

# Housing Strategies and Quality of Housing in Nigeria: what lessons from Wales?

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## Abstract

This paper discusses the strategies for the provision of housing in Nigeria and the nexus with quality of housing. It reviews the various approaches at the provision of housing for Nigerian urban and rural dwellers since the independence of Nigeria over fifty years ago. The paper notes that housing need in Nigeria particularly in urban centres has continued to increase phenomenally while effective demand by the vast majority of the populace has not shown any visible improvement. It further notes that a consequence of all the interplay of forces in housing provision has been poor quality of housing in the country. It takes a look at housing provision in Wales, UK and the strategies used in achieving this, and draws a correlation with the Nigerian situation. It asserts that there are lessons to be learnt from Wales in improving housing provision and reducing the level of housing inadequacy in Nigeria.

**Keywords:** nexus, Nigeria, quality, strategies, Wales.

## 1. Introduction

Studies have confirmed the profound inadequacy in the housing circumstances of Nigerians, in particular the low-income population (Omojinmi, 2000; Olanrewaju, 2001; Olotuah 2002; Olotuah & Aiyetan, 2006). The housing circumstances of low-income earners, who incidentally constitute the vast majority of the population in Nigeria, have not shown any significant improvement over the years. There is the incidence of massive rural-urban drift, which has been occasioned by the lack of development of the rural areas, the urban bias of government in locating public infrastructure, and the poor economic conditions of the rural dwellers. The incidence of large population in urban centres has created severe housing problems, resulting in overcrowding in inadequate dwellings, and in a situation in which 60% of Nigerians can be said to be “houseless persons” (Federal Government of Nigeria, FGN, 2004). The greater proportion of the urban population generally lives in squalor, and in sub-standard and poor housing that is situated in deplorable conditions and an insanitary environment.

Housing need in Nigeria increases by the day, whereas the vast majority of the population lacks the wherewithal to make effective demand on housing. The private sector, which is the major supplier of housing in Nigeria, faces a number of problems inhibiting it from meeting the ever increasing needs. The public sector has fared badly in housing provision. A major reason for the debacle in past public sector programmes in housing is traceable to inadequate knowledge of the nature, scope and dimension of the housing problems in both the rural and urban areas of the country, and to the myopic and narrow concept of the housing needs of the Nigerian populace. As asserted by Agbola (1998) the absence of research on housing is a lag in the housing delivery system in developing countries, especially Nigeria.

This paper takes a look at various strategies previously used in achieving housing provision in Nigeria particularly by the public sector on the one hand, and housing provision in Wales, UK on the other. It is done with the view of developing new strategies taking a cue from the Wales experience and ultimately improving housing quality in Nigeria.

## 2. Housing Situation in Nigeria

Housing is a fundamental need for dignified living and represents a major area of deprivation for the urban poor in Nigeria. The rate of provision of new housing stock in Nigeria has lagged behind the rate of population growth which is responsible for the formation of slums, growth of squatter settlements and high rent beyond the affordable limit of the poor. Housing poverty is manifested in the quality of housing occupied by low-income earners which is often of poor architectural standard, poor construction, and inadequate services. The lack of adequate housing accounts for the preponderance of the large proportion of urban dwellers in Nigeria living in housing at densities and environmental conditions which constitute serious health hazard and threat to their general productivity.

Housing quality is often evaluated in terms of the quality of design, building materials, standard of construction, and the provision and performance of public amenities. However the satisfaction of the user population with their housing and its environment is an important determinant of housing quality. Meeting the needs of particular families is an important criterion in evaluating housing quality and therefore the value of a house is determined by the extent by which it satisfies or frustrates the needs of its users (Turner, 1972).

Conditions of urban housing in Nigeria are very deplorable (Olotuah 1997; Nkwogu, 2001; Arayela, 2004; Adegbehingbe, 2011; Olotuah 2005, 2015). This is in spite of public sector intervention in housing in

Nigeria. The studies affirm that 75% of the dwelling units in urban centres in Nigeria are substandard and the dwellings are sited in slums. The inadequacy of the quality of most of urban housing manifests mainly in the poor physical state of the buildings. They are often unsafe and insecure and do not provide adequate shelter from the elements of weather. Walls of the buildings are built mainly with poor sandcrete blocks, and concrete used for construction often contain excessive quantities of dust and clayey matter. Arum & Olotuah (2006) averred that this is inimical to the production of good quality concrete. In most cases the environment in which the buildings are located is squalid, and this generally leads to slum conditions.

### **3. Strategies of Housing Provision in Nigeria**

Since the independence of Nigeria in 1960 government had adopted various strategies in its intervention in housing. The Federal Government has over the years made substantial allocations to the housing sector in the various National Development Plans (Onibokun, 1990).

#### *3.1 The First National Development Plan (1962-1968)*

In the First National Development Plan (1962-1968) the effort of government at housing provision was focused principally on Lagos, the then capital city of Nigeria. The federal government proposed the construction of 61,000 housing units but only 500 units (less than 1%) were actually built.

#### *3.2 The Second National Development Plan (1970-1974)*

The Federal Government initiated the National Housing Programme and direct house construction for the general public during the Second Development Plan Period. It planned to build 59,000 housing units throughout the federation. In that plan period government also established the National Council on Housing which consisted of all State Commissioners of Works and Housing. Monies allocated by the federal government and some state governments were negligible while some states did not allocate money for such programmes.

#### *3.3 Third National Development Plan (1975-1980)*

In the Third Development Plan government pledged to provide housing for all income groups especially low-income groups and to ensure that average urban workers did not pay more than 20% of monthly income as rent. The thrust of government's effort was direct construction of housing units at Federal and State levels, increased construction of quarters for public officials and expanded credit facilities to enhance private housing construction.

A target of 202,000 housing units was set by the federal government, and a sum of N2.6 billion (£10.4 million) was earmarked for the various projects. However, the actual number of units constructed was 28,000 which was only 14% of the target set (FGN, 2004) or about 3% of the actual housing shortage of 867,000 by 1975 (Benjamin, 2000). In 1976, the Nigerian Building Society was transformed to the Federal Mortgage Bank while the Land Use Act was enacted in 1978 (Omange and Udegbe, 2000).

#### *3.4 The Fourth National Development Plan (1981-1985)*

The Fourth National Development Plan witnessed a housing provision drive based on the concept of affordability and citizenship participation. The government planned the construction of 160,000 housing units nationwide between 1979 and 1983. It proposed the construction of 2,000 houses for each of the then 19 states and Abuja annually, out of which 80% was earmarked for the low-income earners. By 1983 only about 20% of the set target was achieved (FGN, 2004, Olotuah 2000). Moreover, the buildings, which were tagged low-cost houses, ended up being too costly for the target group, the low-income earners and were in most cases sited in locations distant from workplaces, which made them unattractive to the workers. The second phase of the housing programme (with a target of 20,000 dwellings to be built all over Nigeria) was initiated mid-way through the first phase. It did not take off in several states mainly because of undue politicization and the uncooperative attitude of the state executives.

#### *3.5 The Year 1984 till the Present*

The strategies of government in the realisation of its housing programmes changed in 1984 from direct housing construction to the provision of sites-and-services. The sites-and-services programme was handled by the Federal Ministry of Works and Housing. Between 1984 and 1988, the ministry had developed 20 estates with 11,393 serviced residential plots.

In 1991 the federal government formulated the National Housing Policy, the goal of which was to ensure accessibility to adequate and affordable housing for all Nigerians by the year 2000. Towards achieving the goal of the National Housing Policy it was estimated that a total of eight (8) million housing units would be required to cater for the existing and future needs of the population. These were further broken down into five million for the urban areas and three million for the rural areas. Eight hundred thousand (800,000) housing units

were estimated to be constructed yearly to meet this need.

In 1994 the Federal Government initiated a new housing scheme and proposed to build 121,000 housing units in state capitals where housing needs were acute. Only 1,114 housing units were completed (in Kado Estate Abuja) and commissioned on 15 December 1994 (Benjamin, 2000). In 2004 the Federal Government proposed the construction of 18,500 housing units throughout the federation, with at least 500 units in each of the states of the federation and the Federal Capital Territory. The programme took off in April 2005 in Ekiti State.

The major thrust of the National Housing Policy was the development of a housing finance system geared towards ensuring an enabling environment for the generation of housing finance, with the private sector as the main source. For the realization of this objective, the National Housing Fund (NHF) was established by the enactment of Decree No. 3 of 1992. Decree No. 82 of 1993 reorganized the mortgage industry with the deconsolidation of the Federal Mortgage Bank of Nigeria (FMBN). The NHF was established primarily to address the constraint of the mobilization of long-term funds for housing development, and to nurture and maintain a stable base for affordable housing finance. Thus it was to facilitate the mobilization of low-cost funds as long-term loans for the purpose of building, purchasing and improving houses.

The poor performance of the National Housing Policy in meeting its set goals and objectives led to a comprehensive review, which culminated in the Housing and Urban Development Policy of 2002. The new National Housing Policy was proposed in 2002, and its first draft, came into publication in January 2004. The National Housing Fund was transformed into a Trust Fund, with a Board of Trustees, and the FMBN as the fund manager under the direction of the trustees.

#### 4. Housing in Wales – Strategies and Actions Taken

Wales is a devolved region of the United Kingdom. There are approximately 3 million people in Wales and about 1.3 million individual households. Of the 1.3 million homes, nearly three-quarters are occupied by their owners (Welsh Assembly Government, WAG 2010). In Wales housing strategies are geared towards offering people affordable housing choices in both the private and social sectors. A major thrust of the housing policies and strategies has been to work towards eliminating unfit housing. This has been pursued by the introduction of the Welsh Housing Quality Standard, which all social housing were expected to meet in 2012. In 2004 under 5% of dwellings in Wales were unfit compared with 8.5% in 1998, 13.4% in 1993 and almost 20% in 1986 (National Assembly for Wales, NAW 2005; Essex, Smith and Williams, 2008). This showed an improvement over previous years. In 2004 less than 1% of the Welsh housing stock lacked basic amenities which were inadequate in almost a third of all housing in Wales in 1968. This is an evidence of very considerable improvement made in the condition of housing across Wales since the 1960s, 1970s and 1980s.

Since 2004 there have been substantial developments in housing in Wales. The developments have been driven by, among other things, the *One Wales* agreement and the comprehensive review of affordable housing in Wales (Davies, 2010a). Within the *One Wales* commitment a target is set to increase the supply of affordable housing. In order to increase the supply of affordable housing a number of mechanisms to deliver housing in areas of high pressure were set (Davies, 2010b). The priorities of the Wales' first housing act were (Legislation.gov.uk, 2014):

- i. more homes,
- ii. better quality homes, and
- iii. better housing-related services.

Welsh national policies and priorities in housing were set out in the document *Better Homes for People in Wales* (NAW, 2001). It provided a vision for the future of Welsh housing and the strategy detailed the policy framework in which housing practitioners were to work. *Better Homes* has been taken forward since 2001 via the National Housing Strategy Action Plan and a selective Ministerial Review (Welsh Assembly Government, 2004). The *One Wales* policy statement has replaced the document with a change in housing context, and in particular the issue of affordability (Essex, Smith and Williams, 2008). In relation to strengthening the strategic housing function and encouraging the provision of additional affordable housing, the Welsh Assembly Government in partnership with others, has taken a number of steps (Essex, Smith and Williams, 2008) which include:

- i. Development of the Affordable Housing toolkit.
- ii. Technical Advice Notes 1+2 on Joint Housing Land Availability Studies and Affordable Housing.
- iii. Ministerial Interim Planning Policy Statement.
- iv. Support for the LA Housing Strategy Officers Network and the Rural Housing Authorities Network.
- v. Support for the CIH Cymru's *Fit for Purpose* programme on building capacity in the strategic housing function.
- vi. Encouragement of local authority empty home strategies.
- vii. Funding to support collaborative local housing market assessment.
- viii. Regional seminars bringing together planning and housing officers.

- ix. Research on the use of section 106 agreements by local authorities in Wales to secure additional affordable housing with a Best Practice Guide to be produced this summer.

Recognizing that there had been substantial policy and programme developments in housing and there was more to be done the Welsh Assembly Government in 2010 set out the challenges in meeting Wales' housing need, the priorities, and the action that would be taken. The action was meant to (Welsh Assembly Government WAG 2010):

- i. Increase the number of affordable homes for purchase or rent, in the right location and specifically in rural areas.
- ii. Increase the level of private sector investment in housing.
- iii. Improve the quality and standard of all existing houses and rented accommodation, including their energy efficiency.
- iv. Give people more choice by broadening the range of homes and tenancy arrangements to suit people's income and circumstances.
- v. Give tenants a clear voice in decisions that affect them.
- vi. Make it easier for people to find suitable accommodation, particularly people from minority groups.
- vii. Ensure services reflect the needs of those who use them not the needs of organisations that deliver them.
- viii. Make best use of investment in housing and other regeneration activity to create more jobs and training opportunities, and to improve the look and feel of communities, and the services and facilities available to local people.

The Essex Review (Task and Finish Group report, June 2008) in one of its recommendations asserts that delivering sufficient, good quality, affordable housing in Wales requires accurate, up-to-date and robust information about the nature and extent of the issue, and how this is changing and is projected to change (Smith, 2009). The lack of reliable information on Wales regarding current and future housing requirements and the need for and supply of additional affordable housing is also expressed in the recommendations of the Essex review.

There have been many studies on housing need and demand in Wales which suggest the level of future requirements and in particular the need for additional affordable housing. These include the all-Wales projection of housing need and demand, undertaken by Holmans and published in 2003 by the Council of Mortgage Lenders, the SE Wales Regional Forum's study (2005) of the regional housing market, and the 2008 Joseph Rowntree Foundation Rural Housing Commission study (Smith, 2009). There has been a move towards local housing market assessments (rather than just unitary-level housing needs studies) which provides a framework for more detailed and rigorous analysis of housing requirements.

The Essex Review highlights the need to build the capacity within Wales to:

- i. provide and publish advice on developing methodologies for assessing local housing markets, measuring the local need for affordable housing and the translation of needs in to the delivery of additional affordable housing;
- ii. develop authoritative assessments of affordable housing need; and
- iii. support and work with local authorities strategic housing across Wales.

New ways of financing the supply of additional affordable housing have been advocated in Wales. Shelter (2013) argues that there is a need to open up the market to new delivery agents and vehicles. There is a need to attract more private and public investment into affordable housing provision. The Joseph Rowntree Foundation (2013) also acknowledges that there is a desire to use more state-backed guarantees, encourage competition among providers, sweat existing assets and encourage alternative sources of provider income.

The House of Commons Communities and Local Government Committee (2012) identified different potential sources of finance which include:

- i. Residential Real Estate Investment Trusts;
- ii. Self-Invested Personal Pensions;
- iii. The creation of a National Housing Investment Bank (or the extension of the remit of the Green Investment Bank to include housing);
- iv. Housing Associations to consider the potential of retail;
- v. Local Authorities to be enabled to raise finance through issuing retail bonds, and enabling local authorities to have more access to the bond market;
- vi. Housing Associations to enter into equity sharing arrangements with local authorities and developers, and smaller housing associations to work together to raise finance and generate scale;
- vii. Local Authorities to be allowed to trade, swap and pool Housing Revenue Account borrowing headroom.

The Housing Supply Task Force (2014) asserts that more can be done within the system and that there

are options to squeeze more affordable housing out of existing resources as well as attract new resources, in particular from local authorities. It makes a number of recommendations which include:

- i. The establishment of new homes delivery group by the Minister to oversee delivery of housing supply and win commitment from a broad partnership.
- ii. Appointment of a new homes champion by each local authority who will hold a Cabinet position to promote the case.
- iii. Building on Welsh Government existing resource to work with public land holders, acquire land and undertake remedial work to bring forward more land ready for housing development.
- iv. The introduction by the Minister of a variable and competitive grant system to deliver more new homes for both social and intermediate rent.

## 5. Overview of Housing Strategies in Nigeria and Lessons to learn from Wales

There are several factors responsible for the inadequate response of government to meet the quantitative housing need of the Nigerian populace and for improper planning and poor execution of government housing programmes. These stem from a poor focus on the housing need of the poor, and the lack of the political will and astuteness to carry out government housing programmes to logical conclusions. Because of the ever-increasing magnitude of the quantitative housing need in Nigerian urban centres existing housing stock are inadequate to house the populace.

The need to undertake an incisive research into the scope of the housing need of the urban poor to unearth their qualitative, quantitative, socio-economic, cultural and psychological dimensions has not been adequately addressed. Furthermore, government has been inconsistent in its approach at resolving the seemingly intractable housing problem of the country. This is evident from ever-changing strategies aimed at achieving the goal of the National Housing Policy, and the institutional framework for it.

Borrowing a leaf from Wales, a comprehensive housing need assessment has to be done based on reliable data especially of demographic parameters such as population growth and urbanisation trends. There is the need to obtain accurate, up-to-date and robust information about the nature and extent of housing need and demand on the one hand, and housing inadequacy (qualitatively) on the other. Housing policies need to ensure the right type of housing that is within the economic reach of the poor majority, improving the quality of existing housing stock and neighbourhoods, addressing environmental issues and enhancing the quality of urban services and infrastructural facilities. Infrastructural facilities and urban services constitute an essential part of housing without which a lot of strain will be imposed on the physical well-being of occupants.

Public policies and strategies on housing have changed over the years in view of new roles government has assumed (facilitator of enabling environment) in meeting the housing need of the populace especially the urban poor. Comprehensive review of national housing policies need be done on a regular basis. Correspondingly there should be regular assessment of the programmes of government on housing provision and delivery. This would improve the database on housing in the country.

The operation of an efficient housing finance system is a strategy aimed at by government. The housing finance system however faced intractable problems from the outset (Olotuah, 2000). Equity contribution by government was not provided, and operational support funds were irregular. The financial sector of the economy (banks and insurance companies) refused to invest in the National Housing Fund on the premise that a sub-optimal level of return would be implied on their investment in the Fund.

The performance of the housing finance system in loan disbursement was equally dismal. Primary Mortgage Institutions were unable to offer a good measure of financial intermediation in housing delivery because of inadequate capitalization, weak management practices, and a general inability to originate mortgages that could make them qualify for National Housing Fund loans (Olotuah, 2001). They were also entangled in problems associated with land acquisition, issuance of titles, registration and transfer of land, and inconsistencies in government policies.

The lack of the political will on the part of Nigerian governments and the absence of continuity in government policies due to political instability experienced in the country for a long time are largely responsible for this scenario. In Wales Jocelyn Davies the Deputy Minister for Housing and Regeneration affirms that “.....success depends on the joint efforts of many organisations; I can say that the Welsh Assembly Government will play its part to the full and I am confident others will too.....” (Davies 2010a).

## 6. Conclusion

The involvement of the public sector in housing in Nigeria has been more of policy formulation than housing delivery. Despite huge allocations of money to the housing sector in the National Development Plans, very little has been achieved in terms of meeting specified targets in housing construction. The need to undertake incisive research into the scope of the housing need of Nigerians is overwhelming. And government has to be consistent in its approach at resolving housing problems in the country. A cue should be taken from Wales experience to

conduct a comprehensive housing need assessment based on reliable data especially of demographic parameters such as population growth and urbanisation trends.

Despite the housing debacle in Nigeria, public sector intervention especially for low-income earners is still justifiable. The public sector has a substantial role to play on the setting of standards for housing (space, health and sanitation, amenities) in view of public health consequences of bad housing on the populace. Housing quality is highly dependent on the appropriate strategies of housing provision in the country.

### Biography

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