

Housing Shortage: Implications for Sustainable Urban Development in Nigeria – A Review

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Abstract

Global investment in housing accounts for 15% to 35% of most developed nation's national budgets. In Nigeria, the figure is a dismal 0.4%! Although successive governments since independence in 1960 have implemented various policies and programs aimed at the provision of decent and affordable housing to the citizens, these have resulted in little or no effective solutions to the ever-increasing demand for housing in Nigeria. Rather, maladies of the deficits typified by slum settlements in urban fabrics characterized by naked absence of basic infrastructure, poor sanitary surroundings, dilapidated structures, physical dullness in the landscapes etc. making life disenchanting with challenges of social exclusion. This review is aimed at determining the housing shortage in Nigeria and its implications for sustainable urban planning development. Through explorative review of relevant literature on government efforts in public housing delivery, estimated demand, and slum option, a planning framework to ameliorate the consequence is recommended.

Keywords: Housing, Planning, Sustainable Development.

1.0 Introduction

Successive governments in Nigeria have initiated policies and programs aimed at addressing housing shortages in the country. These include the National Economic Empowerment and Development Strategy (NEEDS) (DOCUMENTS 1 and 2,); The Report of the Presidential Technical Committee on Housing and Urban Development of 2002; The New National Housing Policy of 2006; The Presidential Committee Report on Affordable Housing of 2007; and the Seven Point Agenda of the Yar'Adua Administration of 2007. The underlying thrust of all these policies was to ensure that all Nigerians own or have access to decent, safe and healthy housing accommodation at affordable cost. But, as numerous investigations have revealed, little or no tangible results were recorded in spite of the laudable objectives enshrined in the policies and the colossal amount of funds expended.

2.0 Literature Review

2.1 Government's Efforts in Public Housing Delivery in Nigeria

The provision of decent and affordable housing for Nigerians has received variable attention by successive governments since the country's independence in 1960. However, Housing in Nigeria is generally classified into two categories namely public and private sector housing. This study reviews housing delivery in Nigeria in the context of public sector perspective. The term public housing relates to housing provided by government in pursuit of its obligation to support the shelter needs of its citizens.

For more than five decades, Nigeria is yet to develop an effective and workable housing delivery program that would enable the country to attain the goals of its 'housing for all policy' (Iwedi, 2004). For a logical understanding of the antecedents of public housing challenges in Nigeria, the subject is reviewed, summarized and treated under Pre-Independence Era and Post-Independence Period.

2.1.1 Pre-Independence Era

Before the advent of colonialism, public housing as it is known today, was not a familiar phenomenon. What was known in those days were public structures such as palaces for Emirs and Obas, village halls and 'juju shrines' etc. In addition to these were residential houses built through communal efforts as an expression of filial attachments, which cut across various families, neighborhoods and age-groups. When the colonial masters arrived they built palatial bungalows for themselves in reserved areas with network of infrastructure but ignored the plight of the indigenous populace. However, in 1928 the need to improve the living conditions of the indigenes became imperative following the outbreak of communicable diseases to epidemic levels thereby constituting a threat to the wellbeing of not only the indigenes but the colonial masters as well.

The specific case of the outbreak of bubonic plague in Lagos prompted the establishment of the Lagos Executive Development Board (LEDB) which was vested with the responsibility of slum upgrading and the construction of low income housing. This initiative became the precursor of public housing development in Nigeria and was supported by policies aimed at the provision of living quarters for employees that were engaged in professions such as the armed forces, police, prisons, railway, ports and other essential services.

Other notable antecedents that led to the expansion of public housing provision in Nigeria during the Pre-Independence Era include the 'Railway Workers' strike of 1945 which led to the provision of Railway Workers Estate in Lagos and the Slum-clearance and Slum-upgrading in Lagos preparatory to the attainment of

Independence in 1960. Another initiative that preceded these gestures was the establishment of the Nigerian Building Society and the introduction of the African Staff Housing Loan Scheme in 1956, to encourage civil servants to own their homes. These initiatives achieved very limited success due to poor funding.

2.1.2 Post-Independence Period

With the attainment of independence in 1960, major cities in Nigeria began to experience the influx of migrants from the rural areas on an unprecedented scale resulting in the overstretching of existing facilities and most especially urban housing shortages. During the period immediately after independence, government placed emphasis on a five-yearly Development Plans as vehicles for economic growth. The First National Development Plan, which covered the period 1960-1965, did not give housing any preference. Similarly, with the outbreak of the civil war in 1967, housing in Nigeria suffered a grave setback as a result of the destruction of existing houses in some major cities in the country. The civil war also necessitated the extension of the Second National Development Plan to 1975 and this marked the beginning of positive efforts being embarked upon by government toward addressing the housing shortages in the country. In 1971 the National Council on Housing was created comprising all State Commissioners in charge of housing.

This was followed by the promulgation of the National Housing Program in 1972 under which the Federal Government planned to build 59,000 housing units across the country. Consequent upon this, the Federal Housing Authority was established in 1973 to coordinate the implementation of the nation's housing program in all parts of the country.

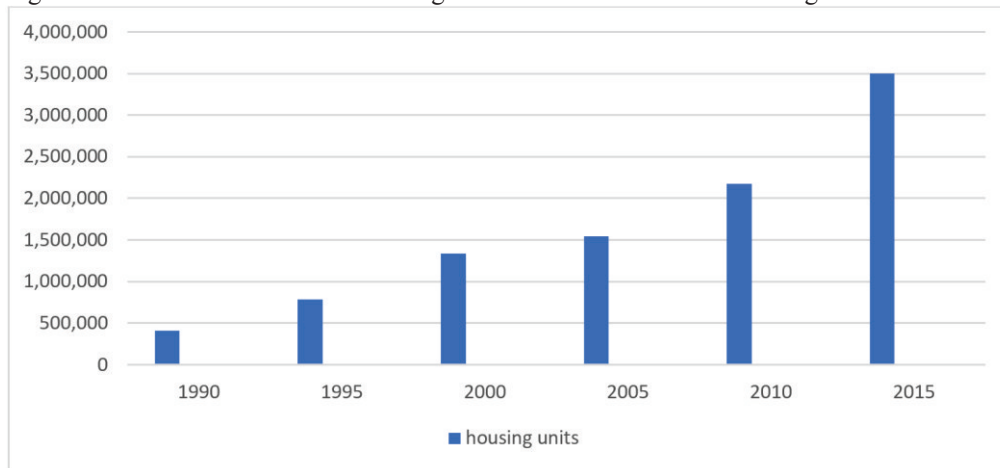
The Third National Development Plan (1976-1980) made bold attempts aimed at improving Nigeria's housing delivery program which included an unprecedented participation by government in direct provision of public housing. Policies and programs initiated during this Plan Period include the construction of 202,000 housing units throughout the country; the creation of the Federal Ministry of Housing; the establishment of a Rent Tribunal in 1976 to review rental levels; the transformation of the Nigerian Building Society to Federal Mortgage Bank of Nigeria in 1977 to make funds more readily available for housing; and the promulgation of the Land Use Decree in 1978, to make land accessible for housing and other development activities.

Although the policies enunciated during the Third National Development Plan were laudable, their implementation was beset with dismal outcomes. Only 30,000 of the 202,000 housing units were constructed, representing less than 15%, while accessing funds from the Federal Mortgage Bank was fraught with bureaucratic bottlenecks including the presentation of a collateral as a precondition for the release of funds which eventually prevented a vast majority of the target group from securing the mortgages. Similarly, the Land Use Decree ended up creating more problems than it was intended to solve and access to land, especially in the urban centers, became more difficult and expensive than it was prior to the enactment of the Decree.

The Fourth National Development Plan covering the period 1980-1985 contained the most significant policy that sought to elevate housing and housing related issues in Nigeria. It has an overriding goal the quantity and quality of housing for all income groups. Under the policy, government committed itself to build 143,000 housing units across the country and to provide networks of basic infrastructure in the existing residential areas. During this period, a comprehensive housing program was drawn based on affordability concept and was targeted particularly, at the low and medium income groups. The implementation of this policy was truncated by a change of government in the country as a result of which not much was accomplished in that direction.

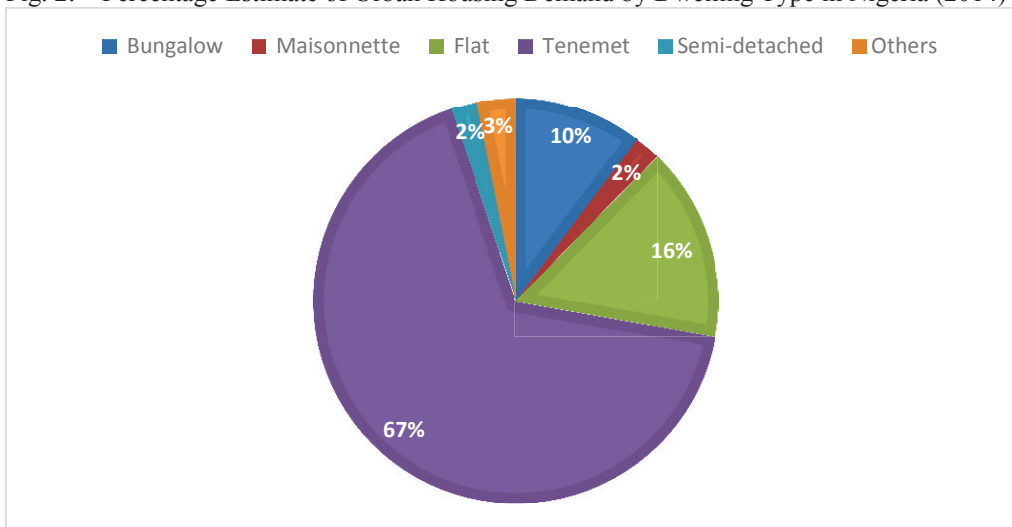
Government of Nigeria discarded the formulation of the five-year National Development Plans in 1986. However, the Babangida Administration came up with a National Housing Policy in 1991, which set out to ensure that Nigerians, especially the less privileged class, had access to decent and affordable housing in safe and sanitary environment by the year 2000. This policy acknowledged the failures and inadequacies of past policies, objectives and programs and recognized the need for private sector participation in order to achieve the desired result of 'Shelter for All' by the year 2000. This policy was complemented by several enabling laws namely – National Housing Fund Act – 1992, Urban and Regional Planning Act -1992 and Nigeria Social Insurance Trust Fund Act – 1993 among others. Although the goal of the policy was to achieve 'Shelter for All' by the year 2000, numerous studies have shown that by the year 2011 the housing situation in Nigeria has deteriorated from good to bad and was drifting from bad to worse.

Figure 1: Statistics of Estimated Housing Demand as at 1990 to 2015 in Nigeria



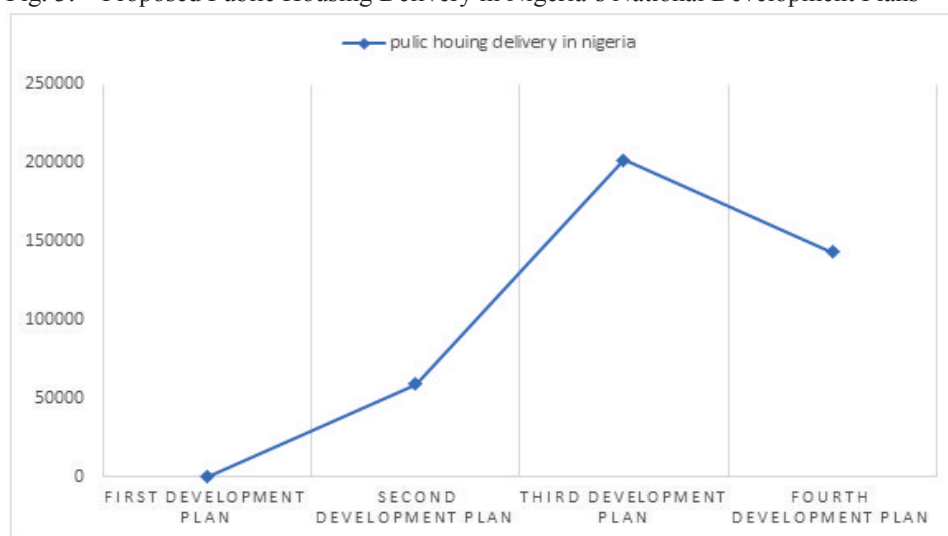
Source: FGN/NHC (2011)

Fig. 2: Percentage Estimate of Urban Housing Demand by Dwelling Type in Nigeria (2014)



Source: UN Habitat 2001 cited in Olusola (2014)

Fig. 3: Proposed Public Housing Delivery in Nigeria's National Development Plans



Source: FGN/NHC (2011)

2.2 Slum Option and its Urban Planning Implications for Sustainable Development

Sub-Saharan Africa has the highest urban and slum growth rates of all regions in the world (4.58% and 4.53% respectively), and also the highest proportion of slum dwellers at 61.7% in 200 (UN-habitat, 2007). Between 1999 and 2005 the number of slum dwellers has almost doubled – from 101 million in 1999 to 199 million in 2005, which equates to six out of every ten urban dwellers. If the present trends continue, the slum population is expected to double yet again to almost 400 million by 2020.

Slum settlements are currently an essential and enviable option for the urban poor, considering the magnitude of the prevailing national deficit in Nigeria. This is particularly prevalent in the urban centers where the provision of housing has systematically become the responsibility of the urban poor and stimulating slum formation as an affordable and available housing option. Life in the slums is disenchanting because of the challenges of gross social exclusion typified by naked absence of basic infrastructure, poor sanitary conditions caused by indiscriminate litter of refuse and poor open and overflowing sewers, dilapidated structures, high occupancy ratios, inadequate provision of, or complete lack of public facilities, physical dullness in terms of landscaping, and the proliferation makeshift structures which are unfit for human habitation.

Slums also provide a fertile ground for crimes and criminality where high rates of fertility and infant mortality prevails. Similarly, the most challenging feature of slum life is the incessant rate of forced evictions undertaken often without provision of alternative accommodation whenever government seeks to commit a slum settlement to other uses. This practice amplified the existing homelessness in Nigeria, which, according to the National Bureau of Statistics requires seventeen million housing units to correct.

This invariably indicates that up to one-third of Nigeria's population or about seventy million people, aside from those living in slums, are currently homeless and in dire need of housing accommodation. To be homeless in one's own country is one of the social inequalities that no one should be made to bear. Not only does it annihilates one's personal dignity and triggers a sense of despair, it also brings about poor maternal health, depressed living conditions and denied education. All these are banes to socio-economic well-being of families and a challenge which constitute a great threat to the concept of sustainable development.

3.0 Developing an Effective Housing Policy Framework for Sustainable Urban Development

High quality and well managed housing is a cornerstone of sustainable communities. The location, planning, layout and design of housing has a major impact on health and well-being. Significantly, two of the eight action oriented goals outlined in Agenda 21 of the United Nations World Summit on Environment and Development centered the promotion of adequate shelter for all, and the improvement of human settlement management in less developed countries (UN HABITAT 2007). These goals among others are in consonance with the principle of sustainable, which according to the World Commission on Environment and Development (WCED 1987), refers to as development that meets the needs of the present without compromising the ability of the future generations to meet their own needs. Sustainable housing provision is thus the gradual, continual and replicable process of meeting the housing needs of the populace, the vast majority of whom are poor and incapable of providing adequately for themselves. It ensures housing strategies that are stable and not subject to vagaries in the political circumstances of the country. Providing adequate housing therefore constitutes one of the major constituents of sustainable urban development.

The issue with providing adequate shelter in Nigeria does not seem to rest on the absence or search for feasible and viable policies and programs; neither does it reside in the incessant changes of administrative or institutional identity as witnessed in Nigeria. It however lies on ensuring an appropriate operational framework for its implementation. It also lies on imbuing the right political will, economic determination, organized and democratic approaches in the resolution of the housing crisis. A recent World Bank Report notes that two of the most critical urban development issues facing Nigeria are the financing of urban infrastructure and institutional arrangements for housing delivery in urban centers (World Bank 2008). The need to develop an effective and operational framework for housing delivery in Nigeria is therefore central to the achievement of sustainable housing and urban development.

Since the process of urbanization also involves the improvement of urban quality including renewing the city, optimizing urban spatial organization and improving urban function, achieving sustainability in housing provision therefore requires major societal changes, restructuring of institutions and management approaches. It requires the appropriate political will based on the conviction of the responsibility of government to its citizens, and the need to create humane and decent environment for dignified living.

The lack of consistency and continuity of policies is often the bane of the execution of government programs. Sustainability in housing provision can only be achieved if government policies are based on the real needs of the people and not informed by selfish political reasons. As such, housing programs should be vehicles for improved living conditions of people, with serious implications on their health, welfare and productivity. Meeting set targets should be a priority concern of government at every point in time irrespective of political leaning of their initiator of the policy. The quantitative housing needs of the urban poor have to be realistically

estimated, and their multi-dimensional nature taken into consideration. This is an important component of strategies for policy formulation and decision-making which forms a basis for setting targets for housing development programs.

Since Nigeria operates a three-tier system of government i.e. at Federal, State and Local levels, each tier should be saddled with clearly defined goals and responsibilities towards ensuring effective housing delivery. While the federal government is performing its primary role of ensuring and providing the needed operational framework or modalities and resource backing, it should also act as facilitator to other tiers as well as the private sector and other individuals at the community level in order to make them relevant in urban development and housing delivery issues. To complement these efforts in an effort to create viable cities for the future generations, there is an urgent need for government to adopt relevant urban renewal strategies for the improvement of the decaying infrastructures in most Nigerian cities.

Among relevant steps required to realize sustainable housing provision is the imperative to put the housing needs of the Nigerian population into proper focus, and a coordinated program to achieve this be thoroughly worked out. Sustainable housing is thus contingent on such underlying factors as policy formulation and decision making, policy execution and monitoring, and social acceptability and economic feasibility. These factors must take into cognizance the bottom-up participatory approach in housing provision involving genuine local participation by people at the grassroots level. Without reference to the perceptions and capabilities of local people, housing programs often fail. According Turner (1976):

When dwellers control the major decisions and are free to make their own contributions to the design, construction or management of their housing, both the process and the environment produced stimulate individual and social well-being. When people have no control over nor responsibility for key decisions in the housing process, on the other hand, dwelling environments may instead become a barrier to personal fulfilment and a burden on the economy.

Nigeria is a multi-ethnic nation with over 250 tribal groups. Despite striking uniformity and sameness visible in the various house forms in the country, most tribal groups have created their own unique mode of housing, which is sympathetic to its environment and mode of life of the people (Jiboye et al 2005). Local communities have valuable experience with a peculiar understanding of their environment and local building resources. Thus, housing that will be properly rooted in the cultural, climatic, socio-economic circumstances of the people can only emanate from within the communities. At the level of planning and decision-making, local participation is indispensable to sustainable housing delivery.

4.0 Conclusion

The general goal of sustainable development is to meet the essential needs of the present generation without compromising the ability of future ones to meet their own needs. Ensuring sustainable housing requires proper definition of housing needs, and the participation of the end users to ensure to ensure their satisfaction.

Urbanization is irreversible in Nigeria and must therefore be turned into opportunities for growth and development. Hitherto, the Nigerian government has demonstrated its concern for the state of housing in the country in various ways, although, with a limited degree of success. There have been several instances of government's direct involvement in housing provision, which has been reflected in the provision of staff quarters and in construction of many housing estates in the country from pre-independence era up till date. Government has also established mortgage finance institutions to mobilize savings and supply funds for housing development. It has also formulated the National Housing Policy and the National Housing Fund Scheme for workers to contribute savings towards housing development. Government had, at various times, made provision for staff housing loans for government employees, introduced sites-and-service schemes, etc. Considering the magnitude of the housing problems especially in urban areas, the policies and programs enunciated by government over the years seem to have achieved little. Thus, public sector intervention in housing has not significantly improved the housing and urban situation in most parts of Nigeria. This situation can be reversed through concerted efforts aimed at ensuring sustainability of programs on ground, and new initiatives yet unexplored. Nevertheless, there is an urgent need for a renewed commitment, redirection of focus, and a demonstration of right political will if achieving a realistic sustainability is anything to go by.

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