regular improvements of housing estates with a conclusion that it should be a national priority.

## INTRODUCTION

The problem of the decay within public sector housing stock is now of increasing magnitude within Nigeria, and is worsening visibly and the estimates of the number of houses and flats affected vary. The problem has touched virtually every housing authority in the country to some degree and has been approached in a number of ways. Some developers have been engaged for refurbishment for lease or outright sale.

This situation is not limited to any single type, age or construction of property -single family houses, block of flats, maisonettes and bungalows. Houses traditionally built of brick or blockwork are involved, although in fairness, the majority of the dwellings involved were built in the mid to late nineteen sixties; the seventies and early eighties. The difficulties are more obvious within the inner city and major conurbation areas, but even local government areas are experiencing similar difficulties. These manifestations are also matched, quite understandably, by signs of neglect in the general management of the area involved, an obvious lack of regular and conscientious street sweeping and refuse disposal, street lights vandalized and unrepaired or replaced, all contributing to an obvious air of neglect and dilapidation.

## SOCIAL HOUSING IN NIGERIA: AN OVERVIEW OF THE CHALLENGES.

Since independence in 1960, an important political feature was to stop the housing shortage as soon as possible. This political motive together with the use of new building systems were concentrated on the quantity of dwellings to be built every year. Maintenance and conservation did not seem to be important at that time, certainly not from a political point of view. Only recently, we are confronted with the results of design, building and construction failures and of bad material choices. The necessity of repairs, for example, of the concrete and masonry, renovation of balconies and of improvements of sound-insulation and energy conservation suddenly became obvious. Advances in all countries in the standards of building codes and building regulations, have contributed to a situation whereby today, many houses built recently as the mid nineteen seventies fail in many respects to comply with these codes.

Typical for the challenges or problems in the social housing sector is that mostly, there is a combination of factors which are connected. In order to take action, it is necessary to analyse the problems, to develop a strategy to tackle the problems and finally to check the possible solutions on their social, technical and financial possibilities. Several kinds of measures can be taken, for example:

(a)  Technical improvements as the repair of the concrete, the improvement of the thermal insulation, extensive maintenance activities.

(b)  Improvement of the structure of the dwellings: the closing of galleries in flats, the installation of additional elevators, alterations at ground level and the closing of so-called inside streets.

(c)     Residential improvements: improvement of public areas, improvement of storage cellars and of the refuse disposal system, paint and decorating works in order to enlarge the recognizability of the flat buildings.

(d)     Environmental improvement: all kinds of measures to tackle the feelings of unsafety and anonymity including the reducing of criminality; the changing of public space into private gardens.

(e)     Improving the tenants selection: the changing of an existing building in order to make it accessible for different groups in need of housing.

(f)     Measures to decrease the housing-cost: rent reduction, measures to reduce the costs for the supply of energy by better insulation, or the replacement of central hot water installations by individual heating systems.

(g)     Restoring social control: tenant consultation and changes in the management in order to obtain a more direct participation of tenants.

Apart from the social and technical problems as aforementioned, the financial ones are also very important. The costs and the assets of the old situation and its necessary measurements have to be compared with the possibility of demolition in certain cases and building new apartments or dwellings instead.

## THE NIGERIAN HOUSING SYSTEM: HISTORY OF GOVERNMENT INTERVENTION IN HOUSING

The Lagos Executive Development Board (LEDB) was established in 1928 and it was meant to decongest parts of Lagos, especially the Isale Eko area. People were to be displaced and resettled in Surulere (New Lagos) and elsewhere. The Board had extensive powers to re-plan, create layouts, build direct and sell housing units or supervise private construction and enforce adherence to planning codes. The Second World War (1939-45) interrupted things but the campaign and efforts to replan Lagos resumed in earnest after the war. In the event, LEDB was successful in developing Surulere, providing housing for rent and for purchase by owner-occupier.

In his Budget speech in April 1973, the then Head of the Federal Military Government promised to initiate "a massive housing programme", Towards articulating the promised programme, the Federal Government had earlier engaged Romconsult of Romania to study the housing situation in Nigeria and to recommend a programme. The consultants visited all the States of the Federation and discussed extensively with planners and other officials as well as industrialists, contractors and others. Romconsult submitted its "Report on the Federal Government Housing Project for Low-income Group" in June 1973. Romania like many European countries after the 2$^{nd}$ World War had to mount very ambitious programmes for rebuilding extensively damaged cities and towns and to construct new housing for the majority of its population. Many European countries had to build hundreds of thousands of units of new housing every year. Romania had registered great success in this sector and was, therefore, a good choice as consultants.

The Report defined the low-income group in 1973 as a family unit earning not more than N1,200.00 per annum and not more than N200.00 per family member. Incidentally, at that time, a Permanent Secretary's salary was N6,000.00 per annum. Today, the 1973 figure of N1,200.00 per annum should be at least N240,000.00 per annum.

The Report made far-reaching recommendations and tried to set out an ambitious programme, which if it had been implemented, would have resulted today in a much more satisfactory housing situation. It will be instructive to recall the main conclusions and recommendations:

i.      Taking into account the existing housing stock in 1973 and assuming a 2000 AD population of between 130 and 160 million, the Report set the target of building 4 million housing units between 1973 and 2000 AD.

ii.     For an immediate start in 1973, the Federal Government would build 1200 units in Lagos and 4000 units in each of the other 11 States.

iii.    The first priority in housing will be given to low-income groups.

iv.     To avoid over-expenditure in expanding infrastructure, a minimum of 500 units will be built in each location and not more than 3 locations in each state during the 1973 programme.

v.      Ownership of the housing unit will be transferred to the tenant after 25 years.

vi.     It recommended the adoption and application throughout the country of the "Adoptive Building and Sub-division Regulations Order of 1972" of the Western State Ministry of Works and Housing.

vii.    It urged a co-ordinated and planned expansion of water supply, electricity, sewerage, transportation, waste collection and disposal in order to ensure satisfactory standards-of-living in the new housing estates and in all settlements generally.

viii.   There was urgent need to expand and improve, industries producing cement, burnt bricks, glass, sanitary ware, pvc pipes, insulated wire, lime, etc,

ix.     To meet the target and the needs, it was necessary to sustain the programme continuously over a period of 25 to 30 years.

x.      A suitable industrialized building system must be introduced, as it would achieve between 50% and 80% improvement in labour productivity in the housing sector.

xi.     With industrialized building system, it will be possible to increase the delivery of new housing units from about 30,000 per annum in 1976 to 420,000 per annum by 1990.

This is necessary in order to reach the target of 4 million units by 2000 AD.

**The Emergence of Housing Reforms:**

It is obvious that to implement the foregoing programme would require single-minded dedication, discipline, a radical re-organization and restructuring of the construction industry and related industries and political and policy stability; and, of course, adequate mobilization of the required financial resources. And all that did not happen.

The estimate of urban housing stock in 1975 was about 3 million units. Public sector contribution to the provision of housing was insignificant and it still is today. In the event under the 1973 programme, only 8,500 units were completed in Lagos and 2,000 units in the rest of the country combined at a total cost of N430 million. As observed earlier, the Third Plan 1975-1980 was the first to address the Housing Sector seriously. Under the plan, N1,837 million was allocated to Housing with the Federal Programme accounting for N1,650 million. The actual expenditure during the Plan period was: Federal – N849 million and State Governments – N349.8 million. A number of supporting policies were adopted – incentives to encourage private sector to provide or finance housing for their staff and employees:

i.      The Land use Decree was introduced, meant to curb land speculation and simplify acquisition of land and other projects.

ii.     Establishment of the Federal Mortgage Bank with a capital of N150 million.

iii.    Commercial banks were directed to set aside 10% of their loanable funds for the Housing Sector.

iv.     Custom duties were to be reduced on a number of imported building materials while new factories were to be established to produce a number of building materials.

The attempt was also made by legislation to oblige employers to provide housing for their employees. The 1979 Employees Housing Schemes (Special Provision) Decree stipulated that employers with more than 500 employees must develop Staff Housing Schemes.

There were no obvious benefits for the employers and no sanctions were invoked for non-compliance. Little was achieved. Out of the target 200,000 units, only 32,000 were completed. Individuals continued to build houses for themselves with traditional methods but no major private sector company felt that the circumstances were auspicious for entry into the business of mass construction of housing for sale.

Again under the 1981-85 Plan, a target of 440,000 units was set. N2,758 million was allocated to the sector. The polices of the Third Plan were repeated. A new factor was the introduction of site and services scheme for individuals wishing to build their own housing units. In this sector as in many others, the 1981-85 Plan was not seriously pursued.

A National Housing Policy was announced in 1991. There was the slogan "Housing for All by 2000 AD", a mere 9 years from the introduction of the new policy. There were estimates of Housing required to meet the target. 5 million new units should be provided in urban areas and 3 million in rural areas. Unfortunately, there was no serious articulation of how to achieve this goal of providing 8 million units of Housing.

Only very modest targets were set for the Federal Housing Authority and the State Housing Agencies and very meagre resources were allocated this aforementioned governmental efforts at housing reforms in Nigeria. Deplorable as the failure to grapple seriously with nationwide provision housing is, in contrast, one must take note of the gigantic effort made over the last 20 years in building the new Federal Capital, Abuja. A modern new city is rapidly being developed. The central grid is excellent. Unfortunately, the Master Plan has been distorted to eliminate some parks and green areas. An impressive complex of offices and public buildings have been built. As regards residential housing, FCDA (Federal Capital Development Authority) had completed 30,000 units by 1991. Only 1000 additional units have been completed since then. However, the economic circumstances are such that with a little encouragement and speedier processing of permits, the private sector will be able to provide all the additional middle and upper-income housing which the rapidly growing city requires. The Government will then concentrate on the provision of suitable, decent housing for the low-income groups.

**MAINTENANCE PROGRAM AND IMPROVEMENT PROGRAM:**
**THE FOCUS FOR REVITALIZATION OF HOUSING ESTATES**

There are two programs that can be applied to the revitalization of urban housing estates, namely, a maintenance program and an improvement program. Associated with the two foregoing programs is the façade improvement program, infrastructure, neighbourhood clean-up services and transportation linkages.

## MAINTENANCE PROGRAM

In the maintenance program, all technical problems must be solved. Maintenance is defined as work undertaken to keep or restore every facility, i.e every part of a site, building and contents, to an acceptable standard. There are two processes envisaged: 'Keeping', i.e. work carried out in anticipation of failure, and 'restoring', i.e. work carried out after failure. The former is usually referred to as 'preventive maintenance' and the latter as 'corrective maintenance'.

## IMPROVEMENT PROGRAM

In the improvement program, there is a budget for the total improvement of the estate bound to certain quality standards. The rent for the improved dwelling consists of the old rent increased by 2.5% of the investment costs (new rules give a slightly different method in scales of 1.2 and 3%, with approximately the same result).

## FAÇADE IMPROVEMENT PROGRAMS

Façade treatment and the enhancing of the appearance of buildings and neighbourhood are an often neglected, yet essential part of revitalization. The appearance of an area is a reflection of its well-being. Façade improvement programs must be an important element of any revitalization program. These programs require the active participation of the business owners as well as other institutions. Resources for façade improvement are in the form of loan funds, grants or rebates to the business owners, generally funded by local community development funds.

## INFRASTRUCTURE

Neighbourhood lighting, sidewalks, major transportation arteries, landscaping, public parks, water systems, signage, parking and general aesthetic appeal are important "selling points" of a neighbourhood. The condition of infrastructure in a neighbourhood signals potential investors about the climate for improvement. Companies do consider established infrastructure in their decision to relocate.

Most infrastructure projects will require the cooperation of the city. Significant resources are necessary for these changes. Private support needs to be leveraged, particularly among the property owners most affected, for a strategy to succeed. Communities must let the city know what resources they need for efficient allocation by the city.

## NEIGHBOURHOOD CLEAN –UP DRIVES

Physical improvement in the neighbourhoods can help residents overcome the indifference they feel towards their own community. A more attractive presentation of the area to visitors and residents could help overcome some of the negative attitudes about the community. The appearance of the housing stock can influence how people perceive the neighbourhood, particularly those from outside the area. These efforts, sponsored on a regular basis, can help keep vacant lots and streets neater. In many communities, such clean-up programs are very effective and since programs are usually on a volunteer basis, there are few costs to the city, except for the extra trash pick-ups that are required on the day of the clean-up campaign.

## TRANSPORTATION LINKAGES

Transportation planning is a vital part of community development and capital improvements. Community development groups can use new transit money for economic development and capital projects. Community groups must be willing to propose programs and come up with matching funds. Examples of projects are improvements to public transit, employer-based transportation plans, pedestrian and bicycle facilities and other programs to reduce dependency on driving.

## THE BENEFITS OF PUBLIC HOUSING PROGRAMMES

Housing constitutes an important component of the living environment which governments in all developing countries aim to improve. Housing today is not considered merely as providing roof over one's head, but also having a host of basic infrastructural facilities besides providing dwelling units. Providing housing is considered as an important goal which has received increased prominence since the evolution of a 'basic needs' development strategy.

It is, therefore, essential that any technique to evaluate the effectiveness of housing programmes implemented to benefit the Economically Weaker Section (EWS) has to be broad-based and comprehensive in its approach. It is in this direction that an indicator approach has been built taking into account almost all tangible and intangible benefits arising out of the investments made on public housing for EWS. Housing programmes for EWS generally provide for undertaking a number of physical developments like 'providing or improving access to water supply system' and 'providing street lighting'. These physical improvements have definite impact on making or effecting certain changes in the quality of life and living styles of the community. It is, therefore,

necessary to identify all relevant indicators which could possibly be used to study the impact of any housing scheme to be studied.

Before identifying relevant indicators to study the impact of any housing programme, it is desirable to list out how each aspect of physical improvements proposed could bring changes in the community, and how such changes would lead to derive benefits by the community. This approach is similar to stimulus-response method where the stimuli are made up of various services and facilities provided by Housing Agencies to be availed by the community, while the response are the benefits derived by the user community in different areas of influence. A series of transforming actions are identifiable as part of the model building process.

A stimulus-response model suggested to analyse housing benefits is shown in Table 1. Even though the model presents linkages (Transforming actions) as direct between stimulus and response, there could be numbers of feedback loops operating between them.

## COMPOSITE HOUSING QUALITY INDEX

Housing being a complex system interacting with numbers of domains of activity, it has become necessary to look into as many as eight major areas of influence (e.g health, education). Number of relevant indicators could be identified to study these areas which are influenced by housing. Twenty indicators have been identified as relevant to housing system as shown in Table2. The indicators identified would derive varying degrees of influence from the services and facilities provided by the agencies. It is to be noted that these twenty indicators which by and large reflect the conditions of the community are not only influenced by the facilities provided by the housing agencies but also due to many actions carried out by number of other actors in the housing colony. 'Level of literacy,' for example, is an indicator which reflects to some extent the type of educational facilities provided as part of the housing development programme (e.g. primary and secondary schools established in the locality). However, the condition of this indicator is also modified by informal educational programmes and other similar programmes operating in the city. There cannot be any disagreement in accepting that all the facilities provided do contribute for improvement in the quality of life.

To illustrate how each indicator is measured for its level of attainment as an example, measurement of scale for indicators pertaining to <u>Health</u> are given below:

Infant Survival Rate             $\dfrac{\text{No. of Children Surviving with age below 1}}{\begin{array}{l}\text{No. of Children}\\\text{Surviving with} \quad + \quad \text{among children below}\\\text{age below one} \end{array}}$

                       No. of Children       No. of deaths occurred
                       Surviving with  +  among children below
                       age below one         one year in the last
                                            one year

Birth Index             $1 - \dfrac{\text{No. of Births in a year}}{\text{Total Population}}$

Death Index             $1 - \dfrac{\text{No. of Deaths in a year}}{\text{Total Population}}$

Degree of Occurrence Proportion of persons who do not fall ill in a year of illness due to disease

In similar lines each indicator could be evaluated by adopting suitable scale for measurement (level of satisfaction or level of attainment). In order to have a realistic estimate of importance of each indicator, the professionals in the planning field and the users of respective housing units could be consulted to arrive at definite weights through Delphi or questionnaire surveys. These weights should reflect the relative importance of each indicator. Sum of the weights of all the indicators could be kept at 100 for convenience of comparisons.

Housing Quality Index (HQI) of any area can be defined as:

$$HQI = \sum_{i=1}^{n} (s_i \cdot w_i)$$

Where:  $s_i$=Score for level of satisfaction or level of attainment for $i^{th}$ indicator (It will be between 0 and 1)
        $w_i$=Degree of importance of the $i^{th}$ indicator
        i=Represents an indicator – it ranges between 1 – n, where n is the number of indicators identified.

Maximum HQI for an area reflecting an excellent development condition will be 100.

**Table 1: Stimulus – Response Model for Housing Programmes**

| STIMULUS DOMAIN | TRANSFORMING ACTION | RESPONSE AREA |
|---|---|---|
| Providing/ Improving Dwelling Units | ❖ Improvement in living environment<br><br>❖ Improvement in study environment<br><br>❖ Reduction in occurrence of fire accidents<br><br>❖ Improvement in privacy | ❖ Health<br>❖ Productivity<br>❖ Education<br>❖ Employment<br>❖ Awareness on opportunities for development<br>❖ Safety<br>❖ Health<br>❖ Social development |
| Providing/ Improving Access to Water Supply System | ❖ Improvement in personal hygiene<br>❖ Saving in time | ❖ Health<br>❖ Productivity<br>❖ Productivity |
| Providing Surface Drains | ❖ Improvement in living environment<br>❖ Reduction in occurrence of diseases | ❖ Health<br>❖ Health<br>❖ Productivity |
| Providing Public Toilets | ❖ Improvement in living environment<br>❖ Reduction in occurrence of diseases | ❖ Health<br>❖ Health<br>❖ Productivity |
| Collection and Disposal of Garbage | ❖ Reduction of nuisance due to flies, mosquitoes and insects | ❖ Health<br>❖ Productivity |
| Providing/ Access to Network (Streets & Footpaths) | ❖ Improvement in access to the use of various services and facilities (schools, transport, medical) | ❖ Health<br>❖ Education<br>❖ Social development<br>❖ Employment<br>❖ Productivity |
| Providing Street Lighting | ❖ Reduction in crime | ❖ Crime |
| Providing Electricity to the house | ❖ Improvement in study environment<br>❖ Improvement in desire to learn about current developments (through T.V., Radio) | ❖ Education<br>❖ Employment<br>❖ Awareness on opportunities for development |

*Source:* Anantharajan., T. and Hemavathi Sekar (1991) An Approach to Evaluate Housing Benefits, International Journal for Housing Science and its Applications, Vol. 15, No. 2, International Association for Housing Science, Florida, U.S.A.

**Table 2 Indicators Identified to Measure Effectiveness of Housing Programmes**

| Areas Influenced by Housing Programmes (1) | Related Indicators (2) | Basis for Measurement (3) |
|---|---|---|
| Health | Infant Survival Rate | Number of children surviving with age below one |
| | Birth Index | Number of births in a year |
| | Death Index | Number of deaths in a year |
| | Degree of occurrence of illness | Proportion of persons who do not fall ill in a year |
| Education | Level of literacy | Proportion of literate population |
| | Level of education attained | Proportion of population who have attended formal educational programmes |
| | Proportion of school going age children (between 6 and 16 years) attending schools | Proportion of school going age children attending schools currently |
| Social Development | Crowding Index | Proportion of families who have independent dwelling unit |
| | Degree of Improved Privacy | Proportion of families whose family size is small in relation to number of rooms |
| | Degree of Satisfaction of Services Provided | Proportion of families who are satisfied with basic services and facilities – medical facilities, nearness to schools, easy access to mass transport systems. |
| Employment | Proportion of wage earning population | Proportion of persons of the labour force employed |
| | Proportion of children not employed below 16 years of age | Proportion of children employed |
| ***Source:*** | Anantharajan., T. and Hemavathi Sekar (1991) An Approach to Evaluate Housing Benefits, International Journal for Housing Science and its Applications, Vol. 15, No. 2, International Association for Housing Science, Florida, U.S.A. | |

**Table 2 Contd.**

| (1) | (2) | (3) |
|---|---|---|
| Productivity | Career advancement in the last five years | Proportion of employees who have improved their job positions in recent years |
| | Income enhancement in last five years | Proportion of employees who have increased their income in recent years |
| Awareness on Opportunities for Development | Knowledge of Welfare Programmes | Proportion of families aware of various welfare programmes introduced by the Government |
| | Knowledge of Current Affairs | Proportion of households reading newspapers or listening to radio or viewing TV. |
| Safety | Fire Accident Index | Proportion of households not affected by fire in the last five years |
| | Flood Index | Proportion of households not affected by floods in the last five years |
| Crime | Theft Index | Proportion of households who have not reported any theft having occurred |
| | Number of Arrests Made | Proportion of households whose members have not been arrested by the police |
| ***Source:*** | Anantharajan., T. and Hemavathi Sekar (1991) An Approach to Evaluate Housing Benefits, International Journal for Housing Science and its Applications, Vol. 15, No. 2, International Association for Housing Science, Florida, U.S.A. | |

**POLICY RECOMMENDATIONS AND CONCLUSIONS**

The scope of approaches enunciated is recommended as policy strategies towards the improvement of social

housing within governmental circles in Nigeria. Indeed, the articulation of an action plan for the determination of housing quality index within individual housing estates is part of the process of ensuring the economic sustainability of housing programmes in Nigeria.

As conclusion, the adoption of maintenance and improvement programs as national priorities for housing estates in Nigeria is perceived as a socio-economic imperative within the context of housing development.

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