



# HOUSING SUSTAINABILITY IN NIGERIA: A MIRAGE OR REALITY

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**Abstract:** Housing is one of those fundamental social conditions that determine not only the quality of life and welfare of people but also that of places. It follows that where homes are located, how well designed and built, and how well they are woven into the environmental, social, cultural and economic fabric of communities are factors that, affect both the present and future generations. To this end, the position of Nigeria in relation to housing sustainability was examined through the self-administration of one hundred well-structured questionnaires to the participants at the 2013 Conference/Annual General Meeting of the Nigerian Institute of Building. Housing sustainability parameters such as empowerment of poor communities, reform unsustainable policies and legislation that constrain the provision of sustainable housing, consideration of women relationship with housing, beneficial policies and legislation for the low income earners and availability of mortgage instruments for the low income earners had mean scores of 1.54, 1.74, 1.89, 1.89 and 1.90 respectively. The implication of this is that Nigeria as a country has not shown enough commitment in this direction. All stakeholders must therefore be alive to their responsibilities so that the housing sustainability position of Nigeria could be improved significantly in the nearest future.

**Keywords:** Adequacy; Affordability; Housing; Nigeria; Sustainability.

## 1. Introduction

One of the present and continuing challenges confronting all countries in Africa according to UN-Habitat (2011) is adequate and affordable housing. This challenge is largely due to affordability since housing is expensive and incomes are too

low. As a result of this, substantial numbers of the populace either live in slums or informal settlements because they cannot access better quality housing at affordable prices (UN-Habitat, 2011). Ownership of property especially houses, as stated by Ayedun and Oluwatobi (2011) is

germane to Nigerian way of life. Apart from being used for shelter, it is also a measure of one's standing in the society. In spite of the high premium placed on houses, Ayedun and Oluwatobi (ibid) asserted that evidence has shown that only 10% of the population that is desirous of houses can afford it through outright purchase or self-construction. This is ridiculously low when compared with countries such as USA, UK and Singapore with 72%, 78% and 92% achievements respectively. This situation, as indicated by Acquaye (cited by Aribigbola and Ayeniyo, 2012) may not be improving any time soon due to factors such as increase in population, towns becoming urbanised and industrialisation. These have created an increase in demand for houses without a commensurate supply. Olotuah and Fasakin (cited by Olotuah and Ajenifujah, 2009), state that more worrisome is the housing situation of the low-income earners. No significant improvements over the years however, Olotuah and Ajenifujah (ibid) and Ademiluyi (2010) established that Governments (Federal, State and Local) have been making efforts at reducing the housing deficit but the success rate has been low for the past eighty-four years. According to Ademiluyi (2010), the reasons for the abysmal performance are mismatch in plan

implementation, lack of adequate data, policy somersault, ineffective co-ordination among the housing agencies and politicisation of housing issues among others.

It is therefore not surprising that from 1972 to 2012, as stated by Alitheia Capital Reinsight (2012), only 200,000 housing units were constructed through the National Housing Policy initiative of the Federal Government. No wonder that the housing shortage in Nigeria is estimated to affect between 14 and 16 million people (UN-Habitat, 2008). Mabogunje (cited by Kabir and Bustani, 2009) indicates that ₦12trillion will be required to finance the housing deficit. The urgent task as stated by UN-Habitat (2011) is to make the urban housing sector function more effectively to increase access to affordable land and housing, especially for low-income households hence, available housing has to be adequate and affordable.

## **2. Housing Adequacy and the Role of Government in Housing Provision**

United Nations Centre for Human Settlements (UNCHS) (cited by UN-Habitat, 2000) states that:

*“Adequate shelter means more than a roof over one's head. It also means adequate privacy; adequate space; physical accessibility; adequate security; security of tenure;*

*structural stability and durability; adequate lighting, heating and ventilation; adequate basic infrastructure, such as water supply, sanitation and health related factors; and adequate and accessible location with regard to work and basic facilities: all of which should be available at an affordable cost. Adequacy should be determined together with the people concerned, bearing in mind the prospect for gradual development. Adequacy often varies from country to country, since it depends on specific cultural, social, environmental and economic factors. Gender specific and age factors, such as the exposure of children and women to toxic substances, should be considered in this context”.*

If adequacy is measured from the perspective of the people concerned, then the extent of the participation of the housing co-operatives' members in the formulation of policies and legislation on housing is limited, as shown in subsequent sections. It is accepted that every citizen needs an adequate place to live with other citizens and to that extent, it is imperative for all tiers of government to provide means by which the citizenry could

actualise the dream of being adequately housed. The means includes issues of public expenditure and housing subsidies, monitoring rent levels and other housing costs, the provision of well-defined social housing, basic services and related infrastructure, taxation and subsequent redistributive measures (UN-Habitat, 2000).

According to the Built Environment Support Group (BESG, 2000), the right to adequate housing is not only dependent on available resources but on appropriate legislation and the way the housing development is carried out. BESG (2000) is of the opinion that the reason why the right to adequate housing has not been addressed is predicated on the lack of awareness of all the role players of what constitutes adequate housing and how to realize this.

United Nations Committee on Economic, Social and Cultural Rights (cited in UN-Habitat, 2000) and BESG (2000) came up with the principles upon which housing adequacy should be based. Among these are that all persons should possess adequate security of tenure that ensures legal protection against forced eviction, harassment and other related threats; adequate and safe housing that contributes towards larger developmental objectives; availability of health, security, comfort and nutrition facilities;

housing related costs that are commensurate with income levels; allows access to employment options, health care services, schools and other social facilities that make life meaningful to the people; as well as protect the cultural identity of the people.

To ensure that the populace are adequately housed, especially the large percentage of the poor that cannot meet their housing needs in the open market, governments all over the world have roles to play in order to realize this goal. These roles according to UN-Habitat (2008), Ndubueze (2009) and Saskatchewan Ministry of Social Services (2011) are that government should intervene in the allocative function of the market; step in to bring distribution outcomes with equity principles since private market systems will always produce an unequal distribution of housing resources; bring about stability in the market through various means and policies in order to mitigate the consequences of excessive land and house price speculation and exploitation of the people in search of housing; provide public enlightenment about housing; encourage the provision of subsidies; recognize differences among various groups and promote the leveraging of resources; make formation of housing co-operatives attractive by providing incentives; intervene in urban housing sector to stem

the tide of urban decay; and finally, create opportunities for economic growth as a means for the populace to generate income and accumulate wealth.

### **3. Sustainable Housing**

Sustainable housing could be described as the housing that put into consideration the long-term environmental, social, cultural and economic balance of the housing stock and its occupants. Sustainable housing has to do with economic development of all income groups and to inclusive institutions. Sustainable housing should be affordable and the planning and building process should be harnessed to empower communities and build people's skills and capacities (UN-Habitat, 2012). Housing according to UN-Habitat (2012a), is one of those fundamental social conditions that determine not only the quality of life and welfare of people but also that of places. It follows that where homes are located, how well designed and built, and how well they are woven into the environmental, social, cultural and economic fabric of communities are factors that, to a large extent have overbearing effect on the daily lives of people, their health, security and wellbeing, and which, given the long life of dwellings as physical structures, affect both the present and future generations. To this extent therefore, housing is key to sustainable development. UN-Habitat (2012) emphasized

that the housing subsector plays a huge role in the environmental crisis currently plaguing the world. It also noted that affordable sustainable housing imperative reduces the proliferation of slums and informal settlements in developing countries. Finally, the all-encompassing nature of sustainable housing takes into consideration environmental, social, cultural, economic and institutional issues.

Clos (2011) states that governments the world over have to be more proactive in ensuring that everyone has access to affordable housing. There is a need for governments to plan and manage housing policy in a way that makes cities inclusive. According to UN-Habitat (2011a), an in-depth understanding of how the housing sector is structured and how it functions is necessary in order to enable access to adequate and affordable housing for all.

UN-Habitat (2011a) indicates that for any government to put in place housing strategies that will perform well there is a need for sustained high level political will; all the stakeholders must have access to relevant information through appropriate channels; institutional reforms in decentralisation, participation and partnerships must be put in place and a reform of the legal and regulatory frameworks that could

provide affordable and secure access to land and housing should be carried out.

To ensure that housing challenges experienced by the people are reduced giving the right circumstances, UN-Habitat (2006) suggested that information on research findings, capacities of government agencies, the private sector and NGOs should be disseminated regularly to all stakeholders. Also training programmes for government agencies and the private sector on alternative housing provision options must be embarked upon. Regulations on mortgage collateral, funds for low income groups housing development and improvement through State agencies, cost of housing finance, flexible repayment schedules should be revisited. The land use planning should be based on participatory decision making while provision of urban land for housing especially for low income groups at subsidised rates need to be pursued.

In conclusion, UN-Habitat (2011a) states that complying with the housing strategies may not guarantee outright success but non-compliance may lead to failure. Creating awareness for the government officials responsible for the formulation and implementation of housing programmes and the public is important in order for housing in

Nigeria to be sustainable.

**4. Methodology**

The study was conducted using the survey method. Non probability convenience sampling method was adopted; this is a sampling method according to Teddlie and Yu (2007) and Collins *et al.*, (2007) that involves choosing from a sample that is not only accessible but the respondents are willing to take part in the study. One hundred self-administered questionnaires were distributed to the Builders that were present at the 2013 conference/annual general meeting of the Nigerian Institute of Building (NIOB) that took place in Abuja, Nigeria. Though the sampling method used was non probability convenience sampling method, the event played host to Builders from the 36 States and Abuja that formed the entity called Nigeria. The significance of this spread is that Builders from all the States participated in the survey. Twenty-eight housing sustainability parameters

associated with housing stock and its occupants were identified from the works of UN-Habitat (2012). Respondents were asked to rank these parameters from 1 (no extent) to 5 (very large extent). Apart from this, the respondents were asked to comment generally from their own perspectives, how housing in Nigeria could become sustainable.

Forty-one questionnaires were completed and returned representing forty-one percent (41%) of the total questionnaires administered. However, 2 of the questionnaires were not well completed hence a total of thirty-nine (39%) were used for the analysis. Sekaran and Bougie (2009) emphasised that of one the disadvantages of survey method is the prevalence of low response rate. The results were analysed using percentages and mean scores (MS) with interpretation using the mean scores from the Likert scale based on Morenikeji (2006)

**Results and Discussion**

**Table 1: Classification of the Age of the Respondents**

Age	20-30	31-40	41-50	51-60	>60
Percentage	13.3	44.7	26.3	15.8	0.0

The table above shows the percentage age group of the respondents. Eighty-six point seven percent (86.7%) of the respondents have their ages above 30 years. This is an indication of their level of maturity and to this extent, it can be concluded that the respondents were sufficiently experienced in responding to the questionnaires.

**Table 2: Classification of the Academic Qualifications of the Respondents**

Academic qualification	ND	HND	BSc/B.Tech	MSc/M.Tech	PhD
Percentage	0.0	47.4	20.0	23.7	-

From Table 2 above, none of the respondents had National Diploma (ND) in Building while the rest had Higher National Diploma (HND), Bachelor of Science/Bachelor of Technology or Masters of Science/Masters of Technology. Though none of the respondents had PhD, they were adequately positioned academically hence the responses from them could be deemed reliable.

**Table 3: Classification of the length of time the respondents have been practicing**

Duration	0-5	6-10	11-15	16-20	>20
Percentage	21.1	34.2	10.5	13.2	21.1

From Table 3, only 21.1% of the respondents have been practicing for up to 5 years while 78.9% of the respondents have been practicing for more than 5 years. It is an indication that the respondents were familiar with housing issues and to that extent are privy to what the governments at all levels are doing with respect to housing sustainability. Hence, their responses could be deemed to be in line with their respective experiences.

**Table 4: The Mean Scores of the Housing Sustainability Parameters of the Housing Stock and its Occupants**

S/N	Sustainability parameter	1	2	3	4	5	Mean score
1	Empowerment of poor communities	21	15	3	0	0	.54
2	Inclusion of all groups in planning	11	19	7	2	0	.00
3	Inclusion of all groups in design	14	18	6	1	0	85
4	Inclusion of all groups in governance decisions	8	16	12	0	2	2.26
5	Building the skills of people	9	21	7	1	1	2.08
6	Creating training & employment opportunities through construction processes	7	18	9	3	2	2.36
7	Promotion of social integration and equity through mixed land use	3	24	6	5	1	2.41
8	Promotion of different sizes, forms, tenure & types of houses	8	18	8	4	1	2.28
9	Consideration of women relationship	10	23	4	1	0	1.89

	with housing								
10	Linking housing policies to micro economic development	4	21	11	2	1			2.36
11	Linking housing policies to macroeconomic development	8	14	14	1	1			2.29
12	Linking housing policies to employment & income generation	9	12	10	6	2			2.49
13	Linking design to employment & income generation	7	18	11	2	1			2.28
14	Linking construction processes to employment & income generation	6	17	11	3	2			2.44
15	Government partnering with financial institutions to provide low interest loans to the low income earners	9	16	9	3	2			2.31
16	Maintaining cultural heritage for future generation	11	16	8	2	0			2.03
17	Protecting traditional housing forms	15	16	4	2	2			1.97
18	Culturally appropriate built environment in terms of design	11	14	12	2	0			2.13
19	Culturally appropriate built environment in terms of spatial layout	6	23	7	0	0			2.03
20	Culturally appropriate built environment in terms of materials	10	15	8	4	1			2.24
21	Beneficial policies & legislation for the low income earners	13	8	6	0	1			1.89
22	Availability of affordable mortgage instruments for the low income earners	16	16	4	1	2			1.90
23	Reform unsustainable policies & legislation that constrain the provision of sustainable housing	6	19	10	3	0			1.74
24	Removal of bureaucratic bottlenecks from land titling	10	17	10	0	2			2.15
25	Formulation of urban planning standards	5	12	16	4	1			2.58
26	Implementation of urban planning standards	6	15	14	2	1			2.39
27	Easing regulations on collateral	11	16	7	2	3			2.23
28	Encouraging flexible repayment schedules	12	14	7	1	3			2.16

Table 4 has shown the position of the country vis-à-vis sustainable housing. It is no gainsaying that a lot still needs to be done by all the stakeholders especially the three tier of government. Based on the

cut-off points indicated, none of the sustainability parameters has between 3.50 and 5.00 in the country's quest towards housing sustainability. The highest mean score was 2.58; that is formulation



of urban planning standards can be deemed as to a small extent by the perception of the respondents. This is not surprising because since in the 20s when bubonic plague affected Lagos, formulation and implementation of planning standards have been receiving attention from successive governments (the adequacy is another thing entirely).

Housing sustainability parameters such empowerment of poor communities, reform unsustainable policies and legislation that constrain the provision of sustainable housing, consideration of women relationship with housing, beneficial policies and legislation for the low income earners and availability of mortgage instruments for the low income earners with mean scores of 1.54, 1.74, 1.89, 1.89 and 1.90 respectively. These parameters were deemed by the respondents as being of very small extent regarding the country's position.

The implication of this is that Nigeria as a country has not shown enough commitment in this direction. Though it has to be mentioned that the Federal Government has procured a loan this year from the World Bank to the tune of \$300 million to develop the mortgage industry in order to making housing affordable to vast majority of Nigerians. It is still too early to

see the impact of this effort but no doubt commendable. It is hoped that the structure of the mortgage will be beneficial to all, especially the low income group in order to prevent the situation that was experienced in South Africa from happening in Nigeria. The household income group of vast majority of Nigerians is in the bracket of those that, according to

Cloete (2005), cannot access conventional mortgage finance because they are informally employed and are in the low income group. The other group that are formally employed but are still in the low income group can still not access loan because of the way the mortgage is structured. This group of people are referred to as 'unbankable' or the 'grey gap' for mortgage purposes (Smit, 2003 and Cloete, 2005). Rust (2008) states that evidence from South Africa based on the study by Finmark Trust showed that the mortgage instrument is not appropriate or in some cases not relevant for majority of people due to their limited affordability.

What will readily come to the minds of the players in the housing subsector when unsustainable policies and legislation is mentioned is the 1978 Land Use Act. This Act has been one of the impediments to housing sustainability in the country because of some of the clauses within the Act. One of

such clauses is the one that vests the signing of Certificate of Occupancy (C of O) in the Governor of a State. Favouritism has been widely reported; it does not therefore come as a surprise that the mean score for this parameter was 1.74. In addition to this, a lot bureaucratic bottlenecks are usually created during titling procedures. This is however not limited to Nigeria alone, in South Africa, for example, Hofmeyr *et al.* (cited by Royston, 2003) and Rust (2006) observe that evidence suggests that land approval process is delayed and problematic in most municipalities due to complex and cumbersome practices and slow approval procedures.

Since time immemorial, the place of women in the scheme of things has not been adequately addressed, hence the little consideration giving to the relationship of women with

housing. This has mean score of 1.89 which is deemed as being to a very small extent by the respondents. It is expected that kitchens of houses should be spacious because of the importance attached by women to such places and coupled with the fact that many hours are usually spent each day in the kitchen. However, what passes as kitchens in some cases is better imagined

## **5. Conclusion**

The paper examined the position of Nigeria with regards to housing sustainability in the light of growing calls for government the world over especially the developing countries to make concerted efforts towards housing sustainability. Based on the findings, the extent by which all the stakeholders put into consideration the long-term environmental, social, cultural and economic balance of the housing stock and its occupants is limited.

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