OBAFEMI AWOLOWO UNIVERSITY, ILE-IFE, NIGERIA.

Inaugural Lecture series 252

THE JOURNEY THROUGH THE CORRIDOR OF HOUSING

By

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Professor of Urban and Regional Planning

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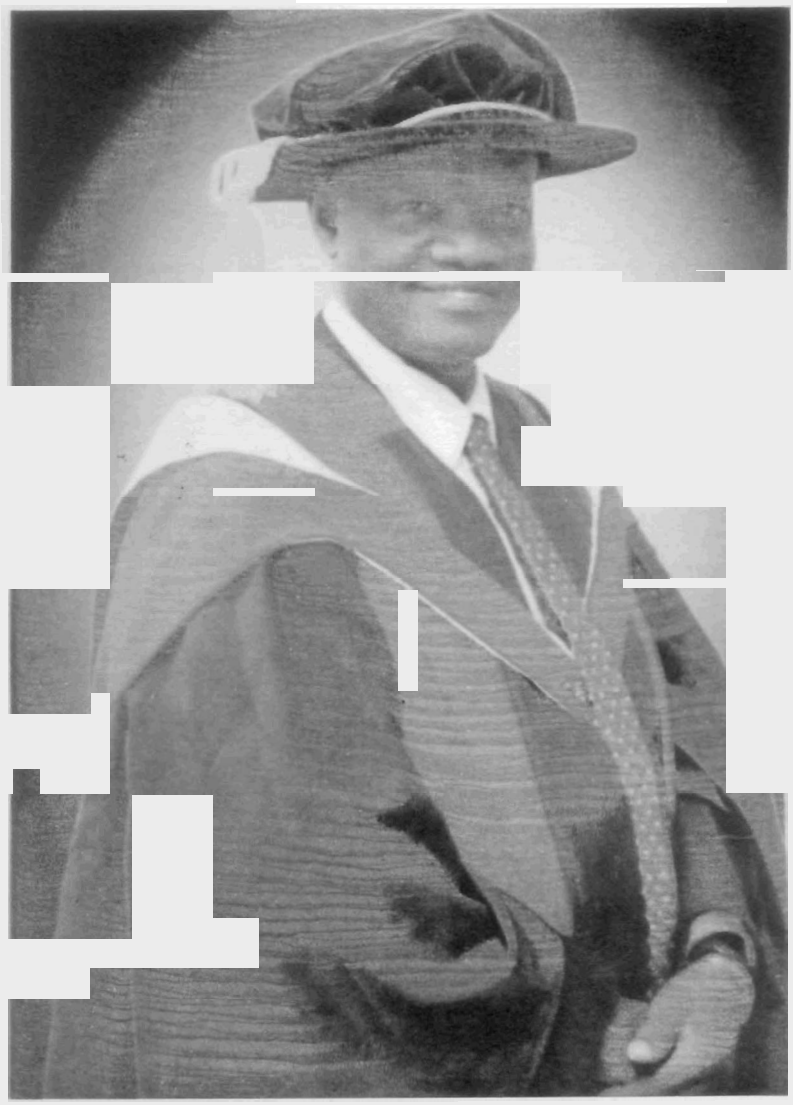

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An Inaugural Lecture delivered at Oduduwa Hall,
Obafemi Awolowo University
On Tuesday 13th November, 2012

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1.0 INTRODUCTION

The Vice-Chancellor Sir, distinguished audience, all other protocols observed. In the name of Almighty God, the beneficent and the most merciful, I stand before you today to present my inaugural lecture titled "The Journey through the corridor of Housing". This inaugural lecture will go down in history as the 252nd Inaugural lecture of the Obafemi Awolowo University, Ile-Ife; and second from the Department of Urban and Regional Planning since it was established thirty years ago.

Mr. Vice-Chancellor Sir, the journey started on the 11th of September 1981 when I joined the then Department of Environmental Planning, Design and Management as a Graduate Assistant under the headship of Professor Kunle Ade Wahab. By then I have just graduated with B.Sc. degree from the University of the District of Columbia, Washington D.C, U.S.A. At that time the programme of Urban and Regional Planning at Ife was in the Department of Environmental Planning, Design and Management. By April 1982, a new Faculty of Environmental Design and Management had been born and the Department of Urban and Regional Planning was formally established. I then became one of the pioneer academic staff of the Department of Urban and Regional Planning with Late Professor Luke Oladele Olajuyin as the pioneer Head of Department.

The B.Sc. programme of Urban and Regional Planning at Ife was just at four hundred level in 1981 when I joined the services of the University. The postgraduate programme was yet to be fashioned out. Therefore the management of the then University of Ife provided the enabling environment that allowed me to pursue a Masters Degree Course in Urban and Regional Planning (MURP) at the University of Ibadan in 1981. I finally graduated with Master of Urban and Regional Planning in 1983.

By 1985, the postgraduate programme of the Department of Urban and Regional Planning had commenced. I then enrolled and graduated as the first Ph.D. candidate of the Department of Urban and Regional Planning in 1990 ; thus setting the pace for the commencement of "the journey through the corridor of Housing".

2.0 THE FIELD OF URBAN AND REGIONAL PLANNING

Mr. Vice-Chancellor Sir, and my distinguished audience. One characteristic feature which distinguishes man from other animals is his dynamic ability *to plan* in order to get prepared for future occurrences. It is asserted that this attribute of man had led to human civilization. Thus without planning, there would have been no civilization. It can be stated categorically that planning is the cornerstone on which civilization revolves. Through "planning" and "civilization", man had developed unlimited ways to search for new things. Urban and Regional planning over the years has focused on its laboratory, which is the environment, and has fitted in its activities so as to make the environment suitable for living, working, recreating among other human endevours. The typology and morphology of any given environment is determined by many factors which the planners are aware of and are willing to manipulate so as to make it desirable to live in.

What then is planning?

Planning can be defined as a purposeful action, which is, taking decisions or making arrangements before hand to influence the course of action on a particular need (Okonkwo 2008). The anticipatory steps taken are usually based on facts. Planning also consists of making a choice among several options that appear open for the future and then allocating resources necessary to implement the adopted alternative. This definition which is one among several definitions of purposeful planning shows it as,

i. A general approach to decision making;
ii. A future oriented exercise;
iii. An activity with many alternatives; and
iv. The choice of one alternative, among several others,

Essentially, all these depend on facts based on past experience, the present situation, the anticipated future and the resources (human and material) available at that point in time and\or expected to be available at the time of implementation.

According to Gillinwater (1975) planning can be regarded as the process of selecting a course of action which is the means of achieving the ends. An end is an image of a future state of affairs towards which action is oriented. With reference to human settlement, urban and regional planning may simply be defined as taking decisions to influence the course of future changes in a settlement and/or region for the maximum benefit of the people residing there. Urban and Regional Planning is essentially spatial in its focus. It is known by many other names such as Physical Planning, Land-use Planning, Spatial Planning, Town Planning and so on depending on the angle from which it is perceived.

The various perceptions of urban and regional planning are also responsible for the variety of its definitions. Urban and Regional planning for our purpose is the understanding of the attempt to find ways of guiding changes for the present as well as for the future, through a pre-conceived arrangement of space for all the individual and collective of all living or expected to live in a planned area. Such an arrangement is expected to achieve for the planned area, maximum safety, health, comfort and convenience within the available resources in the area. In the word of Oladoja (1984). Urban and Regional Planning is an art and science of both space allocation (allocation of adequate space for each of the various activities to be performed in the area) and location (evolving a land use pattern which makes all human activities in the area to be functionally related). In addition, Urban and Regional planning is to guide and control the variety of the changing activities in the environment through the use of current planning standards that are expected to work physically, politically, economically and socially in a timely and practicable way. Thus, while planning organizes, controls and coordinates spatial distribution of human activities in the interest of the economy and social management, urban and regional planning role is to develop the capability necessary to accommodate the impact of various changes (whether changes due to technological development or otherwise) at the local, urban and regional levels.

According to Keeble (1969), Urban and Regional planning is the art and science of ordering the use of land, the sitting of building character and communication routes, so as to achieve a maximum practicable degree of economy, beauty and convenience. More simply, Urban and Regional Planning is the art of building cities (Encychlopaedia Britanica, 2001).

Evolution of Town Planning:

The origin of town planning could be traced back to archaeological excavations of ancient cities which revealed evidence of some deliberate planning: the arrangement of housing in regular, rectangular patterns and the prominent location of civic and religious buildings along main thoroughfares. Idea about the ideal layout of towns and settlement patterns had existed since Egyptian and Greek civilization. Great philosophers such as Socrates, Plato and Aristotle developed ideas about such things as the layout of towns, the importance of solar access and building orientation. The emphasis on planning broadened during the Greek and Roman eras. The Greek architect Hippodamus of Miletus (407 BC) planned important Greek settlements such as Priene and Piraeus (Pireas). Called the father of Town Planning, Hippodemus emphasized a geometric design for towns. Religious and civic citadels building were oriented so as to give a sense of aesthetic balance; streets were arranged in grid patterns; and housing integrated with cultural, commercial, and defense facilities.

The Romans continued with these principles. Their designs for monumental temples, arches, gymnasiums, and forums are classic examples of city planning based on strict regard for symmetry. Their colonial cities, planned as military camps called *castras*, were laid out with a grid of streets surrounded by rectangular or square defensive walls. After the fall of the Roman Empire, cities declined in population and importance. From the 5^{th} to the 14^{th} century A.D, medieval Europe planned towns around castles, churches, and monasteries, with informal street arrangements.

The origin of modern Urban and Regional Planning is a child of the industrial revolution in Britain in the 19^{th} century.

Modern Urban and Regional Planning started as a corrective measure aimed at solving problems created by the "sister twins" of industrial development and urbanization. Positive and negative effects characterized the Industrial Revolution.

Favourably, the industrial revolution resulted into production of large quantities of cheaper goods. There was also employment, high wages and technological advancement. In the contrary, were socio-economic problems such as urban dichotomy, crime and depopulation of lagging regions. This was also compounded by physical and environmental problems of over-crowding, environmental pollution and the overloading of available physical infrastructures. The totality of these problems overlaps the advantages provided by industrialization which vehemently arose public consciousness. Dreamers, thinkers, seers as well as philosophers rose to the occasion. They included Ebenezer Howard, Patrick Geddes, and Herbert Combie. Whilst Ebenezer Howard was famous for his idea of the Garden City of Tomorrow and Garden City movement, Patrick Geddes was highly noted for the introduction of the maiden theory of Urban and Regional Planning. This is the first procedural and substantive theory of planning which all modern sophisticated processes of planning rely on as basic. Patrick Geddes's theory that is so fundamental is called trilogy of planning – Survey – Plan – Analysis. The emergence of Urban and Regional Planning was due to the activities of the garden city movement. The movement also impressed the enactment of Town and Country Planning Act of 1932, which extended planning powers to almost any type of land, whether built up or underdeveloped and the restriction of Ribbon Development Act of 1935. The development of the various Urban and Regional Planning legislations and the activities of the various city movements propelled new ideas on planning and the eventual birth of modern Urban and Regional Planning principles (Olayiwola et. al 2006e).

Contemporary Urban and Regional Planning:

Contemporary urban planning draws its relevance from many disciplines. The social sciences – quantify the size and characteristics of the future population, its needs, occupational structure and income distribution; Architecture, Engineering, Landscape Architecture and Urban -Design provided the three dimensional solutions that are the expression of broad development policy decisions. The science of ecology permits an increasingly accurate measurement of the environmental consequences of development and the control of their adverse effects. Law and political science provide the principal legislative and bureaucratic mechanisms that are used to implement planning decisions. In other words, there are many actors involved in the planning process with different underlying professional training. As asserted by Faludi (2001), most of planning activities have four common characteristics; planning is future-oriented, planning is concerned with defining and evaluating alternative solutions to problems; planning is political; and planning has a special responsibility to represent underrepresented groups.

The planning process typically involves the performance of a number of roles. Some planners function primarily as technical analysts or researchers, others as designers or program developers, others as agents of social change, and still others as managers or educators. Some planners will make a career in only one of these roles; most, however, will perform several of them at different stages of their careers.

Below is a list of the most common types of planning practice:

Land Use Planning, Environmental Planning, Coastal Planning, Emergency Management Planning, Economic Development Planning, Transportation Planning, Housing, Social, and Community Development Planning.

In addition to the substantive areas listed above, planning jobs are in other planning areas:

Geographic Information Science (GIS) technology, Health care delivery, Infrastructure planning, Landscape architecture,

Urban design, Urban revitalization, Sustainable development, Real estate development, Brownfield redevelopment, Historic preservation for economy of space .
I have found relevance in characterizing myself as Town Planning Educator with specialization in Housing as well Infrastructure Planning and Community Development Planning.

3.0 THE CONCEPT OF HOUSING

Mr. Vice-chancellor sir, permit me to go into the theoretical underpinning of housing so as to allow for a clear understanding of the subject matter. Housing literally is regarded as buildings or other shelters in which people live, a place to live, a dwelling for people (Onibokun, 1985; Kabir et.al, 2009). Housing is the totality of the buildings and the environment in which man is situated together with the structural facilities that make living in such buildings or houses convenient. Housing embraces all the social services and utilities that make a community or neighborhood a livable environment (Aribigbola, 2005). It is therefore a fundamental product for every human being irrespective of financial standing. Housing is the all-encompassing phenomenon of the creation of the living environment for man. According to Olotuah (2009) housing caters for man's biological (clean air, water.), psychological (satisfaction, contentment, prestige, privacy, choice, freedom, security) and social (interaction with others, human development and cultural activities) needs. Housing is more than mere shelter (Wahab, 1983). It is one of man's most precious possessions. Housing offers man both physical and psychological protection. It is also a symbol of man's conquest of the earth – a monument to his power and glory. Housing can be summarized as the process and substance by which the earth has been transformed from the primordial jungle into what it is today, a living and ever-growing testimony of man's relentless quest to make the earth a more comfortable place to live in (Wahab, 1983). Housing represents one of the most basic human needs. As a unit of the environment, it has a profound influence on the health, efficiency, social behavior, satisfaction and the general welfare of the

community (Onibokun, 1985). It is one of the best indicators of a person's standard of living and his or her place in the society (Nubi, 2008). Apart from serving as a shelter, housing is also regarded as a produced commodity, consumer good, assurance for families, means used for reproducing social relations and an investment tool protecting the value of money against inflation. In the words of Wahab (1983) the history of what we know today as housing or building can be traced back to prehistoric times when primitive man lived in the cave. As he became more civilized and increasingly conscious of the potentialities of the natural resources in his immediate environment, he made conscious attempts to duplicate the shelter of the cave in form of building, the material varying from one geo-climatic region to another. Housing in the cold and temperate regions are designed to keep the interior warm while those ones in the tropics are designed to keep the interior cool. Therefore conceptually housing types varies from one ecological area to another.

3.10 Housing Typologies

According to Jinadu (2007) Housing can be categorized into different types depending on the variability in locational setting (e.g. climate, weather and topography), physical structure, tenure or mode of ownership, main building material components, functions performed and mode of production.

a) Housing types based on location or setting

Two types of housing based on this criterion are discernible; rural housing, and urban housing. Rural housing- that is, houses located in rural areas, as in Nigeria for example are characterized by simplicity of design, structure and use of building materials such as mud, raffia palm, bamboo and wood. Rural housing are usually functionally residential and are predominantly owner occupier. They have extended family orientation; lack expertise in design, construction and execution; equipped with rudimentary housing facilities; lack plan that could guide spatial order; and are poorly accessed. To the contrary, urban housing are houses located in

urban areas. These houses are usually characterized by modern design and the use of modern building materials. They are in most cases serviced by infrastructure and services such as roads, pipe-borne water, and electricity among others.

b) **Housing types based on ownership structure:** This type of housing can be categorized into five types.

(i) Private housing are houses owned and managed by private individuals in the society.

(ii) Public housing are houses that are owned by the central, state and local governments or a governmental agency, (Olayiwola et al, 2005a). Public housing therefore, consists of dwellings whose capital cost is financed by governmental agency or a public body. They are characterized by uniformity of design and ancillary services. Examples of public housing are the different government residential estates and official quarters located in towns and cities.

(iii) Cooperative housing are houses owned and managed by cooperative societies; a product of private cooperative efforts. In this category of housing, tenants form a corporation. Each owner owns the right to occupy his apartment by virtue of having bought shares in the society and by paying his shares of charges for building maintenance, service and repairs (Jinadu 2007).

(iv) Community housing are houses owned and managed by communities. They include houses such as the community town halls, post offices among others. Usually such housing are constructed through community efforts or by community based organizations (CBOs) (See plate 1).

(v) Condominium housing : In this category of housing individuals owns and holds title to his apartment. He also has sole financial responsibility for the house. However, owners in the condominium building have joint interest in shared property and bear maintenance cost of public facility on the building.

(c) House type based on structure, design or layout

With reference to the structure, design or, layout of the house, housing could be categorized into the following:

(i) Single-detached housing – These are houses that are completely independent of any other structure (see plate 2).

(ii) Semi-detached housing **:** These are one or two family houses, with common walls between units for economy. (Jinadu, 2007) (see plate 3).

(iii) Multiple row housing **:** These are roomy apartments found in many urban and rural settlements in Nigeria. According to De-Chiara and Koppleman cited in Jinadu (2007), common walls are used on both sides of row houses for economy. They are narrow in shape to maximize number of units in a row and are cheaper to build. A typical row housing contains multiple-room facility that offers single (between 8 to 10 rooms aside and separated by a narrow lobby) for rent with shared kitchen, bathroom and toilet facilities.

(d) Housing types based on Internal Composition / height

On the basis of this criterion the following types of house categories could be obtained;

Bungalow - This is the most common type of residential house in Nigeria. It is a low lying structure on the ground without upper floor(s) (see plate 4).

Low-rise housing-Low rise housing are single floor (e.g. duplexes) or two to three storey buildings. It may be detached, semi-detached or rooming apartments (see plate 5).

High-rise housing – These are houses with 5-40 stories commonly found in built-up areas of urban centres such as the central business districts (CBD). They are usually equipped with elevators to ease movement up and down in the building. They also have common park, play-ground, shops and community centres for the users (see plate 6).

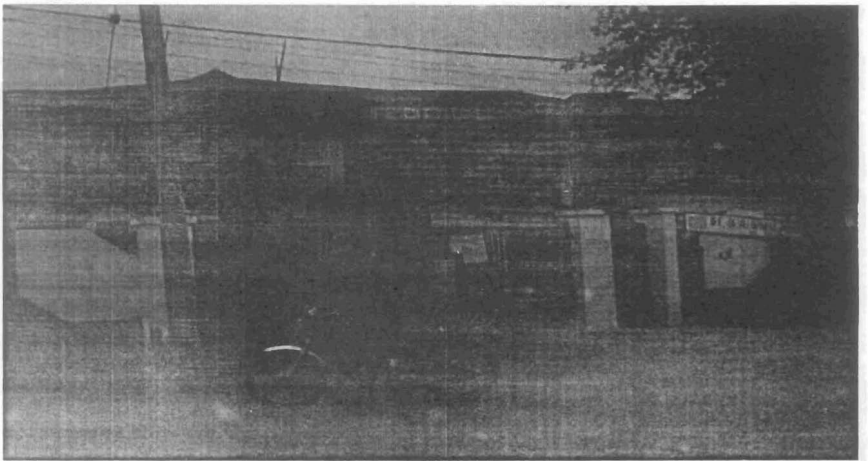


Plate 1: A Typical Community Building in Ile-Ife, Nigeria.

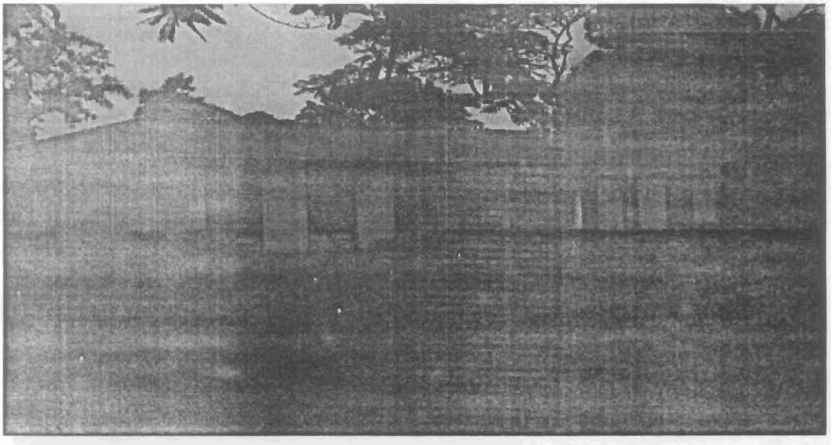


Plate 2: A Single-detached House at Obafemi Awolowo University Ile-Ife, Nigeria

Plate 3: A Semi-detached house at Obafemi Awolowo University Ile-Ife, Nigeria.

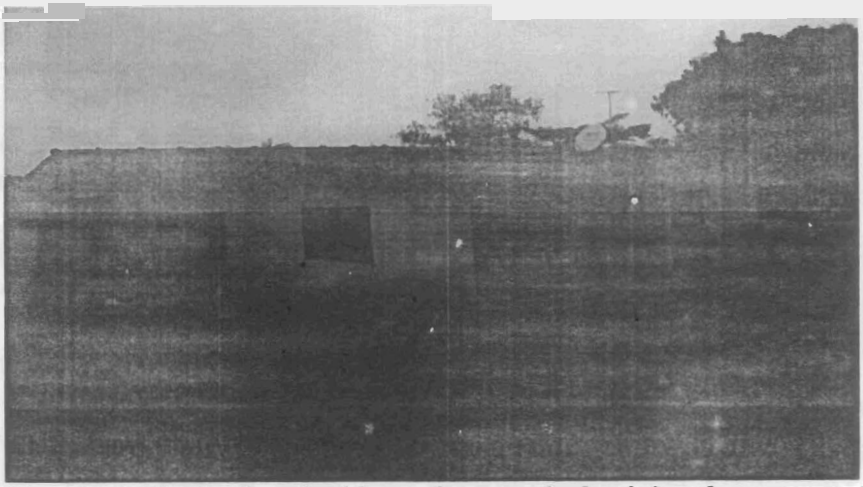
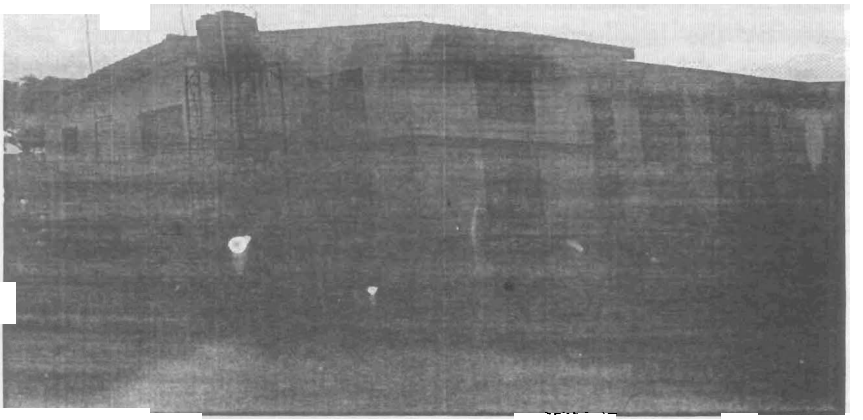


Plate 4: A Single-detached bungalow at Obafemi Awolowo University, Ile-Ife, Nigeria.



University, Ile-Ife Nigeria.

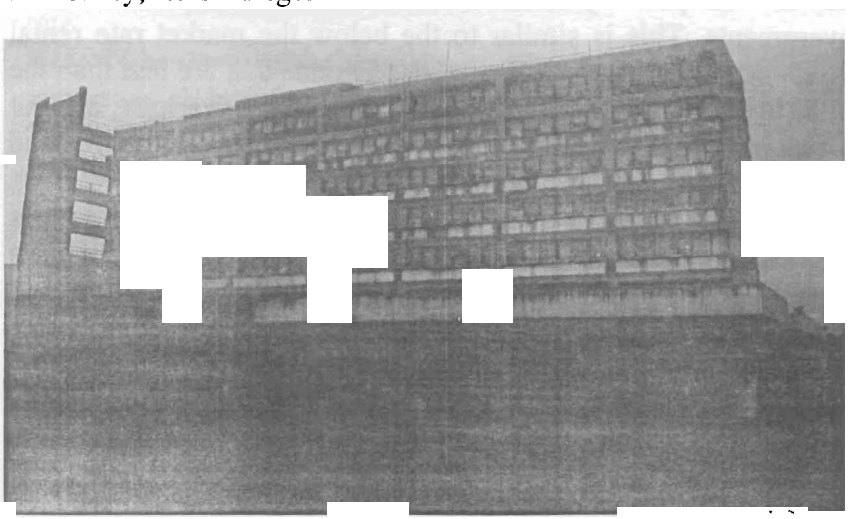


Plate 6: A Typical High Rise Building

(e) Housing Types classified based on Central Structure.

Housing in this category, can be divided into three namely; market rate/below market rate rental housing, income-based rental housing and subsidized housing.

The market rate rental housing: are housing units where the rents are set by the landlords based on the value of the house and prevailing market situation, while the below market rate rental housing are those whose rents are lower than the market rate (what people would normally pay for renting the units). Rent for the below market rate is fixed based on a specified percentage of the median income of the people in a neighbourhood. Therefore tenants will have to be within the income range to qualify for such housing unit.

The income-based rental housing: refers to houses where tenants pay rent based on their income, usually the lower the income, the lower the rent.

Subsidized housing: applies to houses where the rent is paid for in part by either the local, state or the Federal Governments. This is similar to the below the market rate rental houses, where tenants are allowed to pay rents that are less than the market rate. Examples of these houses are various official residential quarters occupied by employees of both public and private establishments.

Finally, houses can be categorized based on the major types of building materials of construction. In this regard, houses built of wood, could be regarded as wooden houses, those with mud could be called mud houses, while those constructed of brick are regarded as brick-houses. However, whatever varied classification we give to housing, the most discernible are commercial, industrial, public and residential housing. Emphasis of this lecture is mainly on residential housing.

3.20: Housing Demand and Supply

Mr. Vice-chancellor Sir, and my distinguished audience, in housing economics, the concept of housing demand and supply featured prominently. Housing demand is housing need of the people backed up with ability and willingness to pay (You, 1993). It could be expressed in terms of purchasing power, a function of income, family size, location and tradition, among others. Contrariwise, housing supply is the quantity of housing units

available at the housing market at a point in time and at a given price (Jinadu, 2007). Of much relevance to this lecture is housing supply. Housing supply is affected or influenced by such factors as availability and cost of land; availability of service infrastructure; the level of efficiency of official regulatory framework; and availability of building material components. The ease with which land is acquired, and at what cost, are basic components that influence housing supply.

Availability of Service Infrastructure such as roads, drainages, piped water, provision for sanitation among others can add up to the total cost of housing supply. Therefore, where these housing infrastructure are provided, housing production is stimulated. Where the housing infrastructure are lacking or inadequate, housing is supplied at a higher cost and at a slower rate.

The level of efficiency of official regulatory framework within which housing sector operates could also affect its supply. Such regulatory framework includes those that guide land purchase and development; those that regulate the construction and sale of housing; and those that provide official standards on building and building materials. Finally, availability and costs of building material components can affect housing production and supply. For instance where there are cheap building materials, housing construction is stimulated. Similarly where there is high cost of building materials, the rate of housing production and supply is negatively affected (Jinadu, 2007).

Therefore, the factors of availability of land, service infrastructure and building material components as well as the level of efficiency of official regulatory framework and how they affect housing production and supply is what is regarded in this lecture as the "corridor of housing".

Mr. Vice-chancellor Sir, within the framework of what is regarded as the "Corridor of housing" I have conducted researches which dealt extensively on human settlement studies. These studies were backed up with comprehensive field surveys, the findings of which I have disseminated in academic outlets globally.

Furthermore, important features of housing questions were examined. These include:

(i) Dimensions of Housing Problems in Nigeria
(ii) Land Issues in Housing Development
(iii) Urban Renewal and Cooperative Housing Strategies, and
(iv) Government Response to the Housing Crises in Nigeria

4.0 DIMENSIONS OF HOUSING PROBLEMS IN NIGERIA

My Vice-chancellor Sir, and my distinguished audience, housing has universally been acknowledged as an unquestionable right of the individual by the United Nations in Article 25(1) of the Universal Declaration of Human Right (UN, 1971); Therefore, every citizen deserves the right to adequate housing in both quantitative and qualitative terms. However Abiodun (1976) and Olayiwola et. al (2005b) have differently concluded that the main problem of housing in Nigeria is that of the insatiability of human needs for housing. The problem of housing and that of other urban public utilities have their root in the trend in urbanization and population growth in Nigeria. It is therefore pertinent to make an evaluationary review of the process of urbanization of the world and indeed that of Nigeria. This is intended to provide a platform on which to distil the problems of housing and its components.

4.1 Urbanization Processes and Consequences

Urbanization is the process in which people gather together in clusters of more than a designated size. According to the United Nations and quoting Olanrewaju (2012) urbanization is regarded as the movement of people from rural to urban areas with population growth equating to urban migration . It is the phenomenon in which changes occur in the proportion of the population of a nation living in urban places (Palen,1987; Olotuah, 2009). During the Neolithic age, that is some 12000 years ago, the population of the world was estimated to be about 5 million. Ten thousand years later, the population of the world had grown to about 250 million. By the beginning of the industrial revolution (that is between A.D

1 and 1750) the population of the world had risen to about 728 million people which shows that the world population nearly tripled within the period (Onokerhoraye, 1985). The population of the world further rose to 1.1 billion in 1850 and 2.5 billion in 1950. Between 1950 and 1980, the population increased to 4.5 billion. It has been projected that the population of the world would reach about 8 billion by the year 2020, (see table 1).

Table 1: Observed and Projected World population (000's)

Year	World Total	More Developed Countries Urban %	Total	Urban %	Total	Less Developed Countries Urban %
1950	2.515,312	29.1	832,425	53.8	1,682,887	16.9
1930	3,019,376	34.1	994,851	60.5	2,074,525	22.1
1970	3,697,918	37.2	1,049,373	66.6	2,648,645	25.5
1980	4,450,210	39.8	1,136,406	70.2	3,313,804	29.3
1990	5,292,178	42.7	1,205,193	72.7	4.086,985	33.9
1995	5,765,861	44.5	1,234,567	73.8	4,531,294	36.5
2000	6,251,055	46.6	1,862,482	74.8	4,988,573	39.5
2010	7,190,763	52.0	1,607,469	76.8	5,883,294	46.4
2020	8,062,274	57.7	1,840,064	78.4	6,722,211	53.5

Source: Keyfilz and Flieger (1990:105), Oyesiku (2002); Internet World Sats-www.internetworldstats.com/stats8.htm 2012.

One important thing about the growth of population of the world is the ever increasing rate of growth of urban population and the number and size of cities in the world. While the population of the world was just about 2.5 billion in 1950, it had risen to about 7 billion in 2010. Similarly, while the rate of urban population growth was just 29.1 in 1950, the proportion had increased to 52% in 2010. Another noticeable dimension is the glaring difference between the rate of urban population growth between the more developed countries and the less developed countries. The urban

population growth rate for the more developed countries increased from 53.8% in 1950 to 76.8% in 2010 (mere difference of 23.0%) where as, that of the less developed countries increased from 16.9% in 1950 to 46.4% in 2010 (a difference of 29.5%)

The features of contemporary urbanization in the less developed countries differ markedly from those of the developed nations. Urbanization in the more developed world took several decades, allowing a gradual emergence of economic, social and political institutions to deal with the problem of transformation. Contrariwise, the process of urbanization in the developing nations is occurring far more rapidly against a background of higher population growth, lower income and fewer opportunities for international migration. In fact it has been estimated that by 2020 about 87% of the growth in the world population will be in African countries (UN-Habitat, 1996)

In Nigeria, the 1952/53 census put Nigerian urban population as 10.0%, it was 19.1% in 1963 and 24.5% in 1985. By 1991 census, the percentage of urban population was 32%, the National Population Commission put it at 40% in 1996, 48.2% in 2005, while Nigerian demographic profile put the population as 155, 215, 573 and 50% urbanized for 2010. Indeed a recent UN release put the current population at 167 million. It also stated that Nigeria will witness fast growth in the next 40 years, during which its cities are expected to add two million people.

The increase in the rate of urbanization and the growth in the number of cities are not as alarming as the scaring and unsatisfactory situation in the cities. Studies have shown that the rapid rate of urbanization in Nigeria and the consequential explosion of urban population have not been complimented with corresponding change in social, economic and technological development (Mabogunje et al, 1978; Olotuah, 2002) . Similarly report of surveys including that of the world bank (1996) show that 75% of urban population in Nigeria live in slums, many in shanties and derelict structures, and as high as 56% live in grossly sub-human condition and absolute poverty. Again according to Olayiwola (2000), the rapid growth of urban centres generates its

own management problems, the most critical are those related to environmental and health issues. These include solid waste management, water supply, housing and air/water pollution. Unlike in the developed countries of the world, environmental considerations had either been neglected or relegated to the background in urban and rural management strategies in most African settlements. This neglect not only has negative health and social impacts, but also forecloses future development plan. Specifically, two major health and environmental challenges are facing most Africans today. First, there is the poor health status, especially for people in high-density and low-income settlements, which is related to poor housing with deficient basic services and environmental pollution. Secondly, the environment in which people live including the house, the neighborhood, the community, the school and the work place is according to Godstein (1993), too often associated with serious health risks and fail to support good and healthy development of children and adults.

It is necessary to stress that observations raised in this section are not meant to frighten the audience but to draw our attention to the magnitude of the challenges facing urban infrastructural provision especially housing.

4.2 Quantitative Housing Problem

In Nigeria, the citizens are faced with the problem of inadequate housing. A study conducted by Onibokun (1990) estimated the nation's housing needs for 1990 to be 8,413,980; 7,770,005 and 7,624,230 units for the high, medium and low income groups respectively. The projection carried out by the same study had estimated the housing needs of the three strata of income groups to increase by 85% and 150% by the year 2000 and 2020 respectively (see table 2)

With Ademiluyi (2010) the National Rolling Plan from 1990 to 1992 have also estimated the housing deficit to increase between 4.8 million to 5.9 million by the year 2020. Despite this confusion as to the number of new housing additions, what is obvious is that a critical gap exists between housing supply and

demand in Nigeria. Recent survey has indicated that the rent payable on housing. (3-bedroom flats) by tenants in most Nigerian cities is on the increase (see table 3). This is a pointer to the fact that there is a decrease in housing stock.

Table 2.0: Estimates of Nigeria's Housing Needs

Year	Housing Needs				
	High Density	Medium Density	Low Density	Total	% Increase
1990	8,413,980	7,770,005	7,624,230	23,808,215	
2000	14,372,900	13,273,291	12,419,068	40,065,259	146.45
2020	39,989,286	33,570,900	28,548,633	102,108,819	64.58

Adopted from Ademiluyi, (2010).

Table 3: Trend in Rental Value of 3-bedroom Flat in Selected Quarters in Ile-Ife.

Quarter	**Trend in Rental Value Per Annum (₦)**				%
	2000	2005	2012	Absolute Increase	increase or Decrease
Parakin	100,000	150,000	240,000	140,000	140.0
Ikoyi	60,000	80,000	120,000	60,000	100.0
Eleyele	80,000	100,000	150,000	70,000	87.5

Source: Fredrick Adeyombo & Co, 2012

Housing difficulties are more serious for the low income groups in Nigeria. Naturally, the incompatibility between the

income level of most Nigerians and the cost of housing delivery suggests that the low income group might have been eliminated in the mortgage market. (See Table 4.1 to 4.3). Furthermore, Okpala (1982) has opined that the problems of housing shortage have been compounded by rapid population growth , inflated real estate values, speculative activity, influx of poor immigrants and lack of planning.

Prices of Various Housing Units in Lagos, Abeokuta, Akure and Federal Capital Territory (FCT) Abuja

Table 4.1: (Block of Flats in Lagos and Abuja)

House Type	Location	Price ₦
3-bedroom/1 room ensuite	Sango-Tedo (Lagos Island)	9, 500, 000. 00
3-bedroom/1 room ensuite	Alpha Beach (Lagos Island)	11, 000, 000. 00
3-bedroom/1 room ensuite	Ogundu (Lagos Island)	12, 500, 000. 00
3-bedroom/1 room ensuite	Maltama II (FCT, Abuja)	10, 800, 000.00

Source: Legacy Realities Ltd., Lagos, 2010.

Table 4.2: Detached Duplexes *in* Lagos and Abuja

House Type	Location	Price ₦
4-bedroom all ensuite + BQ	Alpha Beach (Lagos Island)	30, 000, 000.00
4-bedrooom all ensuite + BQ	Ogundu (Lagos Island)	33, 000, 000. 00
4-bedrooom all ensuite + BQ	Maltama II (FCT, Abuja)	32, 000, 000. 00

Source: Legacy Realities Ltd., Lagos, 2010.

TABLE 4.3: Semi-Detached Duplexes in Abeokuta

House Type	Location	Price ₦
4-Bedroom Semi-Detached Duplex with BQ	Ibara (Abeokuta)	33, 500, 000. 00
4-Bedroom Semi-Detached Duplex without BQ	Ibara (Abeokuta)	30, 800, 000. 00
3-Bedroom Semi-Detached Duplex with BQ	Ibara (Abeokuta)	28, 000, 000. 00

Source: Gateway Savings and Loans Ltd and Oceanic Homes Savings and Loans Ltd., 2010.

The problem of inadequate housing is experienced in both urban and rural areas in the country. For example Onibokun et al. (1981) in a study of rural housing in the southern states of Nigeria found that, "the projected demand of housing units on an average of 6 persons per dwelling unit for the states are 5.2 million in 1990, 7.0m in 2000, 9.5m in 2010 and 12.7m in the year 2020". Other manifestation of the housing problems are: high rent in the housing market, inadequate mortgage finance and in accessibility to mortgage loans. The problems have resulted in overcrowding, poor and inadequate social amenities, unsatisfactory and unwholesome environmental conditions and urban squalor, the absence of open space, the over development of land area leading to the overcrowding of buildings, inaccessibility within residential areas, and scarcity and high cost of building materials (Onibokun,1982; Olayiwola, et.al 2005b).

Studies have established that 85% of the housing supply in this country is provided by the private sector – both formal and informal. (Onibokun et al, 1992; Agbola, 2005). There is less than 20% contribution to housing development by the Government. Public intervention in housing has been based on three main arguments. These arguments are that there is allocative inefficiency in the housing markets; there is a minimum level of housing which an individual in any community must consume; and the need to redistribute income and wealth and promote other non-housing efforts, (Grigsby et. al, 1977, Bourne, 1981). Prominent

amongst the non-housing objectives is the development of the economy. The national economy had seriously affected investment in housing especially since the Structural Adjustment Programme (SAP) (Onibokun et at. 1993, 2000). Investment in housing is made by satisfying the cost of the basic material inputs in housing.

The basic material input in housing production include building materials, labour and equipment. Building material is the largest input (50% of total value) of the housing construction output. The building materials used for housing construction in Nigeria range from cement, steel rod, timber, roofing sheets, sand, gravels among others.

Labour is the second largest resource input in housing production. The different levels of labour used in housing production include unskilled workers-labourers; skilled workers such as mason, plumbers, carpenters; and professionals like architects, builders and civil engineers. Equipment as a resource input in housing construction include the use of triangular trowel, plum, square among others.

Survey conducted recently revealed that high cost of building materials has been the most important factor affecting investment in housing in many states in Nigeria. (See Table 5). The high cost of building materials had been necessitated by the perennial shortage of building material supply. Despite increased volume of importation, together with local production, building materials shortage is still being experienced in the country. Perhaps because of excessive demand over supply. It is also evident from available report that the rise in the cost of building materials can be attributed to rise in the cost of energy input in the production of the materials as well as the transportation and distribution costs (UNCHs, 1996, Jinadu, 2007).

Table 5 shows the trend in the increases in the average prices of some major building materials in Ibadan, Oyo state between the year 2000 and 2012. The table shows that the cost of building materials has maintained an upward trend over the years (2000, 2005 and 2012). For instance the price of cement increased by ₦1100 (169.2%) between the year 2000 and 2012. While the

price of asbestos increased to ₦900 (112.5%) in the same period. The trend is the same for the average price increase for flush door ₦1100 (21.5%), roofing zinc ₦4500 (69.2%) and coloured gloss paint oil ₦1000 (62.5%) in the same period.

Table 5: Trend in the average prices of Building Materials in Ibadan, Oyo State (2000-2012).

S/N	Building Materials	Year and Price			Absolute Increase	% Increase or Decrease
		2000(₦)	2005(₦)	2012(₦)		
1	Bag of Cement	650	1200	1750	+1100	+169.2
2	Gravel per tipper load	5000	6000	7000	+2000	+40.0
3	Sand per tipper load	5000	6000	6000	+1000	+20.0
4	Granite per tipper load	19000	22000	24000	+5000	+26.3
5	9 by 9 18 Block	80	100	120	+40	+50.0
6	Washed gravel per tipper load	8000	10000	12000	+4000	+50.0
7	Unwashed gravel per tipper load	5000	6000	7000	+2000	+40.0
8	Sharp Sand	5000	6000	6000	+1000	+20.0
9	Soft Sand	5000	6000	6000	+1000	+20.0
10.	2 by 6 by 12 Timber plank per length	350	500	650	+350	+100.00
11	2 by 4 by 12 Timber plank per length	250	350	4000	+3750	+1500.0
12	2 by 3 by 12 Timber plank per length	150	200	250	+100	+66.6
13	Flush door plain plywood	4500	5000	5500	+1000	+22.2
14	Flush door polished plywood	5100	5500	6000	+1100	+21.5
15	Roofing zinc per bundle	6500	7000	11000	+4500	+69.2
16	Bag of 3" nail	4000	43000	5000	+1000	+25
17	3½ by 8 super Asbestos	800	1200	1700	+900	+112.5

18	Colour emulsion paint	400	450	600	+200	+50.0
19	White emulsion paint per 4 litre	350	450	600	+250	+71.4
20	Coloured gloss oil per 4 litre	1600	2100	2600	+1000	+62.5
21	Louvre blade, 3 length per piece	100	130	150	+50	+500
22	Louvre blade 2½ length per piece	80	100	120	+40	+50.0
23	Twyford W/C complete set	50000	5500	60000	+1000	+20.0
24	Royal W/C complete set	5500	5500	65000	+59500	+1081.8
25	Abeokuta W/C complete set	3500	4500	1000	-28.5	-26
26	Shower	100	120	150	+50	+50
27	Wash hand basin small with one tap	1500	2500	3500	+2000	+133.3

Source: Author's Field Work, 2012.

.3 Qualitative Housing Problem

Mr. Vice-Chancellor Sir, and my distinguished audience, there are certain attributes one looks for in a house to see whether the house is deficient or not. These attributes are both intrinsic and extrinsic but they give the degree of quality of the house. Housing that does not ensure dry shelter, safe water supply, drainage, sewage and refuse disposal as well as access roads constitutes a health risk to its occupants. Thus, there are some correlations between the quality of life and the quality of the physical environment in which one lives (Olotuah, 2006).

Socio-cultural parameters are also very important in the determination of suitable house form as clearly expressed in the statement of Rapoport (1969) that house form is not simply the result of the physical forces or any single causal factor but is the consequences of a whole range of sociocultural factors seen in broadest terms. These are the specific characteristics of culture, the accepted way of doing things, the socially unacceptable ways and

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implicit ideas that are needed to be considered since they affect housing and settlement form.

Housing Quality is a product of subjective judgment (Jones, 1979; Anantharajan, 1983; Olayiwola, 1997). It arises from the overall perception which individuals in the setting of interest holds towards what they see as the significant elements of the setting at a particular point in time. This to some degree is value judgment. Housing quality therefore results from the overall perception of residents. According to Abloh (1980), housing acceptability takes into account type of construction, materials used, amount of spaces, services and facilities. Other indices include ways of life, income levels, domestic habits, space arrangement, value and priorities, nearness to work place or town centre, adequate facilities within dwelling, privacy, design, function and aesthetics, noise, pollution, unfriendly neighbours and personal insecurity.

The works of Rapoport (1969, 1976) established that traditional values and house patterns among others are relevant determinants of quality in housing. And according to Gur (1994), house type, general physical properties of the house such as number of rooms/spaces, sewage system, house size, facilities within the house, alteration to the house, environmental problems and, possible misplaced spaces among others are variables that can affect housing quality.

Olayiwola et al (2006a) examined the effect of socio-cultural factors on housing development in a Nigerian city (Osogbo) and arrived at the conclusion that socio-cultural variables such as age, religion, and marital status all have significant influence on housing quality in Nigerian cities. In general therefore, it could be stated that in evaluating housing quality and indeed the value of a house could be determined by the extent by which it satisfies or frustrates the needs of its users (Turner, 1972; Olotuah, 2004).

With reference to the Nigerian urban scene, cities and towns in Nigeria also experience qualitative housing problems. The housing condition in towns and cities in Nigeria is generally

poor. The common type of housing in most towns and cities are houses on a separate stand or yard as well as the Brazilian type (Rooming houses). These houses experience high occupancy rate with as much as 7-10 households living in a house (see table 6). A good proportion of the houses are built of mud bricks. Some of the houses especially in the planned residential areas are built of sandcrete. The most common roofing materials for the houses are corrugated iron sheet (see table 7). The roof appearance are characterized by rusty galvanized iron sheets. (see plate 7)

With respect to the availability of housing infrastructure, households in most of the houses have no access to personal kitchen. Majority of the households do their cooking in the corridor of their houses. Only a small proportion can boast of having kitchen designed with their house. The main source of water supply to the households is hand-dug well (see table 8 and plate 8) only a small proportion of households have access to water supply from the public water corporation. The dearth of portable water has effect on the health of the people. Although majority of the households in towns and cities enjoyed electricity supplied by the Power Holding Company of Nigeria (PHCN), the erratic supply of the electricity from the Power Holding Company has turned electricity supply to the people to a luxury (see table 9). Households especially in high income neghbourhoods enjoy electricity supplied from generators. The decibel level of noise and air pollution from these generators also give worries to the urban households in Nigeria in terms of the attendant reduction in the quality of life it brings.

The main types of toilet facilities available to households in town and cities in Nigeria include water closet, pit latrine, bucket/pan, public toilet and the nearby bush. A great majority of households in the urban centres still use the nearby bush/beach/field or pit latrine as toilet. (see table 10) Just a small proportion of the households have access to modern toilet facility such as the water closet.

The method of urban waste disposal include; collection by organized public or public/private agencies; by burying or

depositing in approved and unapproved sites; and by burning. Most people in towns and cities in Nigeria dispose of there solid waste in unhygienic ways and at unapproved sites. (see table 11) Waste deposited on these sites are left for days without being attended to by the sanitary workers (See plate 9). The poor water supply, lack of access to modern toilet facility and the rudimentary method of waste disposal, though extrinsic to the house in Nigerian towns and cities, may have far reaching effect on the quality of housing and its environment.

Table 6: Distribution of households by type of Housing Units in Towns and Cities in Nigeria.

Type of Housing Unit	No of Households	% of Households
House on separate stand or yard	14.274	50.62
Traditional/Hut structure	3,944	13.99
Flat in Block of flats	2,763	9.80
Semi-detached House	2,639	9.36
Rooms/Let in House	3,862	13.69
Informal/Improved dwelling	158	0.56
Others	557	1.98
Total	**28,197**	**100.00**

Source: Adapted from: National Population Commission (2009), National and State Population and Housing Priority tables for 2006 census, Volume 1.

Table 7: Distribution of Households by Type of Material used for the Roofing of Dwelling Unit in Towns and Cities in Nigeria.

Type of Roofing Material	No. of Households	% of Households
Thatch/palm/leaves/Raffia	4,456	15.81
Wood/Bamboo	2,318	8.22
Earth/Mud/Mub bricks	2,689	9.54
Corrugated/mental/Zinc sheet	13,329	47.27
Slate Asbestos	2,888	10.24
Cement/Concrete	1,861	6.60
Roofing Tiles	500	1.77
Others	156	0.55
Total	**28,197**	**100.00**

Source: Adapted From: National population Commission (2009), National and State Population and Housing Priority Tables for 2006 Census, Volume 1.

Table 8: Main sources of Water Supply for domestic use by Households in Towns and Cities in Nigeria.

Source of Water Supply	No. of Water	% of Households
Pipe-borne (Inside Dwelling	52,098	7.14
Pipe-borne (Outside Dwelling	66,482	9.10
Tanker Supply (Water Vendor	9,299	1.28
Well	340,368	46.61
Borne-hole	36,807	5.04
Rain Water	48,873	6.7
Rivers/stream/Spring	153,542	21.02
Dugout/Pond/Lake/Dam/Pool	18,289	0.62
Others	18,289	2.50
Total	**730,313**	**100.00**

Source: Adapted from:
National Population Commission (2009) National and State Population and Housing Priority Tables for 2006 Census Volume 1.

Table 9: Sources of Lighting (Illumination) by Households in Towns and Cities in Nigeria.

Sources of Lighting	No. of Households	% of Households
Electricity	10,422	36.96
Gas	317	1.13
Kerosene	16,403	58.17
Candle	810	2.87
Solar	87	0.31
Others	158	0.56
Total	**28,197**	**100.00**

Source: Adapted from:

National Population Commission (2009), National and State Population and Housing Priority Tables for 2006 Census Volume 1.

Table 10: Type of Toilet Faculty Used by Households in Towns and Cities in Nigeria.

Type of Toilet Facility (T.F)	No. of Households	% of Households
Water Closet	4,293	15.23
Pit latrine	13,882	49.23
Bucket/Pan	1,054	3.74
T.F in another (different) Dwelling	686	2.43
Public Toilet	2,574	9.13
Nearby (Bush/Beach/Field)	5,581	19.79
Total	**28,197**	**100.00**

Source: Adapted from:

National Population Commission (2009), National and State Population and Housing Priority Tables for 2006 Census Volume 1.

Table 11: Method of Solid Waste Disposal by Households in Towns and Cities in Nigeria.

Method	No. of Households	% of Households
Collected	51988	7.12
Buried by Household	42,960	5.88
Public Approved Dump Site	122,459	16.77
Unapproved Dump site	280,247	38.37
Burnt by Household	219,714	30.09
Other	12,945	1.77
Total	**730,313**	**100.00**

Source: Adapted from:
National Population Commission (2009) National and State Population and Housing Priority Tables for 2006 Census Volume 1.

Plate 7: A typical mud house with rusty galvanized iron sheets.

Plate 8: A typical source of water supply (well) in Ibadan

Plate 9: Site of solid waste disposal

5.0 LAND ISSUES IN HOUSING DEVELOPMENT

Mr. Vice-Chancellor sir, and my distinguished audience, the place of land in human life and the development of human society make its sustainability imperative. Land is the material in the top layer of the surface of the earth in which plants can grow and in which structures or buildings can be erected (Otubu, 2010). It is the solid part of the surface of the earth; opposed to water as constituting a part of such surface. It is also any part of the earth surface that can be owned as property, anything annexed to it, whether by nature, or by the human hand (Smith, 2003). According to Aluko (2006) land is the foundation for food production, shelter, utilities, manufacturing of goods and services. He further noted that the quality of life of people, where they live and work, their possibilities for recreation and the environment which surrounds them, depend to a large extent on the systems used for the acquisition, management, allocation and servicing of land.

5.1 Accessibility to Land for Housing Development

Land issues for housing development is interpreted as land accessibility for housing development, as well as the nature of government intervention in the use and control of land. Land accessibility entails the process of land possession for the sole purpose of immediate or future use and control. The intention of individuals seeking access to land is to have the opportunity to develop properties.

Rakodi (2005) is of the opinion that land accessibility is a pre-requisite for housing development. Similarly, Olaore, (1991) wrote that land accessibility determines the form in which housing is offered as a commodity for consumption. In other words, land accessibility determines the extent to which housing development can take place.

In a related discourse Omirin (2003) documented four salient principles of land accessibility, namely, availability, affordability, security of tenure and cost of transaction. The

relevance of these principles to the Nigerian situation is examined in the next section of this lecture.

5.1.1 Land availability

The level of availability to land for housing development is discussed in terms of the mode of accessibility to land and factors affecting level of accessibility to land for housing development. Olayiwola et al (2011) established, that the modes through which land is made available for housing development are usually by inheritance, government allocations, gifts and the property market. The most predominant method of land acquisition is through the property market. (either formal or informal) (see table 12). In other words people go to the property market to buy land for housing development. This is so even despite the existence of the 1978 Land Use Act which vested the control and ownership of land on the government. With this, there is a clear evidence that the existence of the 1978 Land Use Act has not eliminated speculation in land; rather it has only driven it underground or fueled it. The continued operation of land transaction through the property market also goes to show that the Land Use Act does not appear acceptable to a cross section of Nigerians; the traditional rulers, lawyers, estate surveyors, town planners and various others who have a stake in land and its development.

Certain factors affect the level of accessibility or the quantum of land made available for housing development. These are inheritance laws, land administration, cultural practice and financial capability. The study of Olayiwola et al (2011) established that financial condition is the major driving force for land accessibility. Therefore, affordability or the ability to pay is what guarantees land ownership for housing development in towns and cities in Nigeria (See table 13).

Traditionally there is inequality in access to land for housing development between men and women in Nigeria (Bako, 2012). This is because under the customary land tenure, women are not allowed to own landed property. However, in recent times things are changing as women are now capable of having interest

in land (see table 14 and 15). Table 15 shows the quantum of land made available to men and women by the Enugu State Ministry of Lands between 1995 and 2009. From the table, land allocation to women has been increasing progressively. Land allocation made to men was 456 plots (98.06%) in 1995 as against 9 plots (1.94%) allocated to women. By 2009, allocation to men had reduced to 347 plots (68.04%) as against 163 plots (31.96%) that was allocated to women. The progressive increase in land allocated to women might have been made possible because of education and the general improvement in the socio-economic well-being of women.

Table 12: Mode of Accessibility to Land for Housing Development in Enugu State

Mode	Level of Accessibility	%
Inheritance Laws and Practice	63	32.47
Government Allocation	47	24.23
Gifts	14	7.73
Property Market	69	35.57
Total	194	100.0

Source: Olayiwola, et. al. (2011).

Table 13: Factors Affecting Land Accessibility for Housing Development

Factors	Frequency	%
Inheritance Laws	63	32.47
Land Administration	47	24.23
Cultural Practice	15	7.75
Financial Condition	69	35.57
Total	194	100.0

Source: Olayiwola, et. al. (2011).

Table 14: Land Allocation to Men and Women in Enugu State

Year	Male	%	Female	%	Total Allocation
2009	347	68.04	163	31.96	510
2008	362	70.16	154	29.84	516
2007	364	70.00	156	30.00	520
2006	868	71.97	338	28.03	1206
2005	872	78.00	246	22.00	1118
2004	423	82.94	87	17.06	510
2003	327	79.37	62	15.05	412
2002	346	84.80	62	15.20	408
2001	328	80.00	74	18.05	410
2000	363	91.90	32	8.10	395
1999	108	25.71	32	7.62	420
1998	431	94.10	27	5.90	458
1997	323	95.00	17	5.00	340
1996	380	97.94	8	2.06	388
1995	456	98.06	9	1.94	465

Sources: Enugu State Ministry of Land 2010

Table 15: Land Allocation to Men and Women between 1995 and 2009 in Enugu State

Gender	Allocated No of Lands	%
male	6298	81.11
Female	1467	18.89
Total	7765	100.00

Sources: Enugu State Ministry of Lands. 2010

5.1.2 Land affordability

Land affordability depends on ability to pay for the cost of the land. The cost of land varies from one location to the other within the city. It also varies from one town to the other. In specific term, and according to the findings in Olayiwola et. al, (2006b) on the

Lagos case study, the value/cost of land is affected by such factors as accessibility, rent, transport improvement, quality of neighbourhood, infrastructural facilities and government regulation. Lands in prime locations within towns and cities are beyond the reach of the low and medium income households in Nigeria. For instance, the price tag for land put for sale in Ikoyi and Ajah in Lagos ranges from between ₦400 million and ₦500 million (Guardian 12th July 2012). Based on this price tag, it could be seen that the highest paid civil servant in Nigeria may not be able to afford the cost of lands in the prime locations. Some civil servants even if they safe their gross salaries from the day they assume duty till when they retire from service may not be able to afford the cost of land in some prime locations in major cities and towns in Nigeria.

5.1.3 Security of Tenure .

Security of tenure of land for housing development in towns and cities in Nigeria is a problem. One can categorically submit that there is no absolute security of tenure of land. Estate Developers who are able to process and obtain the consent for certificate of occupancy (C of O) may have security of tenure. However, this is not absolute as land speculators at times have their ways by creating a state of dual ownership- a situation in which land is sold to two different buyers. So it is the first person to get the (C of O) that has the land. Besides, contradictions exist in some clauses spelt out in the Urban and Regional Planning Decree 8 of 1992; and the 1978 Land Use Act. For instance under S.75 (1) of Decree 8, a right of occupancy can be revoked when it "appears" to the Commission, Board and Authority (created under the Decree) that it is necessary to obtain land in connection with planned urban and rural development. Similarly, in the Land Use Act, a right of occupancy can be revoked for public purposes as spelt out in section 51 under the Act. With this contradiction, it means the private developer is vulnerable. If the developer's land is not snared up under the Act, it could be caught by the decree. (Olayiwola, 2011).

5.1.4 Cost of land transaction

Cost of land transaction is the cost of processing the land for housing development.

Two layers of approvals from government exist before developers can commence actual construction on their land- one for the right of occupancy under the land Use Act, the other for development purposes under the Town and Country Planning Decree 8 of 1992. Therefore the cost of processing survey plan; the cost of processing consent for certificate of occupancy as well as the cost of processing the building permit are too exhubitant and cumbersome. This situation poses serious hindrance when attempt is made to acquire land for housing development.

Mr. Vice-Chancellor sir, permit me to say here that the Federal Government of Nigeria is not unmindful of the problems of the 1978 Land Use Act. The Federal Government in realization of the problems and the inadequacies of the 1978 Land Use Act (as previously identified) constituted the Mabogunje Panel in 2010 under the Leadership of the erstwhile president, Late Umoru Yaradu'a to revisit the Land use Act and the entire issue of land reform in Nigeria. The report of this panel is still being awaited.

5.2.0 Development Control

Control in the use of land is another important issue in housing development. Control in the use of land comes by the application of the content and intent of the land use regulations. The land use regulations used by government to guarantee an aesthetically pleasing housing environment include zoning, sub-division regulations, building regulations among others. In line with the content and intent of the 1992 Town and Country Planning Law, land users are expected to make application for building permit before the commencement of building construction. It is generally noticeable that not more than 60% of buildings in Nigeria have approved plans. (See table 16). The developers in most cases did not conform with the minimum requirements of the land use regulation for room sizes, windows and provision of building facilities like kitchen, toilet among others

(Olajuyin and Olayiwola, 1985). There were indications that developers willingly had the intention of using more than 50% of their land area for building structures. Local planning authorities are handicapped from carrying out any demolition exercise on contravened structures so as not to make the government in power unpopular. There are also indications that application of land use regulation is still subject to the whims and caprices of the government in power and this affect the enforcement of the land use regulation.

All in all, the historical/physical pattern of development in our cities is reflective of the absence of any stringent development control measures. Various housing and urban problems in the Nigerian cities are due to poor procedure and problems of enforcing land use control. The provision of more qualified staff for the planning authorities, the initiation of a development plan, may go a long way to ameliorate these problems.

Table 16: Trend in Building Plans Approval in Ife Area (2002 – 2011)

ear	No of Plan submitted	% Change	No of Plan Approved	% change	No of Contra-vention	% change	No. of approved layout	No of layout submitted
2002	1029	2.65	870	-0.578	303	-26.99	38	0
2003	1057	5.71	865	-33.90	415	-0.95%	16	56
2004	1121	-19.26	646	-15.50	419	28.92	37	54
2005	940	44.9	559	41.52	325	-0.54	18	41
2006	1706	-36.59	956	6.36	705	85.53	43	79
2007	1249	20.65	1021	22.0	380	-29.10	39	58
2008	1574	16.45	1309	1.72	536	-30.57	80	117
2009	1833	-31.29	1332	-20.4	772	34.26	43	87
2010	1397	-0.07	1106	4.737	575	13.86	56	61
2011	1396	-	1161	-	505	-	49	73

Source: Author's field survey (2012)

6.0 URBAN RENEWAL AND COOPERATIVE HOUSING STRATEGIES

Mr. Vice-Chancellor Sir, and my distinguished audience, human settlement is a living organism, it is a dynamic entity, rather than a static phenomenon. (Vagale, 1974). The settlement is subject to various types of forces, physical; economic, social and administrative which influence its form and structure. Therefore, the human settlement has an origin, growth, decay and regrowth. The "origin" of a settlement refers to the period when the houses together with the housing infrastructure and other urban apparatus are being put in place or constructed. "Decay" sets in at a point when due to age or neglect the houses and their infrastructure suffer from deferred maintenance or neglect. The "regrowth" dynamics of the settlement is what is called urban renewal. The physical and environmental characteristics of housing in Nigerian towns and cities therefore call for examination .

Nigeria is one of the few countries in Africa which had many large pre-industrial cities before the colonial period. The largest concentrations of such towns are in the south-western zone, which is by far the most urbanized area of its size in sub-Sahara Africa. One of the major factors which explain the development of pre-colonial urbanization in this area was the continuous intertribal war among the Yorubas. This forced peasants to find refuge in walled cities, leading to population concentration in such cities characterized with organic development (Mabogunje 1969). Therefore, the result of such relatively high rates of urban growth and inadequate planning is chaos, which is manifested mostly in housing shortage, inadequate and overstressed social infrastructure and amenities (water, electricity, housing, among others), and its attendant problem of slum creation at the core of most towns and cities.

Slum creation is the product of inadequate housing, deferred maintenance of infrastructure and structures, disappointment with housing needs and expectation. The slums usually exhibit poor sanitation, environmental neglect, abject poverty with houses suffering from deferred maintenance. The

highlights of the findings of Olayiwola and Adeleye (2006c) on the characteristics of slums in Nigerian towns and cities with focus on Ibadan is hereby presented. This is to enable the audience capture and appreciate the magnitude of the problems of the core areas of our towns and cities especially as it relates to housing, socio-economic characteristics of the people and the state of the housing environment.

The study is based on the physical and socio-economic characteristics of households in "Foko" which is one of the core areas of Ibadan. The structure of the family in the study area is the extended family type, where many nuclear families are found living under the same roof. This extended family consists of families of the father and sons. The inhabitants are predominantly polygamous with 63.8% of the respondents having more than one wife. Just 36.2% of the households have only one wife.

The number of children by a family is a thorny issue among the Yorubas because it is regarded as being sacred and should be kept secret to outsiders. Children should not be counted. However, according to Table 17, 64.4% of the respondents have between 2 and 9 children while 26.4% have between 10 and 16 children. Other families have between 17 and 25 children. This is a clear indication of high dependency on the working population. The high dependency factor may affect the households' ability to maintain existing structures.

Based on the appropriate portion of Table 17, the basic occupation engaged in by the households in the study area are farming, trading, artisans and civil service. From the table, it is evident that majority of the respondents are traders or self employed. A small proportion of 10.2% are civil servants.

Information on the income of household-heads are very difficult to collect. First because they are not well educated. Secondly because most of the respondents are farmers and traders and do not keep records of their income. Thirdly, they are not on fixed and regular income. In any case more than 50% of the household heads contacted were able to give an estimate of their annual income. The outcome of this is as shown in Table 17. In the

table it is revealed that 41.8% of the household heads earn less than ₦5000 a month and 57.4% don't earn more than ₦10,000. It is possible that occupation, income and family size could have some effects on the ability of the people to maintain existing buildings or indeed engage in the construction of new ones.

Table 17: Socio-Economic Characteristics of Sampled Household in Ibadan

Socio-Economic Characteristics	Number	Percentage
Level of Education		
Not Educated	51	39.2
Primary School	56	43.1
Modern School	17	13.1
Secondary School	6	4.6
Occupation		
Agriculture	2	17.2
Trading	48	37.5
Civil Service	13	10.2
Private Employees	2	1.6
Artisans	35	7.3
Others	8	6.0
Total	**18**	**100.0**
Monthly Income		
Below 5,000	51	41.8
5000-7000	46	37.7
7001-9000	19	15.6
9001-10,000	5	4.1
Above 10,000	1	0.8
No of children		
1 child	9	7.2
2-4 children	36	30.0
5-7 children	29	24.0
8-9 children	13	10.4
10-16 children	32	26.4
Above 16 children	3	2.0
Total	122	100.00
No of Wives		
1 wife	44	36.2
Above 1 wife	78	63.8
Total	**122**	**100.0**

Source: Olayiwola, et. al. (2006c)

The physical condition of the study area is poor. This is because it falls within the old residential neighbourhood. Majority of the buildings (86.5%) in the area are used for residential purposes. Just 4.0% and 1.0% are used for commercial and industrial purposes respectively. Mix uses accounted for 8% of the identified types of land uses (see table 18). Based on the appropriate portion of Table 18, the common material of construction is mud. This is because 91.2% of buildings were constructed of mud and another 4.1% were of mud bricks. Only 3.9% were of sandcrete cement blocks. The predominance of mud in the construction of building is due partly to the economic status of the owners of the buildings who could not afford the cost of modern building materials.

Data collected as shown in Table 18, reveals that majority (48.7%) of the buildings were built more than thirty years ago. The age of the buildings together with the factor of material of construction of the buildings could affect the depreciation level of the buildings.

The buildings in the area are categorized into three according to their structural conditions. They are either good, fair or poor. The criteria for the classification are the age of buildings, material of construction and the extent of maintenance. As could be seen from table 18 (129) buildings or 24.3% are classified as good, 340 or 63.9% of the buildings as fair, and 63 or 11.8% are classified as being poor in condition. The fair or poor state of the buildings calls for the renewal of the buildings in the study area (see plate 10 and 11).

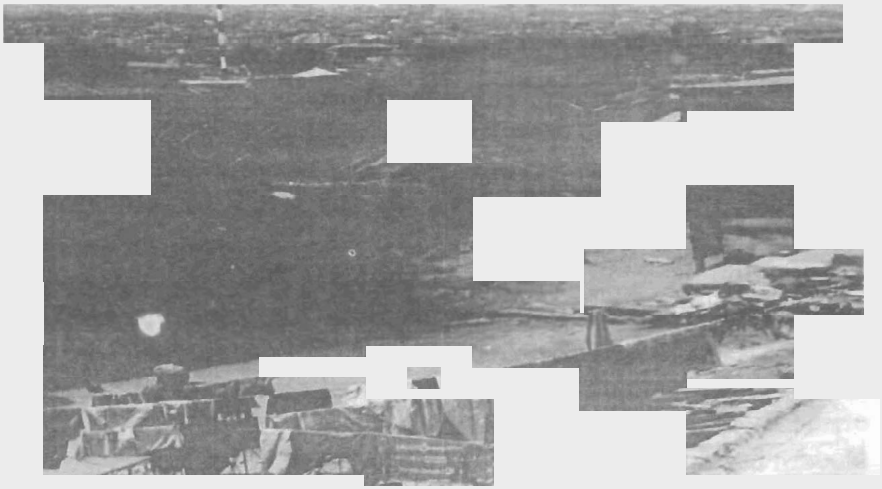

Plate 10: Housing Condition in Ibadan, Nigeria.

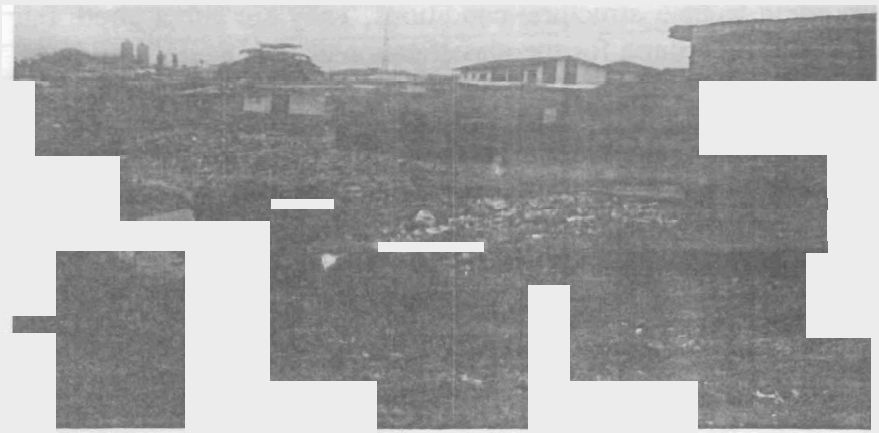

Plate 11: Housing Environment in Ibadan, Nigeria

Table 18: Physical and Environmental Characteristics of Buildings in Ibadan

Characteristics	Number	Percentage
Use of Building		
Residential	460	86.5
Commercial	21	4.0
Industrial	6	1.0
Mix Uses	42	8.0
Abandoned	3	0.5
Material of Construction		
Mud	485	91.2
Mud Bricks	22	4.1
Burnt Bricks	4	0.8
Cement Blocks	1	3.9
Total	532	100.0
Age of Building		
Below 10 years	6	4.7
10-20 years	13	10.2
21-30 years	21	16.4
31-40 years	36	28.1
41-50 years	37	8.9
51-60 years	6	4.7
Above 60 years	9	7.0
Total	126	100.0
Condition of Buildings		
Good	129	24.3
Fair	340	63.9
Poor	63	11.8
Total	532	100.0
Amount Available for Rent (₦/Month)		
Less than 250	91	70.1
250	2	1.5
500	8	6.2
750	2	1.5
1000	6	4.6
1250	5	3.8
1500	6	4.6
1750	2	1.5
2000	6	4.6
2250	1	0.8
2500	1	0.8
Total	130	100.0

Source: Olayiwola et al (2006c)

As earlier mentioned, housing is more than mere shelter. This is because the provision of infrastructure must definitely add to housing habitability. The necessary housing infrastructure include water, electricity, waste disposal and transportation.

In the inner city of Ibadan the provision of piped borne water is handled by the Oyo State Water Corporation. The residence depend on water supplied by the Oyo State Water Corporation. However, private tap is rare in the houses. Public water faucets provided by the government supply water to the residence (see plate 12).

Electricity to the study area is supplied by the Nigerian Power Holding Limited. Majority (60.5%) of the building have electricity. The density of buildings in the areas does not hinder the supply of electricity.

The main source of waste in the inner core of Ibadan is domestic. For waste disposal, central sewerage disposal system is not available. Only 6.2% of the inhabited buildings make use of water closets and septic tank, 23.4% have pit latrines while 68.4% of the buildings have no toilets in them. However, the occupants of buildings with no individual toilets make use of comfort-station built collectively by groups of households (see plate 13).

One major problem of the inner-city of Ibadan is non-availability of access roads and parking facilities. The dearth of these facilities is due to the fact that the area had been developed as residential neighbourhood before the introduction of the motor vehicle. Only foot-paths access the neighbourhoods. Motorist had to park on major roads thereby inhibiting free flow of traffic.

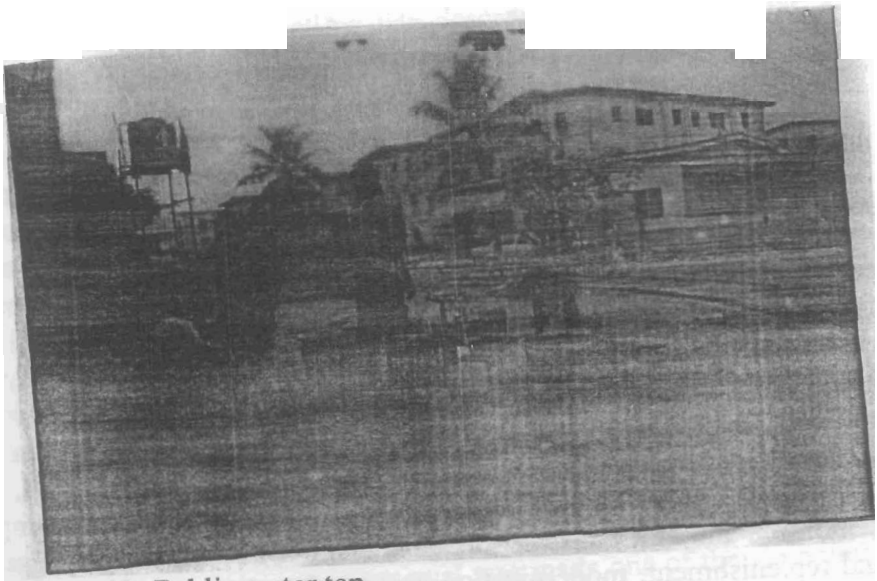

Plate 12: Public water tap

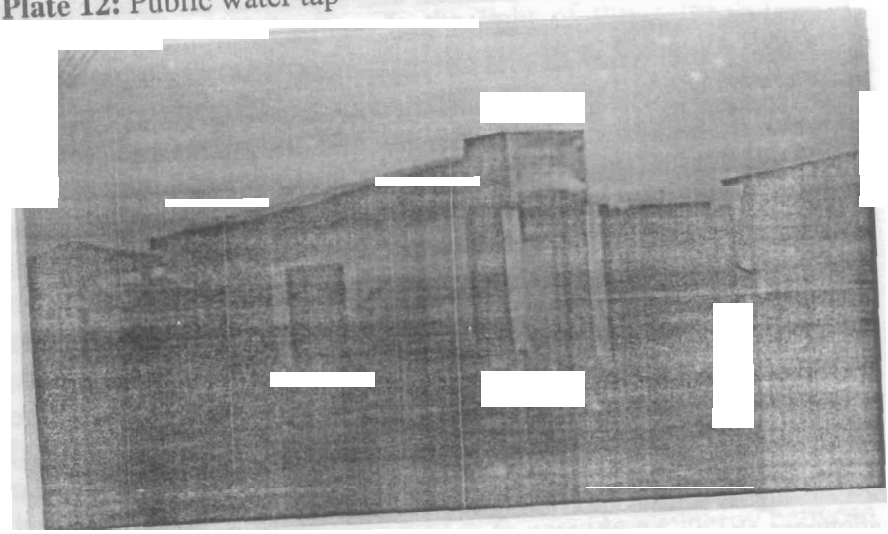

Plate 13: A typical comfort station in Ibadan.

Slum that is created as a result of the attributes highlighted above. (as in the case of Ibadan) is expected to be subjected to renewal if the community where it is located is expected to meet the yearnings and expectation of the residents.

Urban Renewal refers to the redevelopment or rehabilitation of the older parts of towns and cities, including their central business areas. In practice, however, it has often meant the displacement of an existing low income population, creating space for more profitable offices, commercial and luxury residential developments or the provision of transport facilities (Wilson, 1966). Urban Renewal is the subjection of an existing town or city and its structural components to new requirements. Depending on the specific existing initial features of the town structure or layout, it embraces a wide range of measures in various combinations for demolition and new construction, abatement of backyard buildings and replenishment, modernization and repair, of for example, the renewal and improvement of the existing urban structure and better land use ; the renewal and improvement of the system (town centres, secondary centres, special centres) and of the network of communal facilities; the renewal and improvement of old residential areas in central urban areas; the renewal and improvement of urban transport systems (routes, junctions, structures); and the renewal of public utilities systems (installations, networks).

Olayiwola and Adeleye (2006c) noted that for all the strategies that are available as solutions to urban renewal problems, funding is a major prerequisite. However, since there are competing claims on government expenditure such as housing, education, health and food programmes, and in view of the dwindling resources of the governments-housing may never get adequate share. A solution which involves the participation of the inhabitants/owners of slum areas in the rehabilitation of their dwellings is necessary. This brings cooperative housing into focus.

Wahab (1985) defined a housing co-operative as a society which corporately owns a group of houses of flats in which each

member occupies a dwelling. He described such co-operative as consumer societies. The structure and operation of housing co-operatives are determined by their co-operative form of organization, by the local housing market, the governing institutional and legislative framework, the prevailing general economic conditions as well as by their objectives-the provision of housing or related services to their members in accordance with the co-operative law.

However, whatever the form of cooperative option to be adopted, the salient point to note in urban renewal or any urban planning endeavour is to keep to the objective of achieving the city beautiful, town dignifying and an 'Eldorado' on earth.

In this regard, one cannot but commend the effort of the present administration in Osun State for its Town Planning friendly approach. At the inception of the administration of Mr. Rauf Adesoji Aregbesola, urban renewal was made one of the six points agenda of its administration. In the light of this nine (9) major towns Ejigbo, Ilesa, Ife, Osogbo, Ikirun, Iwo, Ikire, Ila and Ede were marked for urban renewal programme in 2011. The technical Committee was inaugurated in June 2011. It is hoped that the present administration in Osun-State will not shy away from the implementation of the programme so as to improve the social, physical and economic conditions of the cities concerned in the state. In doing so, government must exercise caution because of the attendant social, economic and psychological implications of urban renewal programme.

7.0 GOVERNMENT RESPONSE TO THE HOUSING CRISES IN NIGERIA.

Mr. Vice-Chancellor Sir, I am not starting another lecture under this section, rather I am trying to provide a synergy between the identified housing problems (housing shortage, inaccessibility to buildable land, high cost of building materials and poor application of land use regulations) and government response to the housing problems. Government intervention in solving housing problems can be categorized into three major sections viz the Pre-

Independence (colonial era); Post – Independence era; and the present democratic dispensation (1999 to date).

7.1 Pre-Independence (Colonial Era).

Public Housing in Nigeria evolved during the colonial administration when the administration embarked on the provision of residential quarters for its staff. The type of housing made available by these colonial administrators were usually the type comparable to what exists in their home country. In most regional and provincial capitals both Junior and Senior Staff Quarters were built. The building of these Staff Quarters marked the emergence of what is now called the Government Reservation Areas (GRAs). However no effort was made by governments to build houses either for sale or rent to the general public. State intervention in the form of housing construction evolved during the period of colonial domination. This policy was exclusively directed at the provision of housing for the white colonial population "settled" in specially protected and developed areas, referred to as Government Reservation Areas (GRAs), "Prohibited" to the local population, the housing form and spatial pattern reflected the English nostalgia for the "garden city"

7.2 Post Independence: First National Development Plan (1962-68).

The First National Development Plan (1962 -68) mentioned housing as part of industrial estates, land Acquisition and Town Planning. The Plan indicated government's aim of producing 24,000 housing units during the plan period. Unfortunately, only 500 housing units were built by the Federal Government before the outbreak of the civil war in 1967.

7.3 The Second National Development Plan (1970-1974

The Second National Development Plan period (1970-74) was unique because government accepted housing as part of its social and political responsibilities. It emphasizes housing

provision for all social groups whether displaced or not from the competitive housing market.

To fulfill the aim and objectives of the housing policy, the General Yajubu Gowon military administration announced the following programmes during the second development plan period:

(1) Immediate construction of housing units by the Federal Military and State Military Governments for rent at affordable prices.

(2) Increase in the construction of houses for government workers. (Though not explicitly spelt out, this implies the senior officials of the administrative mechanism).

(3) Development and expansion of loan for private housing (This case favoured the most privileged social group who already had access to the banks through collateral security and employment stability).

(4) Increase in investment in local production of cement and other necessary building materials. Increase in the importation of cement to supplement the needs created in the housing construction sectors.

At the completion of the plan period government was only able to produce;

(a) Ninety staff quarters of various sizes in Lagos area.

(b) Four Blocks of Flats as transit residence for officials of the Federal Ministry of External Affairs.

7.4 The Third National Development Plan (1975 – 1980)

The Third National Development Plan period started what could be regarded in reality as the emergence of public housing. It was at this point that the federal government published the National Housing Policy for the country. During this plan period, government made policy statement on the need to bring relief especially to the low-income groups, whereby no urban worker will pay more than 20% of his income on house rent. A total of 1.83 billion Naira was allocated to housing during this plan period.

The Federal Government in starting with this plan period involved itself in direct housing construction through the Federal

Housing Authority that sees to the issues of land acquisition, land clearance, selection of contractors, award of contracts and monitoring of the Federal Government Housing Programmes.
A total of 200,000 housing units were planned to be built within a period of five years in all states of the Federation at 40,000 housing units per year. To allow for cheap housing cost and the provision of adequate building materials the federal government pegged the price of cement in 1975. Also in 1975, an anti-inflation task force was set up to examine the causes, and consequences of inflation, as it pertains to housing. However, large scale as the government housing programme has been, it is inadequate, because the proposed 200,000 housing units during the Third National Development Plan was only 22% of the projected; a shortage of 67,316 housing units at the end of the plan period. In terms of achievement during this plan period less than one-eighth of the housing were actually built.

7.5 The Fourth National Development Plan (1981-1985)

In the Fourth National Development Plan, housing received more commitment on the part of the Federal Government and State Governments through massive investment in the housing sector.
The Federal Government committed N1.6 Billion to the housing sector during the Fourth National Development Plan Period (1980-1985). It is pertinent to note that the Fourth National Development plan period coincided with the brief civilian rule.

The housing programme during this period were:

(a) Direct construction of 200,000 houses;
(b) Provision of staff quarters and staff housing loans to government employees;
(c) Pursuit of site and services programme;
(d) Urban development in cooperation with the World Bank and the State Governments.

Similar to the Federal Government, the State Governments also allocated N1.1 Billion to the housing sector during the plan period thus adopting the direct housing construction, staff housing loans, site and services scheme and mortgage lending approaches.

7.6 Post Fourth National Development Plan Period (1986-1998)

With the change of government through a military coup in 1986, the mass housing exercise was terminated. The military government claimed to no longer provide housing for Nigerians on grounds of restraining economic situation. With the enormity and perpetual nature of housing problems facing the country, the government nonetheless, took another look at housing and thus launched the National Housing Policy in February 1991. This was a comprehensive document aimed at "ensuring that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000 A.D." The Policy provides for encouragement and promotion of active participation in housing delivery by all tiers of government; strengthening of institutions within the system to render their operation more responsive to demand: emphasizing housing investment which satisfy basic needs; and encouraging greater participation by the private sector in housing development.

During the period a total of 121,000 housing units were to be constructed for all income groups (i.e. low, medium and high). Priority was given to the newly created States i.e. each to have 5,000 housing units while the rest and Abuja share 76,000 housing units according to the then estimated demand.

To ensure proper execution of this programme, the government formed a 16-man committee to study the National Housing Policy in terms of its provision, compliance and implementation. The issue of housing finance was addressed through the establishment of the National Housing Fund in 1992 and granted a take-off fund of ₦250 Million in October of that year. Also the Federal Mortgage Bank (FMB) put in place three schemes viz: voluntary, mandatory and budgetary allocation, and financial transfer scheme to curb the problem of housing finance.

7.7 During Democratic Dispensation (1999 to date)

Federal Government involvement in housing within the last twelve years shows that at the very least government has a

significant contribution. One initial first step was to set up a 15-man committee to look into the problem of urban development including housing. The committee recommended appropriate framework for housing development among other issues. Already, the government has set up a new Ministry of Housing and Urban Development to deal with housing and urban development which demonstrates government's commitment to continue to assume a paternalistic approach to housing.

Government identified under the National Housing Policy a prototype housing scheme which was launched in order to increase the nation's housing stock. The scheme was a revolving fund basis and ensures that proceed from sale of completed units are ploughed back into the scheme.

Government also has four parastatals directly involved in housing viz. Federal Housing Authority (FHA), Federal Mortgage Bank (FMB), Federal Mortgage Finance Limited (FMFL) and the Urban Development Bank UDB).

It could be recorded that the Federal Housing Authority, was already responsible for implementing government housing programmes by developing and managing real estates on commercial basis; has within the last two to three years completed 500 housing units in Abuja; it has entered into partnership with private developers to complete 1,127 units in Abuja and Port Harcourt. In Lagos, work has resumed at sites, which were previously abandoned, Satellite 2 and Abesan 1and 4. In other states, the FHA encourages state governments to take over formerly abandoned housing projects in their states. The financial institutions have been working hard on housing provision, granting loans, mortgage, etc. to the people to build houses.

The Urban Development Bank in 2001 expended over 10 Million Naira towards the implementation of some 23 projects which cover housing, markets and motor parks, upgrading of roads, development of cultural sites, and the construction of shopping complexes. As part of the efforts to increase houses for the masses, the Federal Government in 2004 pledged to adequately fund research pertaining to the manufacture and use of local

building materials (Ademiluyi, 2010). This is with the aim of providing 40,000 houses with at least 1,000 per state before year 2007. However, little has been achieved to meet this target.

Lastly in June 2012, a new National Housing Policy was approved for Nigeria. The national policy replaces the 1991 Housing Policy which was put in place since two decades ago. The new National housing policy promised to build one million housing units annually to meet the nation's housing deficit. Apart from boosting infrastructure development, the housing programme is also to produce mass housing. This is expected to enable Nigerians, irrespective of their financial and social status to own a house of their own. Since the policy and programme implementation is just taking off, it is still too early to evaluate the level of its success.

7.8 Factors Militating against Efficient Housing Delivery in Nigeria.

Mr. Vice-chancellor Sir, and my distinguished audience, the review of government activities in housing provision was made to highlight the level of responses to the nation's housing problems. The numerical dimension of the national and state housing programmes was very ambitious. However, the Nigerian government (federal and states) should be commended for their interest in housing provision.

Unfortunately, in terms of physical manifestation the entire programme fell grossly from the target. Ridiculously, from 1973 to 1979 only 10,000 housing units were constructed in Lagos and about 24,000 units in the rest of the states. The Federal Housing Authority admitted, in 1980 that 19% of the programme was completed in Lagos and 13% in the rest of the nation. The civilian administration before the 1983 military coup claimed it executed 20% of its housing programme (about 30,000 housing units). The Lagos State civilian government constructed 10,428 units out of the planned 50.000 units whereas it completed about 70% of the housing units meant for the high-income groups (Alaka, Opebi and Alapere estates). The 1984 military administration of Lagos State

completed 200 units out of the programmed 8,000 units for 1983-1986. The story of serious short fall from planned targets for housing could continue like that without end. The question then is why did the government responses fail to solve the housing problems especially in their numerical dimensions? The reasons were simply because some of the strategies had flaws. Attempts shall be made to identify such flaws as a pre-condition for drawing lessons for the future.

i. Flaws in the housing policy and programme - include inconsistent and organizational structure as a result of political instability and over centralized mechanism of decision and execution.

ii. Mass housing and direct housing provision: Factor such as price of housing units; location; value and taste; cost of building materials; and poor/substandard construction are identified to be some of the root causes of the very minimal and disappointing achievement of the urban housing provision. Houses built, by the Federal Government and the State Housing Corporations that are meant for the low-income group (i.e. low cost housing) are very expensive and far from the financial reach of the low income earners. Location of many of the housing units especially the federal units were outside the functional and active boundaries of the cities. The locations reflect lack of coordination and contravention from the existing residential, transport, social and economic patterns of the cities where the units were built-Ibadan, Ondo, Akure, Ife and Osu are striking examples. In the housing delivery system, the standard of space and quality adopted was too high and the material components of the building i.e. room size, finishes, etc were of middle level taste as in the case of low cost housing. The high standard of taste consequently hindered housing provision in numerical terms. Furthermore, high inflation and subsequent high cost of building material serve as militating factors against urban housing provision. The poor performance of indigenous contractors posed a serious

problem to housing delivery. Houses were often poorly constructed.

iii. Loan Inadequacy: The practice and system of granting loans tend to dissuade the low income people from benefiting. Only the higher income group has access to loan facilities.

iv. Inadequate Attention to Other Solutions: There are other means of encouraging home construction. e.g. site and service scheme, core housing scheme etc. apart from direct housing construction. Attention in this regard was less during the National Development Plan periods.

v. Ineffective Programme of Action and Machinery: Many government measures introduced in the past were not accompanied by effective programme of action and appropriate institutional arrangement for their execution. For example, the anti-inflation task force made a number of recommendations on the housing problems which were not implemented. Examples of recommendations that were not implemented include the cheap land, especially for the poor, and the provision of locally produced building materials at affordable prices.

vi. Narrow Conception of Housing Need: Adequate attention was not placed on housing quality and other aspects of housing need in the periods before the 1990s. Housing need in Nigeria is reflected in the socio-cultural group in the country and therefore varies with each ethnic group. The focus of housing programmes in the past particularly the low-income housing has not adopted the broad interdependence of housing need.

vii. Inadequate Data Base: Housing need is the extent to which the supply of adequate housing falls short of the demand of household in terms of their psychological and physiological needs. Data needed to establish housing need in the country is inadequate. In general the country lacks reliable comprehensive up-to-date data base on housing.

viii. Politics: Politics played a major role in hindering housing delivery in the country as politicians at Federal and States

manipulate or influence housing programmes to suit their selfish interests. Housing programmes were executed without any reference to planning. Evidence is the location of many housing estates around the country with a minimum of 3km from the cities. Contracts for housing projects were and are awarded based on political affiliation.

ix. Neglect of the Rural Majority: Public attention regarding housing were directed towards the urban areas almost to the exclusion of the rural communities. Government more or less adopted a nonchalant attitude to understanding the problems of housing in the rural communities.

x. Other Flaws: Housing Policy, which was launched in 1991, too, fell short of expectation. It has been nearly twelve years since the targeted year (Housing for All by the year 2000) elapsed, but the manifestation of housing problem is even more severe. The government assumes a paternalistic role in housing provision as far as the objectives of the policy are concerned; and this is a major set-back to the actualization of the housing goals in economic terms. There is also the issue of poor citizen participation and lack of clarity about conditions pertaining to activities of investors and developers. The general participatory approach of the policy does not carry the people along in its inception, planning and implementation stages but rather it was imposed on the citizens.

Deregulation of prices in the housing sector has been harmonized in the context of the National Housing Policy. Excess price tag (in millions) of new housing schemes in Lagos and Abuja further demonstrates the outrageous and expensive trend of housing provision. There is also politicization in housing delivery as it has serious effect on the actualization of the National Housing Policy's goals.

8.0 CONCLUDING REMARKS AND THE WAY FORWARD

Mr. Vice-Chancellor Sir, and my distinguished audience, the importance of housing and its indispensability to good quality life cannot be over-emphasized. The problem of housing cannot be viewed in isolation, but has to be related to other housing components such as lands, physical planning and building materials availability; appropriate land use regulations, level of housing infrastructure provision and community participation. This has been the thrust of this lecture. I have discussed the philosophical underpinning of the discipline of Urban and Regional planning; reviewed the trends in population growth and the consequent problems of urban public utilities including housing. I have equally reviewed the concept of housing and classified it into various categories. I have established the fact that housing problem in Nigeria is a product of the manifest challenges, arising from lack of community participation in housing policy and project execution, land in-availability, high cost of building materials uncoordinated land use regulation as well as inadequate and poorly maintain housing infrastructure. Similarly I have presented the account of few of my research efforts as they address the attendant problems of housing and its components. I therefore want to present my recommendations which are expected to serve as the way forward to achieving a sustainable housing provision for Nigeria.

8.1 Collaborative efforts in housing provision is very essential. Evidence abound from our discussion so far that government have done a lot in the area of housing policy formulation and execution. However the situation in the Nigeria housing sector remains like "that of a child to whom much is promised but little is delivered". In other words the public sector could be said to have failed dismally in meeting the housing needs of the people. This situation calls for collaborative effort between government and private business concern. Public Private Partnership (PPP) is a collaboration between public bodies or governmental organizations and private companies. With reference to housing it is a sort of

contractual arrangement between government agency with a private partner to fund the construction and provision of housing and its infrastructure (Olayiwola, 2009). There are so many benefits to be derived from the adoption of Public Private Partnership in housing delivery. It enhances government's capacity to develop integrated solutions; facilitates creative and innovative approaches in project implementation hereby reducing cost; reduces the time of project implementation; and transfer certain risks to the private project partner (Olotuah, 2006).

8.2 The Land Use Act of 1978 should be reviewed. Apart from the fact that the Act has provided uniform land tenure for the entire country, it has failed in its contents and intents. To allow for the review and amendments to the Act, it should be removed from the constitution of the Federal Republic of Nigeria. This is because the Act is subject to the cumbersome provision of amending the constitution under section 5 of the constitution, and no meaningful amendment can be carried out on it, in a civilian democracy, without removing it from the constitution. If the Land Use Act is to be reviewed and amended, it should be done in such a way that it would capture the land use zoning concept; allow for the introduction of cadastral mapping; and integrate property taxation in to the whole Act. This is to allow the people to use their land more efficiently and effectively for housing development.

8.3 Building materials are believed to constitute about two-third of the total cost of housing production. At present, there is over-dependency on imported materials for housing construction. This trend has to be halted. Emphasis must be placed on the use of local building materials. In this regard research efforts should be geared towards the production of durable and affordable building materials.

8.4 The city is in a constant state of flux. It is dynamic. In the light of this, legal instrument for managing the environment must equally be dynamic. Therefore, land use regulations and other relevant planning laws should be reviewed and made flexible to accommodate the needs and aspiration as well as the cultural

tendencies of the great majority of the people who are aspiring to have a house of their own.

8.5 Research has shown that there is little or no government intervention on rural housing in Nigeria. Evidence also abound that the trend of rural-urban migration in the country is on the increase. This is because of the "push" "and "pull" factors that attract the rural dwellers to city and that made them to reject rural life. There is need for government to formulate a rural housing policy that would guarantee adequate housing for the rural people both in quantity and quality.

8.6 There is need for relevant and up to date housing data for Nigeria. This is to enable the nation to know with high degree of exactitude the quantum of housing needs by various categories of people living in different parts of the country. The need to integrate the national census figures into the housing data is also very relevant in this situation. An up to date housing data would definitely help in the preparation of functional and reliable housing proposal for the people.

8.7 The relevance of urban renewal and housing cooperative strategies in bridging the gap between demand and supply of housing cannot be underrated. Federal and state governments alike should promote and encourage urban renewal and housing cooperative programmes, so as to bring old houses into habitable forms again. In this way the houses will be able to add to existing housing supply. It will also enhance housing quality of the affected towns and cities.

8.8 The reality on ground is that conventional housing finance through mortgage is still a problem in Nigeria. The problem of mortgage financing is a serious drawback to the rapid provision of housing especially when the gap between shelter cost and income are considered. Governments at all levels should provide an enabling environment which will encourage the promotion of the non-conventional means of housing finance. In this way more people may be given the opportunity of having a house of their own.

8.9 The paradox where there are developable lands but are not within the reach of the low and middle income groups should be addressed. In this light state and local governments should embark on intensive site and service schemes whereby land is acquired, laid out with appropriate services for people to build and develop.

8.10 Manpower problem arising from the decline in apprentice enrolment is one of the problems of housing construction in Nigeria. Apprenticeship is no longer attractive to youths due to "harsh" condition of training and poor remuneration. Even the traditional apprenticeship training system has lost its glamour. There is the need for government to provide incentives that would encourage youths to pursue formal and informal training in the area of building construction and allied disciplines.

8.11 Housing standards that spell out space requirement and quality of housing should be reviewed. Generally the housing standards in Nigeria were adapted from the developed countries. These standards should be changed or reviewed to accommodate the socio-economic changes in the society.

8.12 The case for paradigm shift in the housing delivery Process. The current emphasis of government in housing delivery is based on "top-down approach". In other words it is the government at the centre or the state that formulate policies, execute and implement housing projects for the grass root.

This approach has to change. A "bottom-up" approach is being suggested as a better alternative. Housing programme should be based on genuine local participation so as to guarantee housing sustainability. This is because the local people are in the best position to assess their needs and aspiration as far as housing is concerned. A situation in which it is the technocrats at the centre that formulate the housing needs of the local communities will invariable lead to failure.

At the level of planning and decision making the local communities must be consulted. This is to ensure that the cultural, climatic and socio-economic circumstances of the people are integrated into the housing project of the local communities.

The local communities that will be involved in the housing delivery will comprise of local leaders, women and youth organizations, community based organization (housing cooperatives, social clubs and community associations). The local government which is regarded as the third-tier of government should be allowed to translate the inputs from the various local stakeholders into programme of action.

The local government is best suited for the housing delivery assignment at least based on the 1976 Local Government reforms. The reform spelts out broad areas in which urban administrative functions of the local government should cover. These include:

i. Those functions which require detailed knowledge for efficient performance;
ii. Those functions in which success depend on community responsiveness and participation; and
iii. Those which are personal in nature, requiring provision close to where the individuals affected live, and in which significant use of discretion or understanding of individuals is needed (Olayiwola and Omisore, 2000).

Based on the 1976 Local Government reform, public housing programme fall under schedule 'B' of the functions of the local government councils. However, at present local government councils in Nigeria are administratively weak; financially handicapped and idealistically bankcrupt. Therefore to carry the burden of mass housing provision on local governments is like attempting to put a bag of cement on a six year old child.

Therefore, for the local government to perform efficiently in the task of public housing delivery, the following suggestions are necessary for consideration;

a. Strengthening Local Governments

To achieve sustainable housing delivery at the local level, local government must be made to play a central role. To achieve this there is need for strong institutional capacity at the local level, by making changes in the organization and structure of local

governments. The strong institutional capacity at the local level should be backed up with funding, efficient organization, clear lines of authority and qualified personnel if the local governments are to be effective as social facility managers (UNCHS 1996; Olayiwola et. al 2000).

b. Capacity Building

As a result of the paradigm shift in housing development process at the local level, professional staff will need new skills, new knowledge and new attitude. Therefore there is need for a considerable capacity building effort. Capacity building is more than training and education, in order to allow trained staff apply their new knowledge and skills in the most effective and efficient manner and see their attitude reflected in their work. It is necessary for the institutions which employ them to motivate them so that they can perform optimally. In Nigeria, and in most local government councils and their departments, the administrative structures are not conducive for good performance. Therefore, there is need for fundamental institutional changes through internal measures, if they are to perform creditably in mass housing delivery.

c. Revenue Generation

Local Governments in Nigeria have low revenue base. The low revenue base result from many factors, not the least of which is the failure of the Federal Government to transfer to local governments financial resources along with management responsibilities.

Local Governments in Nigeria have rudimentary capacity for revenue generation. They depend on the Federal Government for financial assistance. Attention towards improving local government finance is crucial if they are to adequately face the task of sustainable housing provision . Strategies to increase local government financial resources must begin with basic reforms that would allow them to initiate and determine taxes. They must be able to evolve strategies that would allow for better administration

of taxes-be they property taxes, business taxes or motor vehicle registration taxes, local surcharges among others.

d. Funding

It is evident that the subventions provided by the federal and state governments to local councils may not be adequate for any meaningful mass housing project. Other quasi-government agencies should be encouraged to invest in housing. For instance, the Pension Fund Administrators (PFA) should be mandated by the Federal Government through the Central Bank of Nigeria to create Housing and Infrastructure Development Loan Scheme (HIDLS) from the pool of un-utilized fund at reduced interest rate for the local government. The Local Government should be guaranteed by the federal government and the loan should be used for the provision of new housing as well as for the repairs of degraded infrastructure. The usage of the loan should be closely monitored to prevent misappropriation.

Finally Mr. Vice-Chancellor Sir, I rest the suggestions made above on the hope that there will continue to be political stability in Nigeria, devoid of any upheaval. Similarly, there are at least five powerful factors involved in the housing crises. These factors which are beyond an individual's control, include; population growth, rapid urbanization, natural disasters, political upheavals and persistent poverty. There is need for these factors to be adequately addressed by the government if appreciable progress is to be made in its quest for providing good housing for all. Thank you for listening.

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