

**AN APPRAISAL OF HOUSING CONDITIONS AND MANAGEMENT IN AUCHI,  
EDO STATE**

**BY**

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AUCHI POLYTECHNIC, AUCHI, EDO STATE.**

**November, 2022.**

**DECLARATION**

This is to certify that the work in the project titled “An Appraisal of Housing Conditions and Management in Auchi, Edo State” by **OKONKWOR CYNTHIA NKEM**, has not previously presented elsewhere for the Award of a degree or any other purpose:

.....

**OKONKWOR CYNTHIA NKEM**

.....

**DATE**

**CERTIFICATION**

This project work titled: “An Appraisal of Housing Conditions and Management in Auchi, Edo State” was carried out by **OKONKWOR CYNTHIA NKEM**, in partial fulfillment of the requirements for the award of Higher National Diploma (HND) in Urban and Regional Planning, School of Environmental Studies, Auchi Polytechnic, Auchi, Edo State, Nigeria.

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## **DEDICATION**

This project work is dedicated to Almighty God, for keeping me alive and made it possible for me to achieve my academic pursuit. I also dedicate this project work to my parents, who taught me the secret to remain focus and to live a successful life.

## **ACKNOWLEDGEMENTS**

A study of this nature and magnitude is necessarily the synthesis of inspiration, challenge, encouragement and interactions with many people.

First and most importantly, I am grateful to Almighty God, for his guidance and protection throughout the period of my studies in Auchi polytechnic and above all for making it possible for me to defeat the depriving circumstances to acquire a Higher National Diploma (HND), in Urban and Regional Planning.

I also wish to acknowledge my parents Mr and Mrs PAUL ADIGWE, for their excellence parental advice throughout my academic pursuit, thanks so much.

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## ABSTRACT

This study examines the problems surrounding housing condition in Auchi with strategies towards solving the problem in the area. Housing, literally is defined as buildings or other shelters in which people live, a place to live, a dwelling and to nations a critical component in social and economic system. Housing represents one of the most basic human needs. To most groups housing means shelter but to others it means more as it serves as one of the best indicators of a person's standard of living and his or her place in the society. Both primary and secondary sources of data were used to acquire data for the study. The simple random sampling technique where 0.05% (220) of the sample size was used. The survey research design was used for the study and the research instrument used was the questionnaire. Data collected were subjected to statistical analysis using tables, charts and figures where necessary. Findings reveals that further understanding of the complex nature of urban housing supply issues such as development practices, attitudes towards physical developments and quality, the technical quality of participants, the status of improved building facilities, and institutional approaches followed to enhance the sustainability of these facilities. Further, identify the leading determinants of household participation in managing their housing supplies and recommend possible solutions to the large-scale breakdown of housing supply. The shortcoming of government's previous policies to address affordability. Despite government's incapability to meet the housing need, the low-income people have been able to access housing in some form. Housing co-operatives have been able to deliver shelters to members where government and the organized private sector are unsuccessful. Their rise is partly because of the poor economic situation. The study therefore recommended that government should make administrative amendments to the Land Use Act. Develop and findings infrastructural development including housing Public Private Popular Participation (P.P.P.P) in housing development and a shift in attitude towards development control in Auchi.

CHAPTER ONE  
INTRODUCTION

**1.1 BACKGROUND TO THE STUDY**

Housing, literally is defined as buildings or other shelters in which people live, a place to live, a dwelling and to nations a critical component in social and economic system. Housing represents one of the most basic human needs. To most groups housing means shelter but to others it means more as it serves as one of the best indicators of a person's standard of living and his or her place in the society (Nubi, 2008). It is a priority for the attainment of living standard and it is important to both rural and urban areas. These attributes make demand for housing to know no bound as population growth and urbanization are increase very rapidly and the gap between housing need and supply becomes widen. Hence, deficit has continued to accumulate over years resulting from poor housing policy's implementation by successive government in Nigeria. Cultural factors such as preferences and values or social status, taste and financial resources, also influence a house physical characteristic. In developing countries, poor housing delivery has been attributed to inadequate mechanisms and systems for land allocation, funding, mortgage institutions and infrastructure (Encarta, 2007).

Housing is one of the basic necessities of man and has no doubt a profound impact on the health, welfare and productivity of the individual others are clothing and food. Housing must not be considered purely as shelter but against lifestyle which encompasses with economic, social and educational needs which must be able to meet the need and aspiration of the residents as well as contribute to the physical, mental, social wellbeing of the people and provide maximum quiet environment, living and outdoor space, privacy, cleanliness, safety and aesthetic satisfaction. Housing demand can be explained as the willingness and ability of housing consumer to pay for a particular dwelling depending upon such consumer's income, house type, location preferences and local prices.

Demand is the quantity of good or service that consumers are willing and able to buy at a given price at a particular given time period. Demand for housing at certain price refers to the value that is placed on a house linked with the satisfaction derived in such house. In economics, this is termed as utility. Housing supply on the other hand is produced using land, labour and various inputs such as electricity and building materials. The quantity of the new supply is determined by the cost of these inputs, the price of the existing stock of houses and the technology of production. The rate of urbanization in Nigeria is remarkably increasing, especially during the oil boom period which has consequently led to an unprecedented increase in population and resulting in high demand in housing. Both government and individuals are being so concerned in the provision of both quantitative and qualitative housing to meet the demand of the ever-increasing population in Nigerian urban cities. Albeit, the efforts of the government at all levels (federal, state and local) and individuals in making provision for an adequate housing unit for Nigeria populace has not yielded fruit.

Nigeria is perhaps the fastest urbanizing country in the African continent. One of the most important challenges facing the country is the provision of affordable housing. As more and more Nigerians make towns and cities their homes, the resulting social, economic, environmental and political challenges need to be urgently addressed (Raji, 2008). Existing housing stock in Nigeria was put at 23 per 1000 inhabitant, while deficit is put at 15 million houses (Mabogunje 2007). This is about 4 times the annual national budget of Nigeria (FHA, 2017). House prices and rents, on the other hand, have grown ahead of general inflation. However, the composition of houses for sale and rent on the market has been inexorably shifting towards very expensive house (Nubi, 2008).

The production of housing in Nigeria is primarily the function of the private market; approximately 90% of urban housing is produced by private developers. Due to housing demand created by rural-urban migration, which account for 65% of urban population growth, the fixed supply of urban land, and inflation of rental and housing ownership cost (Taylor, 2000).

The problem of affordable housing has been a concern for both the government and individuals. Appreciating these problems, both public and private sector developers make effort through various activities to bridge the gap between housing supply and demand, but the cost of building materials, deficiency of housing finance arrangement, rigorous loan conditions from mortgage banks, government policies amongst other problems have affecting housing delivery significantly in Nigeria (Raji, 2008).

The problems of inadequacy of the building materials, indigenous landowners, inaccessibility to funds, exchange rate and so on, are the major constraints that led to price increases of the housing construction which has consequently made it impossible for people of low income or middle income to acquire their personal house. Housing demand in urban centre is a manifestation and reflection of

different household desires to live in an urban centre, the desire of people to live in an urban centre especially in Auchi is increasing at an alarming rate. Various reasons have been attributed to an increasing taste for urban living and these reasons include employment opportunity, urban amenities and utilities consumption opportunities. This situation has consequently led to housing shortage and most people are also found living in indecent building apartments due to their socio-economic background which cannot cope with an ever-increasing price of decent houses.

Housing is in inelastic supply in some cities either through little or no open land, restriction of local regulations on development that make it prohibitively expensive or slow. The materials cost of building, unbearable conditions on getting loan from the mortgage banks and government policies have been factors militating against the achievement of the effort of public developers and private developers, that is the government and individuals in bridging the gap in housing supply and demand. Also, the time of housing process is another factor that affects the supply of housing to meet the demand. The complexity and time duration in housing supply is one of the major problems which contribute to the shortage of housing supply to different socio-economic status of housing consumer.

The time of housing process would not allow the housing supply to meet the housing demand as a result of increase in urban population compared with the time period it would take for housing delivery to be taken place into the housing market for the consumption. Housing takes long time to construct and cannot easily be made ready for consumption if there are changes in demand. There is need for proper understanding of the nature and complexity of housing production for the purpose of solving these problems. In these places, housing prices can often be lower than the cost of new construction, because of the abundant supply. Many attempts have been made both by individual and government through various programs in solving housing problem in Nigerian urban centres.

## **1.2 Statement of the Problem**

Housing is often regarded as one of the basic human needs. It ranks second after food and thereafter clothing. It is a pre-requisite for the survival of man (Onibokun, 1985). Housing as a unit of the environment has profound influence on the health, efficiency, social behaviour, satisfaction and general welfare of the community. It reflects the cultural, social and economic values of a society, as it is the best physical and historical evidence of the civilization of a country.

It has been observed that qualitative housing constitutes a necessary condition for the physical, social and economic well-being of human beings. Improvement in physical and psychological fitness, as well as the social and economic well-being in turn enables households and society to provide

increasingly better housing (Olokesusi, Boye, Ogbuozoke and Demola, 2003). Thus, housing complements other basic human needs such as nutrition, education and health cases and should therefore attract proper attention in the battle against poverty (UN, 1992, Olokesusi et al, 2003).

Housing supply deficit in Nigeria which as at 2008 was put at over 15 million housing units (Onwuemenyi, 2008 Mukhija, 2004) this clearly shows that many of the public housing programs invited by government failed to meet the targeted number of housing units. The cumulative effect of this failure is that an estimated 75% of Nigeria's 60 million and above urban population live in slums, unsatisfactory and unwholesome environmental conditions, and not less than 700,000 housing units are required annually to improve on this appalling housing situation across the country (Federal Republic of Nigeria, 1999; Olotuah, 2010).

Nigeria is at a point in history where economic recession is forcing us to reappraise our past strategies for solving economic and social problem. The nation has surprisingly and painfully realized that the nation's wealth is unlimited as a result of magnificent plans and programs in the field of housing which have to be tailored to fit into reality.

This is the more reason this research paper is geared towards the development of housing conditions in Nigeria cities and to evolve strategies towards solving the housing problem. Rapid urbanization has characterized most developing countries and this has been so since 1950's and the urban growth in our country Nigeria is due to high birth rate coupled with large urban movement (FGN2004). The rapid urban growth has led to shortage of accommodation; housing shortage in turn has resulted to overcrowding and this is very common in urban setting. It is on this backdrop that the researcher intends to investigate the short fall in housing supply.

### **1.3 RESEARCH QUESTION**

In order to find solution to the problems of housing conditions, the following research questions were asked.

1. What are t the socio-economic acuties and their housing condition in Auchi?
2. How does development control effects qualitative housing in Auchi?
3. What are the problems of poor housing quality in Auchi?
4. What are the effects of housing condition on residents of Auchi?

### **1.4 AIM AND OBJETIVES**

The aim of this project is to identify the problems surrounding housing condition in Auchi with strategies towards solving the problem in the area.

The objectives of this research study are;

- ❖ to appraise the socio-economic acuties and their housing condition in Auchi;
- ❖ to evaluate the extent development control and the effects on qualitative housing in Auchi;
- ❖ to assess the problems associated with delivery of housing quality in Auchi; and
- ❖ to examine the effects of poor housing condition of residents

## **1.5 Significance of the Study**

In the development of any settlement, problem of housing condition is an important factor that needs to be considered due to the fact that, the growth and productivity of such area depend largely on the labor force that the people are able to produce. If the environment is not conducive for them and lack proper housing to accommodate them, there is bound to be lower productivity and declining in the growth rate.

Thus, the paper tends to examine the problems of housing condition in Auchi and to know the impact it has on the resident so as to help the government and other private sector know the benefit the nation tends to achieve in providing good housing conditions in the country.

Housing environment is seen as a system made up of a number of components namely; housing facilities, room density, personal and community hygiene and housing structures. All these components interrelated and work towards a common goal of improving and enhancing environment and living condition of its resident. This research is so important such that it will help the government and private sector knows the basic requirement needed in the provision of standard housing. It will also serve as guide to the government about the problem of housing condition confronting Auchi so as to find lasting solution to such problems. Finally, the paper also can serve a means for data for policy formation, planning and academics purposes.

## **1.6 Study Area**

### **1.6.1 Location of Study Area**

Auchi Region is defined by an area circumscribed by a radius of 10.5 km at a point in Warrake Road in Auchi Town. The area covers 346.361 sq. kilometres. It is bounded in the West by Owan East and Akoko-Edo local government areas; on the east by Etsako Central; on the south by Esan West,

Esan Central and Esan North-east local government areas. The Region has Auchi Town as the primate urban settlement, and Jattu and Iyakpi contiguous urban nodes to Auchi. The residents of the region engaged mainly in farming, trading, small-scale industries, and civil service. Auchi Polytechnic is the only public tertiary institution in the Region and forms the main centre of attraction of business and commercial activities.

### **1.6.2 Population of the study**

The population of Auchi stands at 42,610. Projecting to 2016, the population of the area would be 98,293 with a constant growth rate of 3.4%. In 2018 using the same growth rate the population tends to increase to 105,901 while in 2020 using the same growth rate the population will tend to increase to 113,225 populations while in 2022 using the same growth rate the population will tend to increase to 118,269 populations.

### **1.6.3 Historical Background of the Study Area**

Auchi is the second-largest city in Edo State, Nigeria, after Benin City, the capital. Auchi is located in Etsako West Local Government Area of Edo State currently serves as the Local Government headquarters. Other towns in Etsako West local government area includes; Uzairue, South Ibie, Agbede and the Anwain Clan. During the British colonial rule, it was the headquarters of the Kukuruku Division, the administrative headquarters of five districts. Auchi is also the root of one of the largest families in the world, the Momoh family. It is the home of Auchi Polytechnic. The language spoken by the Auchi people is Etsako. It is an Edoid language dialect or variant although the language is commonly referred to by the same name as the people: Auchi.

Auchi town is divided into five heritage zones which could also be referred to as districts; these are in turn made up of 25 villages. The five heritage zones are:

- UTSOGU
- AKPEKPE
- AIBOTSE
- IGBEI

- IYEKHEI

Auchi Kingdom is headed by a monarchy and the traditional ruler is referred to as the Otaru of Auchi. The 8th of January is designated as Auchi day. This commemorative day was previously called Uchi Day.

#### **1.6.4 Climate and Vegetation**

Auchi occupies a land area of about 28,087,162M<sup>2</sup> which is approximately 2,809 Hectares. It is situated on a depression almost surround by hills. The landscape is divided into two hypsographic regions. They are the low land and high land. The land is further divided into parts for easy and more effective description. One of it, is located in the northeast while the other part is made up of these in the south, the higher land to the north is higher and has a height of 300meters. The northern section of the highland is undulating to the east, and to the south lower with an average height of about 300meters.

The landscape here is comparable level and hot and undulating as that of the north generally, the whole high land has deep slope. Average range from slight above two degrees in steepest part of the town, the lowland is at the center and continues to the valley of river while the length covers about four kilometers. The lowland is of the height of 260-300meters. It slopes from center to where it terminates at River Orle.

#### **1.6.5 Physical features (Relief and Drainage)**

Equator Longitude 7<sup>0</sup> N, 04<sup>0</sup> N and 7<sup>0</sup>, 54<sup>0</sup> N of the 5<sup>0</sup> 36<sup>0</sup> E and 24<sup>0</sup> E of the Green which Meridian. Shares common boundary within Jattu and Okpella at the North, at the East, Agenebode and South, Ibie at the West by Warrake Road, Aviele and Ewu.

Auchi is located in the guinea savannah region of southern Nigeria. It is very unique that it is along the main road route linking the northern parts of the country, which is about 330km to Abuja (the Federal Capital Territory) while Auchi is 136km to Benin City, Edo State's Capital. Its functionality service by road network with neighbouring villages and Local Government Areas (Aghama, 2014).

### **1.6.6 Socio-Economic Characteristic of the study**

Auchi has in recent years been amongst the fastest growing cities in Nigeria in 2018 4million people. Auchi is home to: Auchi Polytechnic, Nigerian Army School of Electrical and Mechanical Engineering, Edo Fertilizer Milling Plant (commenced operation in June 2017), Zenith Bank, UBA, GT Bank, Access Bank, Eco Bank, First Bank, Fidelity Bank, Union Bank, Unity Bank and Uchi Microfinance Bank.

### **1.6.7 Socio-Economic Backgroud of the study**

Auchi is the headquarter of Etsako West Local Government Area, Edo State. Good road network, Water, Electricity, Auchi, Nigerian Army School of Electrical and Mechanical Engineering, Edo Fertilizer Milling Plant (commenced operation in June 2017), Banks such as; First bank, Zenith, UBA, GT Bank, Access Bank, Eco Bank, Fidelity Bank, Union Bank, Unity Bank and Uchi Microfinance Bank and so on are some of the basic amenities/infrastructures in Auchi.

# Map of Nigeria showing Edo State

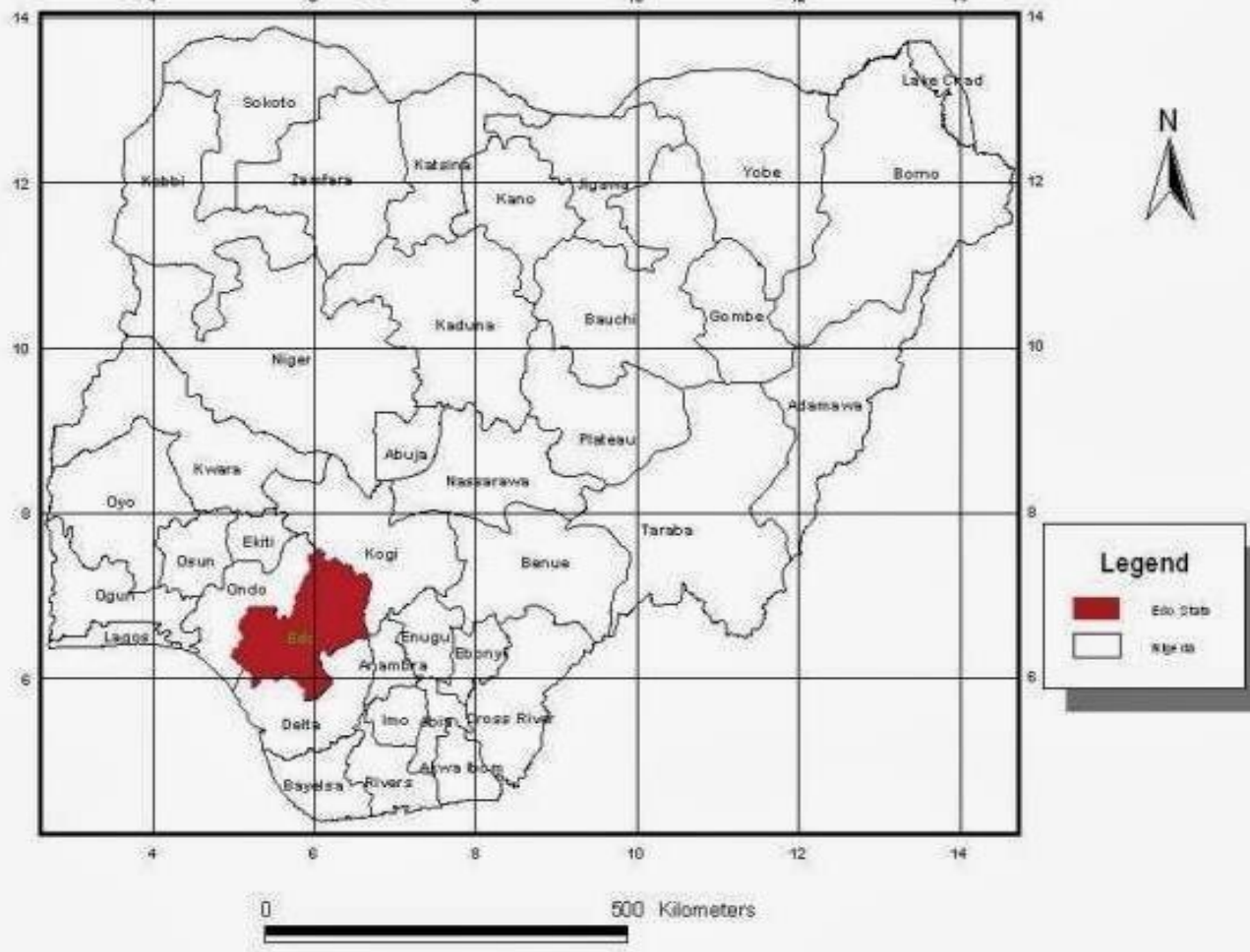


Figure 1.1: Map of Nigeria showing Edo State.

Source: Google maps, 2022.

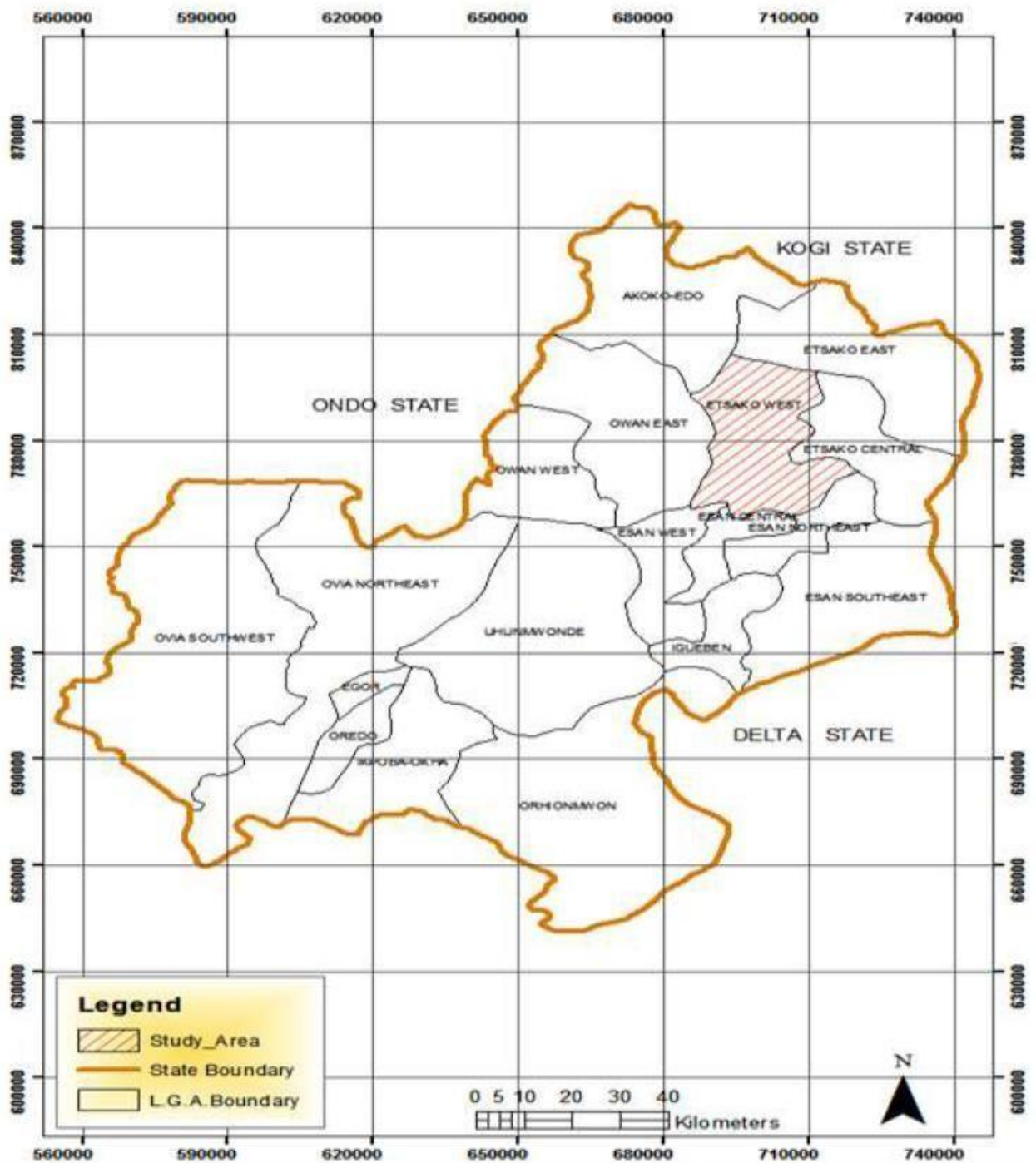


Figure 1.2: Map of Edo State showing Etsako West.

Source: Google Maps 2022.

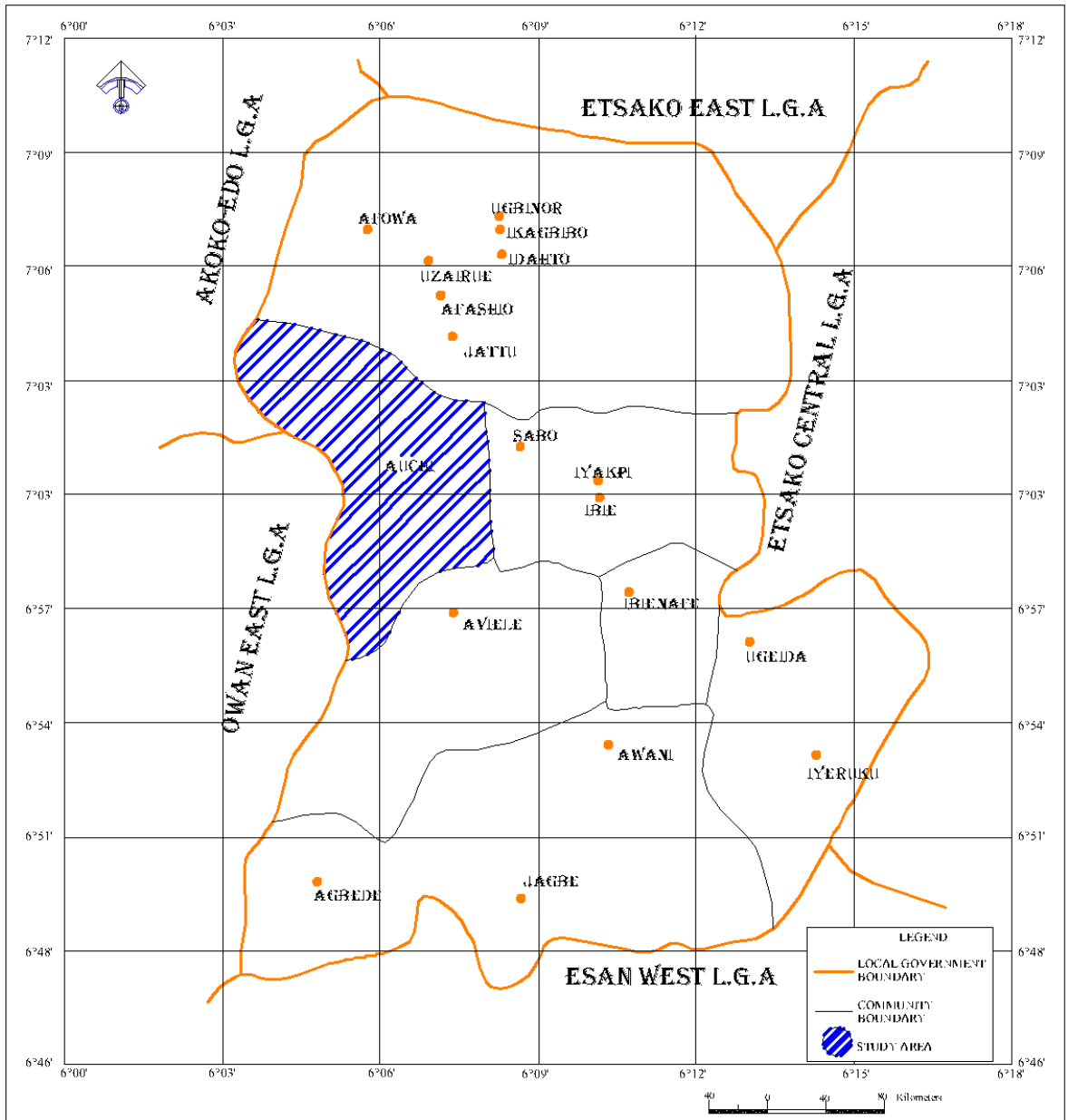


Figure.1.3: Map of Etsako West showing Auchi

Source: Department of Urban and Regional Planning, Auchi Polytechnic, Auchi, 2022

## **1.7 Scope of the Study**

The scope of the study was to evaluate domestic water security with a view to managing water insecurity and related issues among the city dwellers. Therefore, research boundaries are formed to answer hard research questions. The research boundaries direct this study into a confined and specific scope based on a realistic timeframe and efforts to afford this study. The choice of Auchi, is because it is located in a region without enough qualitative housing provision despite its population and socio-economic benefits. The study specifically focused on the prevailing water schemes and explores the root causes of housing problem.

The research studied households' socio-economic characteristics and water use, access to their housing condition; to evaluate the extent development control and the effects on qualitative housing; problems associated with delivery of housing quality; and the effects of poor housing condition of residents. The study also examined the qualitative risks and other problems associated with demand and supply and it developed principles that will improve and sustain water security in Auchi.

## **1.8 Limitations of the study**

This study's findings have some limitations, including limited access to information from respondents, but later resolved. Also, time, finance limitation to engaged field assistants, and many other reasons made it impossible to meet the research work's specified period. The responses that address structural issues, including data acquisition, infrastructure and operations, and maintenance; and institutional responses that cover issues such as policies and pricing, or knowledge and information useful to the study and decision-makers was not easily achieved. There was less information available on institutional issues concerning housing demand and supply. Second, the updated base maps for Auchi were not available either at the Edo State Ministry of Physical Planning or the Local Government Council office in Auchi. Its location, physical/ natural feature and the associated economic activities in the area that aids housing provision and other activities. There were many limitations and constrains faced during the research work, but to mention but a few:

Time frame was such that most activities relating to this research, most especially survey, filed work and other related activities, The extensive retrieval of information or data was not an easy task because of their available. It was also difficult to gather facts on the housing needs and supplies due to time constrains. The respondent could not supply most information relevant to the research, thereby creating a vacuum of problems in the study area.

Various trips were made within the metropolis in order to get some relevant maps and information contributed risky adventures in terms of the prevailing economic and security situation of the nation. Finance was not left out, because to an extent, finance was posing a great difficulty in getting books, published materials, internet materials and also tourism being a new sector with dense attention being given to it. Insufficient funds tend to impede the efficiency of the researcher there by limiting him doings and ideas.

### **1.8.1 Definition of Terms**

**HOUSING NEED:** it is the inadequacy of the provision of accommodation when compared with the socially acceptable norms. It is the extent to which the quantity of the existing residential accommodation fall short of that is required by the house hold. Housing need of a place is the difference the total number of household and number of dwellings supplied.

#### **HOUSING DEMAND**

**Effective:** This is a situation where someone expresses a desire for housing that is the number of households which has the ability to pay for a house or room at a predetermined prize or rent.

**Ineffective:** This is also a situation where someone expresses an equal desire for housing but in this case the house hold does not have the economic ability to satisfy such a desire.

**HOUSING SUPPLY:** This is the total number of housing unit that are produced annually which are ready for consumption. It is the total number of housing unit that the suppliers (public and private) are ready to offer at a particular time for a particular price.

**HOUSING STANDARD:** This can be defined as the level or degree of quality considered proper or excellent, correct and acceptable (Regulations), it is something fixed as a rate for measuring height valuation purity, quality etc.

**Assessment:** the action or an instance of making a judgment about something.

**Housing:** A residence such as a house, apartment, mobile home, or room(s) within a larger structure that provides a space for occupants making up a single household to live and eat.

**Demand:** Demand is an economic principle that describes a consumer's desire and willingness to pay a price for a specific good or service.

**Supply:** Supply is a fundamental economic concept that describes the total amount of a specific good or service that is available to consumers.

## **CHAPTER TWO**

### **CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW**

#### **2.1 Theoretical Frameworks of the Research**

This section discusses the theories underlying the study. Theories consist of explanations of causal or casual relationships, which have withstood numerous refutations attempts and are therefore, generally accepted as accurate (Agbola & Oladoja, 2004). It is also a system of thought, a set of rules or principles for studying a subject. It is a statement of ideas to explain an existing phenomenon to predict future occurrences or consequences (Agbola & Kassim, 2007; Babalola, 2016). As a multidisciplinary and interdisciplinary issue, housing development does not lend itself easily to using one or two sets of concepts.

Theories play a significant role in housing studies as they guide the development of research questions, methodologies to be utilized, interpretation of results, and contribution to or advancement of knowledge in and related fields (Steggel, Binder, Davidson, Vega, Hutton, & Rodecap, 2003, Babalola, 2016). The purpose of this section is to present related theoretical bases for the approaches to the study of housing development. The theories, concepts, and models considered, among others relevant to the current research, including housing concept, governance in management system concept,

#### **2.1.2 Conceptual Frameworks of the Research**

It is quite obvious that development control is meant to guide the allocation and use of land resources in order to maintain a pleasant living and built sustainable environment for the present and future generation. Right from the early 1990s, different legal instruments were put in place to allow development control in most of the cities in the country. For instance, the Nigeria Town and Country Planning Act of 1932 promulgated in 1946, remained for a long time the legislative basis for all laws governing town and country planning in Nigeria (Rafiu, 2006).

The need for effective development control through physical planning and implementation was strengthened physical development by the Nigeria Urban and Regional Planning law, Decree 88 of 1992 and decree no 18 of 1999 (Amendment). The decrees provided for the establishment of a special development control at the various levels of government. At the federal are the National Urban and Regional Planning Commission; at the State is the state Urban and Regional Planning Board in each of the state in the federation including the federal capital territory, Abuja. While at the local level is the Local Planning Authority in the local government area and the area councils of the federation. These bodies were meant to keep close watch on physical development especially in urban areas. In keeping

with this, most level of government have town-planning authorities and other environmentalist to monitor their activities.

The Federal Ministry of Environment, the State Environmental Protection Agencies, the Ministry of Lands and Survey, and sometimes Urban Development, all are important institutions that can help to uphold the aims and objectives of sustainable physical planning and development in Nigeria.

Despite the enabling legal instrument and enforcement institutions, unplanned and uncontrolled physical development springs up in Nigeria town and cities to the detriment of the urban environment. It has been observed in the many towns and cities including Benin City, Ibadan, Akure, Auchi, Ekpoma, Umuahia, Lagos, Enugu, and many others, that this phenomenon is vogue and calls for nationwide concern and campaign by active environmental groups to draw attention to unhealthy trend so as to discourage unplanned development.

The Nigerian Urban and Regional Planning law, Decree No. 88 of 1992 empowered the planning offices in various levels of government to control any development that is taking place in their jurisdiction. This is done through the use of development plan, comprehensive plan, or master plan. The most important thing is that all development that should take place in that environment should be strictly tied to the plan. Therefore, Auchi and every other community must have a development plan as a guild and where development is not guided by this plan is said to be unplanned.

### **2.1.3 The Concept of Sustainability**

Sustainable development has become the common currency through which environmental issues are contested and constructed. The concept was brought to life with the publication of the Brundtland Report in 1987; (WCED, 1987), though its intellectual heritage stretches back to the 1972 UN conference on the Human Environment held in Stockholm and subsequent policy initiatives (Elliot, 1998). At the heart of the Brundtland definition of sustainable development is the principle that development and environmental protection can be reconciled in ways which enable current needs of society is to be met, without jeopardizing the ability of future generations to meet their own needs in order to address issues of housing quality, poverty and environmental degradation and can be made through the application of appropriate technology and through using resources more efficiently. In pursuing these goals, the need to take into account issues of international, inter and intra-generational equity is also stressed. In short 'sustainable development is about the achievement on a global (and

local) scale of three principles: economic development, social justice, and ecological responsibility' (Gleeson and Low, 2000).

The all-encompassing nature of sustainable development has led to a great deal of dispute over its definition and implementation. On the one hand, government and business have embraced the concept as signaling that economic growth can be reconciled with housing quality, housing with little difficulty. On the other hand, environmental groups have argued that the priority is to sustain the housing quality in our environment, with economic growth as a secondary aim. Furthermore, communication suggest that any reconciliation between housing quality, environmental, economic and social goals is not a straight forward matter, but depends on the nature of the goals under consideration, the scales at which compromises were being sought and the interests and values which are being negotiated (Bulkeley 2001; Owens and Cowell, 2002). While the debate about sustainable development had moved from a concern with particular outcomes, towards the need to develop a process of sustainability, the problems of deciding what should be sustained and for whom, remains. As Gleeson and Low (2000) suggested, rather than being fixed, sustainability is a shifting compromise between the present and the future. In effect, rather than being a fully formed idea, sustainability is a term whose meanings and implications are determined within the context of particular conflicts and processes of policy development (Owens and Cowell, 2002).

Sustainable Development has been discussed extensively in the theoretical literatures since the concept was adopted as an overarching goal of economic and social development by UN agencies, by the agenda 21nations, by many local governments and private-sector actors. The sustainable development literature largely emerged as a reaction to a growing interest in considering the interactions and potential conflicts between economic development and the physical phenomena. The literature includes many alternative theoretical and applied definitions of sustainable development. The theoretical work spans hundreds of studies that are based on economic theory, complex systems approach, ecological sciences and other approaches that derive conditions for how development paths can meet sustainable development criteria. Furthermore, the sustainable development literature emphasizes a number of key social justice issues including inter-and intra-generation equity.

The debate on sustainability has generated a great deal of research and policy discussion on the meaning, measurability and feasibility of sustainable development. Despite the intrinsic ambiguity in the concept of sustainability, it is now perceived as an irreducible holistic concept where economic, social and environmental issues like housing quality are interdependent dimensions that must be approached within a unified framework (Hardi and Barg,1997; Dresner, 2002; Meadows, 199).

However, the interpretation and valuation of these dimensions have given rise to a diversity of approaches.

A growing body of concepts and models, which explores reality from different angles and in a variety of contexts, has emerged in recent years in response to the inability of normal disciplinary science to deal with complexity and systems-the challenges of sustainability. The outlines of this new framework, known under the loose term of 'systems thinking' are, by their very nature, trans-disciplinary and synthetic (Kay and Foster, 1999). An international group of ecologists, economists, social scientists and mathematics had laid the principles and basis of an integrative theory of systems change (Holling, 2001). This new theory is based on the idea that system of nature systems and social-ecological systems are interlinked in never-ending adaptive cycles of growth, calculation, restricting and renewal within hierarchical structures (Holling et al., 2002).

A core element in the economic literature on sustainable development is the focus on growth and the use of man-made, natural, and social capital. The fact that there are three different types of capital that can contribute to economic growth such as housing quality has led to a distinction between weak and strong sustainability, as discussed by Pearce and Turner (1990) and Running and Wiggering (1997). Weak sustainability describes a situation where it is assumed that the total capital is maintained and that the three different elements of the capital stock can, to some extent, be used to substitute each other in a sustainable solution. On the other hand, strong sustainability requires each of the three types of capital to be maintained in its own right, at least at some minimum level. An example of an application of the strong sustainability concept is Herman Daly's criteria, which state that renewable resources must be harvested at (or below) some predetermined stock level and renewable substitutes must be developed to offset the use of exhaustible resources (Daly, 1990). Furthermore, sub-standard housing quality should be limited to the assimilative capacity of the environment.

Arrow, John and Delly, (2004) in a joint authorship between leading economists and ecologists, present an approach for evaluating alternative criteria for consumption, seen over time in a sustainable development perspective. Inter-temporal consumption and utility are introduced here as measurement points for sustainable development. One of the determinants of consumption and utility is the productive base of society, which consists of capital assets such as manufactured capital, human capital, and natural capital. The productive base also includes the knowledge base of society and institutions.

Some basic principles are therefore emerging from the international sustainability literature, which helps to establish commonly held principles of sustainable development. These include, for instance, the welfare of future generations, the maintenance of essential housing quality that is life

support systems, and more universal participation in development of an acceptable standard of human well-being (Swaft et al, 2003; Meadow, 1997; WCED, 1987).

United nations economic and social council economic commission for Africa/African union commission (UNESCECE/AUC) (2011) joint submission reiterated the fact that “sustainability will remain elusive if we do not develop our physical development in such ways to live within the means of one planet and if there is no hope for all for a better life and as basis for true sustainability that heals degraded development in our environment. As our environment is faced with various bio-ecological and social problems, there is urgent need to examine our value system and identify more productive physical developmental alternatives that enhance better development within our environment.

#### **2.1.4 The concept of System Theory**

The system theory is explored in this research to explain housing quality, developmental policies and process. It is imperative however to first examine the definition of system theory and then relate it to housing quality and management

Chorley and Kennedy (1971) define a system as a structured set of objects and or attributes.

Harvey, (1969), also explained system as,

- a) A set of elements identified with some viable attributes or objects.
- b) A set of relationship between the attributes of objects.
- c) A set of relationship between the attributes and or object and the environment.

From the above definitions, these object and attributes consists of components or variable and exhibits discernible relationship with one another and operates together as a complex whole according to some observed pattern. Also, from the foregoing housing management can be explained through the spectrum of its chart.

A system has component consist part of housing quality, developmental policies and process consists of different parts (subsystems) like the design, approval, physical development and professionals, cost recovery, maintenance and administration.

A system operates in a special environment and consists of well define subsystem so that when one of them is altered, it could influence the whole entire system. Also, the system would be an open, isolated or closed system depending on the exchanges of mass and energy with the wider environment. Housing quality and management is actually an open system since it allows for the exchange of mass and energy with the wider environment (Mabogunje, 1970). For example, if the maintenance components are improved, there could be positive impacts on the performance of the management

system. The dominance of unskilled manpower in the management system could spell doom for the entire system.

A system has a goal to achieve. The ultimate goal for housing quality and management is the provision of safe and adequate housing quality in a sustainable fashion for domestic, industrial, agricultural and recreational uses. A system has a boundary. It has an area of operation that is distinct from another system. Its parts can be identified along with its relationship and its area of influence. For example, Housing Co-operation, of Edo state is quite distinct from the National Electric Power Authority.

A system has inputs and outputs. These inputs and outputs are parts of the system. They sustain the system and are in the form of mass and energy. Good design of lay out and building plan and the proper approval, which fall into physical development within the environment, are inputs of mass, also, professionals like town planners, builders, estate manager and other environmentalist are considered as input of mass, electricity on the other hand, is an input of energy and is used to operate machines used in the process of development.

Finally, a system has feedback. The presence of feedback process ensures adjustment in the system. Any subsystem within the housing management system that is faulty can be traced through the mechanism of management feedback.

All the subsystem within the housing management system can be controlled. The management can regulate inputs and outputs. How effective these subsystems are controlled depends on the capacity and effectiveness of the management system

## **2.2 Empirical Review of Literature**

### **2.2.1 Need for Affordable Housing**

Rapid growth in population creates demand pressure towards shelter and efficient supply and distribution of basic utilities and services for the city dwellers. In most of our urban centres, the problem of housing is not only restricted to quantity but to the poor quality of available housing units, the effect which is manifested in overcrowding of houses. Nigeria is perhaps the fastest urbanizing country in the African continent. One of the most important challenges facing the country is the provision of affordable housing. As more and more Nigerians make towns and cities their homes, the resulting social, economic, environmental and political challenges need to be urgently addressed (Ajanlekoko 2001 and Raji 2008).

The housing situation in Nigeria puts existing housing stock at 23 per 1,000 inhabitants. Housing deficit is put at 15 million houses, while N12 trillion will be required to finance the deficit (Mabogunje 2003, 2004). This is about 4 times the annual national budget of Nigeria (Federal Housing Authority (FHA) 2007). Home prices and rents, on the other hand, have grown ahead of general inflation. Making matters worse, the composition of homes for sale and rent on the market has been inexorably shifting towards very expensive home (Nubi 2008). The National Rolling Plan of 1990–1992 estimated housing deficit at 4.8 million. The 1991 housing policy estimated that 700,000 housing units are to be built each year if housing deficit is to be cancelled. In spite of a series of government policies towards housing delivery, one thing that is clear is that there exist gaps between housing supply and demand (Olomolaiye 1999; Agbola 1998; Adegeye and Dittoh 1985).

Historically, housing unit is treated as product hence the need for quality if it is to pair well and perform desirably in the market, but quality in construction industry suffers significant difficulty as it passes through extreme pressure driven by cost minimization rather than value maximization. Research has shown that 75 % of urban housing is situated in slum conditions (urban development policies in Nigeria 1988), and indeed, the quality of the housing is poor and clearly an affront to human dignity. As part of effort to increasing qualitative housing for the masses in the country, the federal government of Nigeria (2004) pledged to adequately fund research pertaining to the manufacture and the use of local materials in the sector, with the aim of providing 40,000 houses, to at least 1,000 per state before year 2007 (Olutah 1997; Agbola and Olatubara 2003).

Housing delivery in Nigeria is provided by either the government or Private sector, but despite federal government access to factors of housing production, the country could at best expect 4.2 % of the annual requirement. Substantial contribution is expected from other public and private sectors. It should be acknowledged that private sector developers account for most of urban housing (Federal Office of Statistics 1983). The production of housing in Nigeria is primarily the function of the private market; approximately 90 % of urban housing is produced by private developers. Due to housing demand created by rural– urban migration, which account for 65 % of urban population growth, the fixed supply of urban land, and inflation of rental and housing ownership cost (Taylor 2000). Unfortunately, the private sector is saddled with numerous problems which make supply always fall far short of demand and lower production quality (Nubi 2008). The problem of qualitative housing has been a concern for both the government and individuals. Appreciating these problems, both public and private sector developers make effort through various activities to bridge the gap between housing supply and demand, but the cost of building materials, deficiency of housing finance arrangement,

stringent loan conditions from mortgage banks, government policies among other problems have affecting housing delivery significantly in Nigeria (Raji 2008; Bichi 1997 and Daramola 2004).

With different Policies and user solutions that are abound for the purpose of reducing quantitative housing deficiency. It could be possible to solve the problem if housing were used only for shelter needs. However, in addition to serving as a shelter, housing is also 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. Moreover, it is important that house is a building block in its relations with its environment, mutual interaction and increasing the quality of its environment when it is considered as part of the city. In this context, it can be accepted that a large housing stock is available today as a result of new presentation forms and production processes with a high volume of housing production. However, the existence of this stock shows that the housing policies are planned depending mostly on production (Okupe 2002).

## **2.3 Institutional Framework for Housing**

Several public and private sector institutions are directly or indirectly involved in housing; however, there is a need for improved efficiency, collaboration and mechanisms to improve housing delivery. The institutional framework for housing is characterized by public, quasi-public and private sector organizations. The main public sector institutions involved in housing consist of government ministries/departments that provide the regulatory and administrative framework for housing delivery. While the role of each ministry is necessary, the cumbersome and lengthy regulatory approval processes involved tend to limit the private sector participation in the housing industry because this process leads to inefficiencies, wastefulness, exploitation, delays and high project cost (Daramola 2004). In general, an inadequacy of financial and human resources is the main constraints to the efficient coordination, implementation and enforcement of the public sector are housing effort (Kihato 2009 and Ebie 2004).

### **2.3.1 The Ministry of Lands, Housing and Urban Development**

The Ministry of Lands, Housing and Urban Development (formerly the Ministry of Housing, Urban Development and Environment) was created in 2002 with housing accorded for the first time a separate status free from the bureaucracy and financial stranglehold of the Ministry of Works. The Ministry of Lands, Housing and Urban Development's roles includes policy formation, setting standards for the sector, establishing building standards and codes for housing delivery, and safety in

collaboration with relevant professional bodies (Enhancing Financial Innovation and Access 2008) (Table 1). 3.2 Central Bank of Nigeria (CBN).

The CBN is the apex regulatory authority of the financial system. It was established by the Central Bank of Nigeria Act of 1958 and commenced operations in July 1959. Among its primary functions, the CBN promotes monetary stability and a sound financial system and acts as banker and financial adviser to the federal government (Central Bank of Nigeria 2008). It is the banker of last resort to the licensed 24 banks and approves licences to financial institutions, which include Deposit Money Banks, Primary Mortgage Institutions, Microfinance Banks, Finance companies, Bureaus De Change, and Development Finance Institutions (Federal Republic of Nigeria 1991). In 2005, the federal government in

**Table 2. 1:** Key Players in the Nigerian Housing Delivery

S/No	Regulators	Financial Institutions	Developers
1	Central banks of Nigeria	Federal Mortgage Bank of Nigeria	Federal housing authority
2	Federal ministry of Lands, Housing and Urban Development.	99 Primary mortgage Institutions	36 state Housing corporations
3	Security and exchange commission	24 deposit money banks	36 state ministries of housing and urban development
4	Federal and State Ministry of Lands, Housing and Urban Development.	Commercial Banks and Mortgage Institutions	800 real estate developer
5	Central Banks of Nigeria	Federal Mortgage Bank of Nigeria	55 Insurance companies

**Source:** Adopted from Pison Housing Company (2010) and modified by the author conjunction with the CBN set up the Financial System Strategy (FSS) and year 2020 Mortgage committee (Nubi and Omirin 2007).

### **2.3.2 Federal Mortgage Bank of Nigeria (FMBN)**

The FMBN is the apex mortgage institution in Nigeria with a broad mandate as follows: Link the capital market with the housing markets. Encourage the emergence and promoting the growth of viable primary mortgage loan originators to serve the needs for housing delivery in Nigeria, mobilize domestic and foreign funds into the housing sector; collect and administer the National Housing Fund (NHF) in accordance with the provisions of the NHF Act, the NHTF, established in 1992, was aimed at addressing housing finance challenges in the low-income sector. It was formulated taking into consideration the housing demand gap and the difficulty of accessing finance (Anugwom 2005 and Bichi 1997). Through commercial banks and other financial institutions, it was granted a take-off fund of N250 million (US\$1.7 m). Key objectives of the fund include ensuring the provision of housing units is based on realistic standards that house-owners can afford, giving priority to housing programmed designed to benefit the low-income group and encouraging every household to own its house through the provision of credit or funding (Enuenwosu 1985; Akinlusi 2007; Nubi and Omirin 2007).

## **2.4 Housing Demand and Supply**

Housing demand is the number of dwelling units that are actually needed by the people at a particular point in time, while housing supply is the number of residential units that are provided by the key players in the accommodation provision.

### **2.4.1 Housing need and Effective Demand**

There is a gap in knowledge between requirement for housing and the ability to obtain the preferred housing type, which result in an effective request crisis for affordable housing in the country. Although it is clear there is a housing shortfall, it is fundamental to know that people can only obtain what they can meet the expense. Affordable housing to low- and middle-income households is the affordability gap. This is defined as the difference between the required monthly mortgage repayments on the least expensive house and the 33 % (an industry standard as recommended by the International Labour Organization) that can be deducted from the total salary of a potential homeowner. The gap affects 52 % of the population or 65 million households. While some households achieve affordability with supplementary, informal income, this is not counted in loan origination procedures. Affordability analysis shows that low-income earners can afford housing units at N2 million (\$13,333.33). Analysis of the stock of dwelling units helps to understand affordability. As at 1991, the total dwelling units in Nigeria was estimated at 15.2 million and more than 70 % was in tenement rooms (called face-me-I-face-you) (see Table below). Unfortunately, there is no more recent data available. Since 2006,

government intervention has been through public–private partnership (PPP) programmes (Daramola 2004). Prior to this, government was directly involved in constructing housing units. Housing demand is higher in the urban areas, which is about 40 % of the population (Enhancing Financial Innovation and Access 2008).

### 2.4.2 Housing Demand

Demand is influenced by several economic factors, such as increased economic activity that has led to increased demand for labour and rural–urban migration. The result is that there are 14 million units of housing deficit in the country. This is about a hundred per cent increase when compared to the deficit in 2001. There has been an intractable gap between government’s supply efforts and actual achievement over the years, worsened by a population growth from about 42 million in 1960 to more than 151 million in 2010. Supply of housing units in Nigeria can be viewed from the formal and the informal sectors. The formal refers to supply from the private sector and the various elements of the public sector (Enhancing Financial Innovation and Access 2008).

### 2.4.3 Housing Supply

Various authorities have offered strategies for improving housing delivery in Nigeria. Fasakin (1998) suggested the co-operative housing model; Oduwaye (1998) advocated a simple land allocation system; Omole (2001) suggested an affordable financing model.

**Table 1:** Estimated housing stock, by dwelling types in Nigeria (1991)

	Urban %	Urban units (million)	Rural %	Rural units (million)	Total %	Total units (million)
Maisonette	2	67	0	12	1	79
Duplex	3	101	0	–	1	101
Detached bungalow	10	337	20	2,289	17	2,627
Semi-detached	2	67	1	60	1	127

Flat	15	506	0	–	3	506
Tenement (Room)	65	2,194	77	9,200	74	11,393
Others	3	101	2	287	3	388
Total	100	3,373	100	11,848	100	15,221

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Source: UN Habitat 2001. Report on National Housing Trend

Igbinoba (2009) encouraged commercializing housing support services for the poor and low income. The 1991 Housing Policy estimated that 720,000 housing units would be built each year, but current estimates show that Nigeria needs an average of one million housing units a year to replenish decaying housing stock and also meet rising demand. The 1991 policy further indicated that not less than 60 % of the new houses would be built in urban centres throughout the country (Federal Republic of Nigeria 1991). A study by Onibokun (1985) showed that 20 % of most buildings in the urban areas of Nigeria were more than 25 years old. The same study confirmed that over 65 % of houses were in the urban areas and that 90 % of rural areas were developed by informal, individual efforts. Despite several housing policies and successive administrations, not much impact has been made by the federal government in affordable housing supply. At the state level, the housing corporation model has been used by the state governments in an attempt to deliver affordable housing (Aribigbola 2008).

## 2.5 Housing Corporations

Virtually, every state has established state housing corporations to largely operate as property developers of the government. The corporations funding comes mainly from government budget allocations, and units are usually sold for cash. Often the middle-income earners are the target market for these developments. Buyers either pay cash or are allowed to make installment payments during the period of construction, as mortgage finance is not provided.

Table2 assessment of impact of national housing programme from 1975-1995,

Period	Planned	Achieved	% Of achievement
1962–1968	24,000	500	2.1
1970–1974	54,000	–	0
1975–1980	202,000	28,500	14.1
1981–1985	200,000	47,200	23.6

1994–1995	121,000	1,014	0.8

**Source:** Pison Housing Company (2010)

The cumulative results from all of these initiatives remain inadequate. For example, the Lagos State Development and Property Corporation, the most active state housing corporation in Nigeria has produced less than 25,000 units since inception about 35 years ago. In the first quarter of 2009, the Lagos State government announced that it intends to provide 40,000 housing units within the next 4 years and about 50 hectares of land has been identified for some of these housing initiatives, which will be developed in partnership with private developers (Pison Housing Company 2010).

### **2.5.1 Private Developers**

Activities of private estate developers were concentrated in Lagos State in the early 1990s. Prior to that, private real estate developers had nominal success. A major operator between 1988 and 1993 was HFP Engineering Limited, which, under a joint venture agreement and using prefabricated technology, delivered over 2,500 units of housing including 1,434 units at Victoria Garden City, in Lagos. More recently, activities of private developers are now coordinated under the Real Estate Developers Association of Nigeria (REDAN). It comprises over 850 companies across the country.

### **2.5.2 Non-Governmental Organizations**

A few non-governmental organizations (NGOs) are also involved in the supply of housing to the low-income and informal market. The following is some of the notable housing projects embarked upon by NGOs. MTNF low-cost housing project—Shelter for Comfort: In 2005, the MTN Foundation and Habitat for Humanity low-cost housing project was launched. The project was aimed at addressing poverty and homelessness through providing simple, decent and affordable houses to low-income earners. The foundation plans to build 600 low-cost housing units in blocks of 100 units in each of the six geo-political zones. Individuals will be able to acquire these houses by obtaining mortgages. The mortgage term is 15 years with the loan interest fixed over the period. One hundred units have been completed in New Karu, Nasarawa State (North Central). The second and third phases of the project will be in the south-east and south-west regions (World Bank 2010).

Currently, the institutional housing stock comprises 21 units which include special education centres, homes for the elderly, orphanages, poor/relief houses and correctional facilities. From a total of 580 people in institutional housing in 2001, around 353 were “special needs” residents, implying a

ratio of three persons per 1,000 of the household population. While this ratio is relatively small, the Social Policy for Human Development reported that the number of older persons living in poverty has grown significantly in recent years. The Country Review of Social Protection recommended the need to specially target the elderly and disabled by providing day care centres for the elderly. The production and management of special needs housing is usually sponsored by various nongovernmental organizations (NGOs) as well as civil society organizations with assistance from GOSL. The social policy has proposed a strategy of financial assistance and technical support for public sector and civil society organizations involved in care of the elderly, provision of shelters for homeless persons. The issue of institutional housing supply is cross-cutting, spanning several government agencies, particularly those involved in housing and community development, criminal justice as well as NGOs. Therefore, close collaboration will be required to facilitate the provision of institutional housing that is accessible, safe and disaster resistant (Pison Housing Company 2010).

## **2.6 Factors Responsible for High Housing Pricing Trends**

There are several factors responsible for high house prices. These include land allocation costs, the high cost of funding, the high cost of building materials (cement and steel), logistical challenges and the dearth of skilled artisans. The price of land is beyond the reach of most individuals and even where government partners with developers, the land allocation costs and charges make it impossible to deliver the housing units at an affordable price for the low-income market. The site and services land acquisition programme in Lagos State has not been as effective as planned. House prices in Nigeria are also a function of location of the property. Both sales and rental prices are higher in urban areas than rural areas. This is why most low-income housing is located in suburbs of major cities. However, as the cities expand, these suburbs soon become part of the cities. In the past 10 years, values of properties have generally been on the increase (15 % a year for both sales and rental) until 2008 and early 2009 when prices in the middle- and upper-income segment fell by 30 to 40 % depending on the location. Since then, they have stabilized around the crashed prices (Timothy 2000).

### **2.6.1 Housing Delivery and Finance**

The Nigerian housing finance market is organized along informal and formal areas. The formal sub-division has two components: the upper-income groups, whose undertakings are located in the urban areas, and the lower-income groups which depend on the subsidized NHTF for access to housing. The informal area includes the rotating savings and loan associations, the traditional co-operative

system, credit co-operatives and individual and family savings (Okonkwo 1999 and Bichi 1997). Several factors make the environment for mortgage lending difficult, including the absence of clear property and security rights, mandatory governor's consent, high interest rates and inadequate sources of long-term funding. Generally, there is indication of decreasing activities in housing finance: the average share of gross domestic product (GDP) invested in housing dropped from 3.6 % in the 1970s to less than 1.7 % in the 1990s (Pison Housing Company 2010).

### **2.6.2 Current Housing Delivery Approach**

In 2003, the federal government also established the Federal Ministry of Housing and Urban Development and proposed a housing reform, in view of the fact that there were not many affordable houses in Nigeria. There was an illusion that houses were available. But most of them were high-priced. There is a need for legislation to be amended substantially to bring their provisions in line with the new housing regime. The touchstone in such reviews is to reduce red-tape and ensure that various legislations are compatible with demand sofa free and robust market economy (Mabogunje 2004). The period 2003–2004 witness a housing policy that recognized the private sector on the driving seat of housing delivery in the country, the key features of this policy include the placement of the private sector in a pivotal position, for the delivery of affordable houses, on a sustainable basis; assignment to government of the responsibility for the development of primary infrastructure for new estate development; and review the amendment of the Land Use Act to ensure better access to land and speedier registration and assignment of title to developers. Others are the development of a secondary mortgage market, involving the FMBN and the establishment of a new mortgage regime, under the NHF, to facilitate more favourable mortgage terms and a five-year tax holiday for developers (Enhancing Financial Innovation and Access 2008).

### **2.6.3 Affordable Housing Scheme**

There are several affordable housing schemes that are either fully funded by government or in partnership with the government under the public-private partnership (PPP) scheme. In some cases, selected developers were given some kind of concession by government with the aim of providing affordable housing for instance, in the Federal Capital Territory. Such efforts were further complemented with the private finance initiative (PFI). Jibril (2009) further argued that while the quality of the existing stock is also under a heavy scrutiny in term design and desired functions including acceptable livable neighbourhood, 87 % of the existing stocks are backlogs which are stocks that do not meet the minimum quality requirement (Daramola 2004).

#### **2.6.4 Site and Services Scheme**

The pressure for this came from the international lending community and in particular the World Bank. Given the rising figures of “spontaneous or squatter settlements”, in cities all over the third world, in the face of tight planning control, regular demolitions, and high cost construction programmes, the World Bank (2000) argued for a new approach to urban development which incorporated various forms of aided self-help; the two “packages” that received the most support were sites and services scheme, and upgrading schemes. Essentially, the first provided low-income beneficiaries with serviced plots including tenure security and help to build their own houses; the second approach helped house owners in existing squatter areas obtains tenure to their land and to improve their dwellings. Many of these sites exist all over the country essentially provided by the government. And in spite of the fact that they may help to improve tenure security, the programme is capital-intensive in nature and the initial target population, low-income, usually do not benefit from them. The cost attached to each plot is usually beyond the reach of the urban poor (Igbinoba 2009 and Aluko 2002).

#### **2.6.5 Demands for Housing Finance**

Nigeria’s housing deficit presents an enormous potential for housing finance investors. The country requires N49 trillion (US\$326 billion) to meet its housing demand. However, the outstanding credit to the economy as at December 2008 by financial institutions was put at \$20 billion. Outstanding mortgage loans are 0.5 % of GDP in 2005, compared to 77 % in US, 80 % in UK, 50 % in Hong Kong and 33 % in Malaysia (World Bank 2010;

Chamberlain 2005). Housing finance needs derive mostly from population growth in the urban areas of the country. With a rural urban migration rate of about 5.5 %, it is expected that Lagos, for instance, will reach 23.5 million by 2015. Generally, an increase in population translates into an increase in the demand for housing finance. Effective demand and home ownership relates to affordability, and this is based on household incomes (Kihato 2009; Chamberlain 2005).

#### **2.6.6 Supply of Housing Finance**

Lack of access to finance affects the supply of housing. Developers in the formal sector are mainly financed by deposit money banks at excessively high interest rates and stringent conditions. Low-income individual homebuilders seek finance either from informal sources such as ajo (traditional thrift societies) or esusu, age/trade groups, traditional moneylenders, friends or family to build their

homes. Classified as microcredit organizations, these sources are convenient and accessible. They operate on the basis of third party guarantees and rely on peer pressure to ensure repayments. They are, however, unsecured and hardly accumulate the magnitude of funds required for large scale impact of individual household developments. In addition to the NHTF and primary mortgage institutions (PMIs), other suppliers of housing finance include Deposit Money banks, Development Financial Institutions, Insurance companies, Pension Fund Administrators and Housing cooperatives (Nubi 2000 and Bichi 1997)

## **2.7 Key Housing Issues and Constraints**

An analysis of the existing housing situation has revealed that there are several constraints facing the sector. Some of the critical issues which will need careful consideration and prioritization in the formulation of a national housing policy are.

### **2.7.1 Unavailability of Land for Housing**

The relatively small size of the land resource base coupled with its historical and current pattern of ownership presents a serious constraint to housing. At every focus group discussion held in the various communities, the high price of land was identified as one of the major constraints to housing production. Therefore, land availability problem appears to be critical and deserving of special consideration. In particular, the various policy makers will need to address the challenge of improving the supply of affordable housing given a small finite land resource base. Consistent with the draft Land Use Policy, specific strategies and action plans relating to government's acquisition of available lands within communities will need to be examined in order to create housing land banks and consequentially focus on the needs of their residents. The acquisition of lands within communities for residential purposes should also be viewed within the sociological context of maintaining the community's cultural base (Aribigbola 2008).

### **2.7.2 High Cost of Infrastructure**

Another deterrent to housing production by both the private and public sectors is the high investment cost of land infrastructure particularly where the development is distant from existing infrastructure. The developer fully bears the high investment cost of provision of water and road infrastructure to a new site, without future benefits for connections made off these infrastructures to other sites by other individuals or developers. This high cost of infrastructure significantly influences

the final price of the serviced land and ultimately, the cost of housing to the consumer. Therefore, there is a need to firstly re-examine the high initial cost of land infrastructure cost and secondly to develop a common approach for the provision of utilities to housing developments. The cost of infrastructure accounts for about 25–30 % of housing expenditures. It is a main factor in the delivery of inexpensive housing. Authority has ignored this area and developers now deliver same, thus increasing the cost of houses. This is obvious in many gated residential communities across the populace, where the contractor provides autonomous electrical energy, water treatment plant, sewage plants, access roads to the estate, etc. (Pison Housing Company 2010).

### **2.7.3 Increasing Rural Urban Migration**

Rural–urban drift has not only placed a significant strain on the supply of housing, but has also resulted in severe traffic management problems. Indeed, the expressed demand for multi-family (apartment) housing in city is significant. Therefore, the recent proposals by central government to undertake renewal of some cities must be integrated within the proposed housing policy insofar as the housing aspects are concerned. At the macroeconomic level, a major challenge is the needed to promote economic development policies that will reduce the rate of urbanization by providing more employment opportunities in rural areas (Aribigbola 2008).

### **2.7.4 Inadequate Finance Mechanisms for Low-Income Housing**

While a review of the housing credit sector indicates a reasonable supply of financial institutions, access by low-income households appears to be limited. In particular, households in the poorest income excluded from the formal credit sector. This is partly due to inflexible eligibility criteria for borrowing which involve steady income streams and land security. Therefore, appropriate mechanisms for financing low-income households must be leveraged, with particular emphasis on more realistic eligibility criteria and lower interest rates. Additionally, the institutional mechanism for administering low-interest finance to low-income households should be revisited. Given the fact that housing is one of the key basic human rights, attention is required with respect to the housing needs of the most vulnerable. While some housing assistance is provided through the government housing incentives, the mechanism for accessing these incentives remains largely unstructured. As a result, the benefits could be unintentionally diverted to higher-income groups. Therefore, it is important that clear incentive regimes be developed to specifically target low-income households. In that regard, there is a need for strategies and action plans to gather information on the socio-economic characteristics and geographic distribution of the poorest income quintile. More importantly, the specific allocation of

funds through the annual national budgeting system is required for a focused approach to affordable housing for low-income households (Anugwom 2005).

### **2.7.5 Inadequacy of Administrative and Legislative Framework**

The situational analysis of housing delivery has revealed a highly disproportionate production of “low-income” housing during the last 10 years. Therefore, the public sector housing delivery institutions should urgently consider strategies for increased delivery of affordable housing to the low income, including beneficiaries of subsidies and the indigent. However, any national housing strategy and action plan should consider the development of methods which will enable the effective recovery of capital and recurrent cost from the beneficiaries of subsidized housing. Additionally, strategies need to be considered for the efficient and effective management of existing public rental housing to ensure financial sustainability of the public sector housing delivery system. Housing policy will need to reconsider rationalization of all public and quasi-public organizations to ensure the efficient delivery of housing to all consumers. In that regard, attention should be given to the reestablishment of an institutional mechanism to facilitate continual dialogue among the various agencies and projects involved in housing, particularly for low-income households (Aribigbola 2008).

### **2.7.6 Cumbersome Regulatory Approval Process**

The lengthy and complicated regulatory approval process hinders efficiency within the housing delivery system. While certain measures instituted by the government are necessary, they tend to lengthen the regulatory process for obtaining planning approvals for land sub-division. In particular, the extensive delay caused by government referral agencies with respect to planning approvals has serious cost implications for private developers and ultimately, adversely affects in the final price to housing consumers (Ebie 2004).

### **2.7.7 Lack of Integrated Planning in Housing Programmes**

In the absence of an explicit national development plan, housing sub-divisions simply involve the provisions of sites and services, houses and the allocation of a portion of land as an open space. This has resulted in the need for residents to travel relatively far distances to access services such as day care, transportation and shopping facilities. Therefore, the need for integrated planning of housing projects, whereby residents are provided with a full set of community facilities, is paramount in the development and sustainability of neighbourhoods. Essentially, government’s planning agencies should play a more proactive role in the housing development process. Housing requirements should therefore

be continuously assessed in terms of needs and their prioritizations, to influence national zoning plans and the creation of integrated development plans.

### **2.7.8 Inadequacy of Housing Information System**

The deficiency of information, which has also been expressed on several previous occasions, is cause for deep concern since the formulation of any successful housing policy must be based on a reliable housing information system. Therefore, it is essential that financial and human resources be allocated to facilitate the development of a comprehensive, accessible up-to-date and transparent database on the housing market. Moreover, a database with qualitative and quantitative information on housing will also serve to measure the performance of the proposed NHP against established targets.

### **2.7.9 Limited Private Sector Involvement**

The analysis of the housing situation has confirmed that private sector involvement has always been minimal, particularly in the production of low-income housing. There is also an absence of public–private sector partnerships in housing delivery. This situation exists despite several efforts by government, particularly in the form of fiscal incentives. The relatively high cost of undeveloped land, strict requirements and the cumbersome regulatory approval process are some of the deterrents posited for the low level of private sector involvement. Therefore, strategies should be developed to promote increased involvement of the private sector as well as to address the issue of public–private sector partnerships in the provision of housing with particular attention to low-income groups (Daramola 2004 and Ebie 2004).

### **2.7.10 Inefficiency of House Construction**

With materials and labour inputs representing almost equal proportions of the cost of house building, it is critical that these two production factors be affordable, readily available and efficiently utilized. In particular, attention is required in the development of strategies and action plans that would encourage the availability and utilization of building materials, particularly from indigenous resources. In terms of contracting, the low entry barrier of the construction industry, lack of a regulatory body, absence of mandatory standards together with the non-existence of a legally binding building code has contributed to the general poor performance of contractors. This has been reflected in lengthy construction durations and poor quality of house building. Thus, in order to ensure that the proposed housing policy is all embracing, it is essential that construction quality management be appropriately addressed. In that regard, capacity building through training, registration and licensing of housing

contractors and the enactment of the Building Code should be considered. This of course must be developed against the need for improved competitiveness within the environment and globalized economy (Ebie 2004).

## **2.8 Challenges in Accessing Housing**

The Nigerian housing sector has an affordability task. Housing provision is directed mainly at the middle- and high-income section of the populace that can either pay cash or access mortgage finance from the banks. The sheer proportion of the low-income people, nevertheless, proposes a crucial growth opportunity for developers and investors if they are adequately innovative. For the fact that the long-term finance for housing development is not available, this compels manufacturers of housing to recover their funds within the shortest possible time. In these circumstances, the development of non-mortgage housing finance products, such as housing microfinance, could be very usefully explored (Bichi 1997). Other tasks to the improvement of the Nigerian housing provision include

### **2.8.1 Macroeconomic Tasks**

Inflation in Nigeria is still in double digits. Investors, lenders and borrowers desire a stable economy where judgments can be taken without fear. Apart from price increases, other macroeconomic guides should be kept steady and must continue to develop if the mortgage market is to flourish and become effective.

### **2.8.2 Policy and Regulatory Tasks**

The Land Use Act of 1978 has become hindrance to making land accessible for housing. This issue has been responsible for the lengthy administrative procedure of securing the Certificate of Occupancy, the document that confers ownership of the land to the individual from the government. Also, the Act has not assured security of title, and cost remains prohibitive, while access to titled and registered land is problematic and burdensome.

### **2.8.3 Taxes and Fees**

The levy problem on housing provision and development in Nigeria is huge. Value added tax (VAT), which is deducted at numerous stages of the building approval, adds as much as 30 % to the

total cost of a house. This is exclusive of titling fees and stamp duties. This eventually places the sales price of the item beyond the reach of low-income recipients.

#### **2.8.4 Property Registration and Building Approval**

Registering property and building approval is generally slow, burdensome and expensive. However, there has been some improvement since 2008 when the new reforms had led to a reduction in the time required to complete the process from 274 to 80 days.

#### **2.8.5 Financial Sector Tasks**

The insufficient resources and capital base of most primary mortgages limits their ability to deliver needed finance to meet housing demand (Okonkwo 1999).

#### **2.8.6 Capital Challenges**

Finance is a major task in the Nigerian housing provision. Housing provision is characterized by high interest rates, which are a reflection of the source of funds which is mostly short tenured (30, 60 and 90 days). Housing finance where present is structured as variable rate mortgages. Funding tasks lead to affordability issues. Consequently, there is a gap between the price of houses and the earnings of end users.

#### **2.8.7 Inaccessibility of Secondary Market**

There is no well-organized secondary mortgage market linked to capital markets and institutional investors. This puts enormous burden on primary mortgage institutions or housing finance institutions to carry the mortgage loans to maturity. Presently, outstanding mortgage loans remain unpaid no matter the tenure. This confines the ability of the primary mortgage institutions to create more loans.

#### **2.8.7 Unavailability of Credit Enhancement Vehicles**

To spread mortgages to low-income ranks, there needs to be some credit boost like mortgage insurance to guarantee credit risks up to certain loss levels for loans with high loan to value ratios. This may also extend affordability to the low-income population as creditors will require lesser deposits if the loan is certain.

### **2.8.8 Limited Skilled Manpower**

There is inadequate capability for the essential expertise required in the housing finance in Nigeria. This is explained by the fact that the market has not being in existence for a long time.

### **2.8.9 Importation of Building Materials**

Continuous importation of building materials into the country which is about 60% of the building materials required for housing development. This is a significant factor for the high cost of houses in Nigeria.

### **2.8.10 Guiding Principles for Implementation of Housing Delivery**

The successful resolution to housing delivery situation will require a comprehensive approach, which mobilizes and harnesses the combined efforts of the private and public sectors as well as civil society. Therefore, the following guiding principles are essential for providing support for implementation of the housing delivery.

### **2.8.11 Standards**

Planning standards are necessary to develop safe, disaster resistant and quality housing, especially to core need households who are particularly vulnerable to the effects of natural hazards.

### **2.8.12 Affordability**

Housing must remain affordable in order to meet the satisfaction of all households, particularly those with a “core need”. This is especially important since land and house prices, rent and construction costs have risen more rapidly than real incomes, thus reducing the housing options of low-income households. In addition, households’ access to financing is a critical component of housing affordability, particularly in view of the eligibility criteria of many lending agencies.

### **2.8.13 Partnering**

The mobilization and harnessing of the combined resources, efforts and initiatives of public and private sectors, community organizations, civil society and the international community, is essential to housing all citizens. The contribution and commitment of the skills, labour, creativity, knowledge, and financial and other resources of all these stakeholders is critical to facilitate an enabling environment to house all citizens (Daramola 2004).

#### **2.8.14 Sustainability**

It is absolutely essential for the housing delivery process to be implemented on a sustainable basis, paying due regard to social, historical, economic and ecological concerns. Consequently, it is important that short-term housing solutions do not undermine the opportunities for future generations to circumvent the viability of any long-term interventions aimed at sustainable growth. Environmental, economic, fiscal, social, cultural, financial and political sustainability are imperative to facilitate an effective housing delivery process. Sustainability is necessary to satisfactorily meet the requirements of all citizens throughout their lifetime.

#### **2.8.15 Empowerment and Self-sufficiency**

Housing does not only fulfill the basic need of shelter, but also plays a vital role in the economic and social health of the Nation. Economic growth and prosperity enhance the creation of integrated communities and fosters a sense of pride, which could encourage family self-sufficiency. The greater the ability of the household to be self-sufficient; the less the anticipated input or responsibility of government to support that household: In particular, housing represents a major asset for both the homeowner and the island as a whole. Since housing is often the single largest investment for most households, investment in housing is potentially the most fundamental pillar for extended social and economic expansion. Increased home equity contribution and consequently total household wealth is essential for national prosperity.

#### **2.8.16 Efficient Land Use**

The small and hilly land resource base demands increasing efficiency in land use in order to maximize the number of housing units and foster the provision of infrastructure in a cost-efficient manner.

#### **2.8.17 Housing Information Management**

An effective and transparent housing market can only be achieved through proper and effective housing information. In particular, pertinent information on the socio-economic status of households is necessary in developing meaningful strategies to address the housing situation. The collection and dissemination of housing data and information are imperative for proper decision making and analysis of existing and planned interventions. 8.8 Desirability and variety

The provision of a wide variety of housing solutions is necessary to facilitate choice, as well as consumer desirability. Housing solutions extend beyond the provision of houses and must therefore be sensitive towards the issue of desirable housing within communities where people want to live. It involves home extension, improvement and repairs; provision of serviced lots; evolutionary housing, such as core units, starter houses, foundations and slab; infrastructure upgrades; provision of health care services, child care centres and other social facilities and opportunities for employment.

### **2.8.18 Priority Areas for Action**

In implementing the recommendations, focus will be placed on eight priority areas for action. These priority areas will form the basis for designing the strategic interventions required to implement the housing delivery. These priority areas involve the development of strategies or approaches to: improve the availability of land for housing, minimize the costs of housing infrastructure, reduce rural–urban migration, increase consumer-focused housing, increase mechanisms for financing low-income households, strengthen the legislative and administrative framework for housing delivery, increase the participation of private sector, increase the efficiency of house production, determine the human, technical and financial resources required for implementation of housing policy and develop an effective information system to support decision making in housing delivery.

## **CHAPTER THREE**

### **3.0 RESEARCH METHODOLOGY**

#### **3.1 INTRODUCTION**

This chapter is concerned with the way and manner various data for the study were extracted and analyzed in order to ensure objectivity in the level of work done. The data collection and analysis were based on the aim and objectives of the study.

In achieving qualitative research, a research methodology is adopted. This assisted in achieving best and consistency in the trend of events and fact to be analyzed. Also, the methodology to employ for any research work depends on the nature of work to be carried out. For the purpose of this research work, various techniques and procedures were used to gather relevant data that shows the state and level of housing demand and supply in the area under study.

Research methodology reveals the research design specific methods or strategies of collecting information on the subjects of study; this involves personal observation, field survey, content analysis etc. In this chapter, the researcher hopes to highlight the method adopted for the study, identify the various sources of data and the instrument for collecting these data.

#### **3.2 RESEARCH DESIGN**

The questionnaire was designed in a way that all the questions targeted towards the aim and objectives of the research so as its objective could be achieved. The questions were concise and direct so as to have a well balance respond from the respondent.

However, alternative answers or choices were provided, from which the respondents were choose to satisfy the question asked. The questionnaires for distribution to respondent were done by trained related personal who have been trained before or during process of administering the questionnaires.

#### **3.3 POPULATION OF THE STUDY**

The population of Auchu stands at 42,610. Projecting to 2016, the population of the area would be 98,293 with a constant growth rate of 3.4%. In 2018 using the same growth rate the population tends to increase to 105,901 while in 2020 using the same growth rate the population will tends to increase to 113,225 populations while in 2022 using the same growth rate the population will tends to increase to 118,269 populations.

### **3.4 SOURCES OF DATA**

The task of data collection begins after a research problem has been defined and research design/plan chalked out. The method of data collection used for this study, was both primary and secondary data

#### **3.4.1 PRIMARY DATA**

The primary data are those which are collected afresh and for the first time and thus happen to be original in character. Primary data was collected during the course of study. It was obtained through:

Observation is one of the major instruments for primary data collection in research generally. It is one of the earliest instruments used for scientific research. In the process of carrying out reconnaissance survey on the study area, Observation which beneficial to this work was employed on the available infrastructural and level of development in the area.

The researcher asks a standard set of question and nothing more. The personal interview, as an instrument for data collection represent personal contact (face to face) between researcher and a respondent with the aim of getting reliable and valid information from the respondent and the management of the institution under study and the use of questionnaire.

#### **3.4.2 SECONDARY DATA**

These are data obtained second hand from published or recorded sources and used for a purpose different from that of the agency that initially collected from the field. It could be gotten quickly and cheap compared with data collected specially for the problem at hand. The secondary data are those which have already been collected by someone else. The secondary source of data collection includes books such as journals, write-ups, research reports, maps, and publications of various scholars in related field relating to the subject matter of the study. Also, dissertations, seminar papers, and internet materials were sourced for the study.

### **3.5 THE SAMPLING PROCEDURE, AND SIZE.**

The multi-stage sampling technique was used for sample selection. An advantage of this design is that it allows for different selection procedures in each selection as long as the final sample is drawn randomly. Based on this method, respondents were selected from the five zones that make up Auchi community.

The data used consist of information from households in sampled buildings, which constitutes the research population. Adults and some selected community-based organizations (Daodus, palace representatives, and youth leaders) who lived long enough in sampled buildings were interviewed.

Auchi town has an estimated population of 101,635 (2022) as projected from the 1991 figure of 42,610 (Nigerian Population and Housing Census, 1991) set at a growth rate of 3.4% percent using the formula in Eq. (1) projection:

$$P_t = P_o (1+r/100)^n \tag{1}$$

Where:  $P_o$  = Projected Population,

$P_t$  = Population of the base year,

$r$  = Rate of population growth (3.4)

$n$  = 31 years

The 1991 figure is adopted for this research because the 2006 population and housing census was released on state and local government areas, not on a township basis. Hence, 3.4% is an assumed average growth rate between 1991 and 2006 population census figures for Etsako West Local Government. Likewise, since Auchi is one of the Local Government towns subject to such a growth rate, it is appropriate to base the current population on such projection.

Stratified simple random sampling was use with a certain percentage to determine the number of questionnaires to distribute. Furthermore, to ascertain the number of buildings in the study area, in order to estimate number of buildings interviewed, about 1,406 buildings were estimated, sourced from Benin Electricity Distribution Company of Nigeria. Hence, 220 constitutes the sample size suitable to obtain a representative sample and administration of questionnaire to the respondents, due to the culture, religion homogeneity of the population in the area, special perception, peculiarity and probability of getting similar result and information. The questionnaire was administered within the area under study.

### **3.6 SAMPLING TECHNIQUES**

For the purpose of this research some variables were put into consideration such includes; population of the household of the area under study, socio-economic characteristics of the people as well as time and resource used to obtain information from entire populace in the area. The sampling technique adopted for this study is that of stratified random sampling. Auchi were stratified into five quarters from these, the respondents will be selected in the quarters at random. In order to facilitate this purpose, stratified random sampling techniques were used to collect data from each quarter and the information gotten will be used to generalize each household in that quarters.

### **3.7 RESEARCH INSTRUMENT**

Reconnaissance survey was carried out in the area under study. The essence of this step is to have a brief history or knowledge of the problem. Based on the first-hand information, a structured multiple-choice questionnaire was designed to elicit information from the respondent, documentary analysis from the various leaders of the community including government and private individuals in the area. Questionnaires were designed to gather information from respondents. A questionnaire consists of number of questions printed in a definite order on a form. Questionnaires save the researcher time and money. People are more truthful while responding to the questionnaire regarding controversial issues in particular, due to the fact that their responses are anonymous.

The questionnaire was validated by the researcher supervisor who is a research expert's knowledgably in research methods quantitative analysis and educational management. Each item as contained in the questionnaire was adequately scrutinized for clarity, adequacy, convenience, and comprehensiveness. He passed the instrument as adequate for data collection.

Respondents were given the chance to fill questionnaire and they were guided in filling in their questionnaire. In this case, respondents are limited to set alternatives provided in the questionnaire. The researcher also conducted oral interviews immediately responses were given by the respondents to questions asked and this was equally be complemented by direct observation of the study area by the researcher

### **3.8 METHOD OF DATA ANALYSIS**

For the purpose of this study both the descriptive statistics explorative and rigorous analytical approaches were used for the analysis of data collected from the field. The descriptive statistics include the use of figures, tables, charts, maps, graphs, percentage, and photographs. Simple analytical technique like use of the mean and other descriptive measure were employed. All these measures will be presented in the pictures of the issue relating to the problems of housing condition in Auchi.

## CHAPTER FOUR

### DATA ANALYSIS AND INTERPRETATION

#### 4.1 Introduction

This chapter deals with the presentation and analysis of the result obtained from questionnaires. The data gathered were presented according to the order in which they were arranged in the research questions and simple percentage was used to analyze the demographic information of the respondents.

3.1. Household Socio-economic Characteristics Table 1 summarizes some basic descriptive statistics of gender, age and educational characteristics of the households surveyed.

#### 4.2 Analysis of Demographic Data of Respondents

**Table 4.1: Gender of Respondents**

Gender		Frequency	Percent	Cumulative Percent
Valid	Male	143	65.0	65.0
	Female	77	35.0	100.0
	Total	220	100.0	

**Source: Field Survey, 2022.**

Table 4.1 above shows the gender distribution of the respondents used for this study. Out of the total number of 100 respondents, 65 respondents which represent 65.0 percent of the population are male. 35 which represent 35.0 percent of the population are female.

**Table 4.2: Age Range of Respondents**

Age Range		Frequency	Percent	Cumulative Percent
Valid	20-30years	33	15.0	15.0
	31-40years	22	10.0	25.0
	41-50years	55	25.0	50.0
	51-60years	44	20.0	70.0
	above 60years	66	30.0	100.0
	Total	220	100.0	

**Source: Field Survey, 2022.**

Table 4.2 above shows the age grade of the respondents used for this study. Out of the total number of 100 respondents, 15 respondents which represent 15.0 percent of the population are between 20-30 years. 10 respondents which represent 10.0 percent of the population are between 31-40 years. 25 respondents which represent 25.0 percent of the population are between 41-50 years. 20.0 percent of the population are between 51-60 years. 30 respondents which represent 30.0 percent of the population are above 60 years.

**Table 4.3: Educational Background of Respondents**

Educational Background		Frequency	Percent	Cumulative Percent
Valid	FSLC	44	20.0	20.0
	WASSCE/GCE/NECO	55	25.0	45.0
	OND/HND/BSC	77	35.0	80.0
	MSC/PGD/PHD	33	15.0	95.0
	OTHERS	11	5.0	100.0
	Total	220	100.0	

**Source: Field Survey, 2022.**

Table 4.3 above shows the educational background of the respondents used for this study. Out of the total number of 100 respondents, 20 respondents which represent 20.0 percent of the population are FSLC holders. 25 which represent 25.0 percent of the population are SSCE/GCE/WASSCE holders. 35 which represent 35.0 percent of the population are OND/HND/BSC holders. 15 which represent 15.0 percent of the population are MSC/PGD/PHD holders. 5 which represent 5.0 percent of the population had other type of educational qualifications.

**Table 4.4: Marital Status of respondents**

Marital Status		Frequency	Percent	Cumulative Percent
Valid	Single	66	30.0	30.0
	Married	121	15.0	45.0
	Divorced	11	20.0	65.0
	Widowed	22	15.0	80.0
	Total	220	100.0	

**Source: Field Survey, 2022.**

Table 4.4 above shows the marital status of the respondents used for this study. 30 which represent 30.0 percent of the population are single. 55 which represent 55.0 percent of the population are married. 5 which represent 5.0 percent of the population are divorced. 10 which represent 10.0 percent of the population are widowed.

**Table 4.5: Occupation of Respondents**

Occupational structure		Frequency	Percent	Cumulative Percent
Valid	Civil servant	55	25.0	25.0
	Self-employed	33	15.0	40.0
	Students	55	25.0	65.0
	Unemployed	77	35.0	100.0
	Total	220	100.0	

**Source: Field Survey, 2022.**

Table 4.5 shows the category of respondents used for the study. 25 respondents representing 25.0 percent of the population under study are civil servants. 15 respondents representing 15.0 percent of the population under study are self-employed. 25 respondents representing 25.0 percent of the population under study are students while 35 respondents representing 35.0 percent of the population under study are unemployed.

**Table 4.6: Improvement in Architects' Structure of Buildings**

Improvement in architects' structure		Frequency	Percent	Cumulative Percent
Valid	Strongly agree	66	30.0	30.0
	Agree	92	42.0	72.0
	Undecided	22	10.0	82.0
	Disagree	22	10.0	92.0
	Strongly disagree	18	8.0	100.0
	Total	220	100.0	

**Source: Field Survey, 2022.**

Table 4.6 shows the responses of respondents if there are ways of improving the commercial structure of housing. 30.0 percent strongly agreed that there are ways of improving the commercial structure of housing. 42.0 percent agreed that there are ways of improving the commercial structure of housing 10 respondents representing 10.0 percent were undecided. 10 respondents representing 10.0 percent disagreed that there are ways of improving the commercial structure of housing 8.0 percent strongly disagreed that there are ways of improving the commercial structure of housing.

**Table 4.7: Relationship between the commercial nature**

	Frequency	Percent	Cumulative Percent
Valid Strongly agree	22	10.0	10.0
Agree	33	15.0	25.0
Undecided	11	5.0	30.0
Disagree	88	40.0	70.0
Strongly disagree	66	30.0	100.0
Total	220	100.0	

**Source: Field Survey, 2022.**

Table 4.7 show the responses of respondents if there is no relationship between the commercial nature and provision of accommodation. 10 of the respondents representing 10.0 percent strongly agree that there is no relationship between the commercial nature and provision of accommodation. 15 of the respondents representing 15.0 percent agree that there is no relationship between the commercial nature and provision of accommodation. 5 of them representing 5.0 percent were undecided. 40 of the respondents representing 40.0 percent disagree that there is no relationship between the commercial nature and provision of accommodation. 30 of the respondents representing 30.0 percent strongly disagree that there is no relationship between the commercial nature and provision of accommodation.

**Table 4.8: Demand for Housing**

		Frequency	Percent	Cumulative Percent
Valid	Very high	132	60.0	60.0
	High	55	25.0	85.0
	Low	22	10.0	95.0
	Very Low	11	5.0	100.0
	Total	220	100.0	

**Source: Field Survey, 2022.**

Table 4.8 show the responses of respondents if there are ways of meeting demand and supply of housing. 60 of the respondents representing 60.0 percent strongly agree that there are ways of meeting demand and supply of housing. 25 of the respondents representing 25.0 percent agree that there are ways of meeting demand and supply of housing. 10 of them representing 10.0 percent were undecided. 5 of the respondents representing 5.0 percent disagree that there are ways of meeting demand and supply of housing.

**Table 4.9: Major Land Use**

		Frequency	Percent	Cumulative Percent
Valid	Strongly agree	55	25.0	25.0
	Agree	70	32.0	57.0
	Undecided	29	13.0	70.0
	Disagree	33	15.0	85.0
	Strongly disagree	33	15.0	100.0
	Total	220	100.0	

**Source: Field Survey, 2022.**

Table 4.9 shows the responses of respondents if the major land use is mainly residential. 25 of the respondents representing 25.0percent strongly agree that the major land use in Auchi is mainly

residential. 32 of the respondents representing 32.0percent agree that the major land use in Auchi is mainly residential. 13 of the respondents representing 13.0percent were undecided. 15 of the respondents representing 15.0percent disagree that the major land use in Auchi is mainly residential. 15 of the respondents representing 15.0percent strongly disagree that the major land use in Auchi is mainly residential.

**Table 4.10: Housing has been a concern of individual, families, group and government since the dawn of urban civilization**

		Frequency	Percent	Cumulative Percent
Valid	Strongly agree	143	65.0	65.0
	Agree	66	30.0	95.0
	Disagree	7	3.0	98.0
	Strongly disagree	4	2.0	100.0
	Total	220	100.0	

**Source: Field Survey, 2022.**

Table 4,10 show the responses of respondents if housing has been a concern of individual, families, group and government since the dawn of urban civilization. 65 of the respondents representing 65.0percent strongly agree that housing has been a concern of individual, families, group and government since the dawn of urban civilization. 30 of the respondents representing 30.0 percent agree that housing has been a concern of individual, families, group and government since the dawn of urban civilization. 3 respondents representing 3.0 percent were undecided. 3 of the respondents representing 3.0percent disagree that housing has been a concern of individual, families, group and government since the dawn of urban civilization. 2 of the respondents representing 2.0 percent strongly disagree that housing has been a concern of individual, families, group and government since the dawn of urban civilization.

**Table 4.11: Types of Buildings**

Types of building	Frequency	Percentage	Cumulative Percent
Residential	138	62.72	62.48
Commercial	23	10.45	75.80
Industrial	3	1.36	77.23
Mix used	55	25.00	99.53
Others	1	0.47	100.00
Total	220	100	

Source: Field survey, 2022

Table 4.11 above indicate it is clear from the analysis that most of the buildings are used for residential 53%, 25% of the respondent use their building for mix use, 10% of the respondent use their building for commercial while on 1% of the respondent use their buildings for industries and other uses. This means that every individual has its own value and taste of what the building can be used for. Also, the level of industrialization in the area is relatively low as they depend mostly on goods produced from other places especially building industry.

**Table 4.12: Age of Buildings**

Types of building	Frequency	Percentage	Cumulative Percent
Less than 10years	49	22.35	22.35
11-20years	58	26.36	48.71
21-30years	32	14.33	63.04
31years and above	81	36.96	100.00
Total	220	100	

Source: Field survey, 2022

Table 4.12 reveals the period of construction of the building or age of building sampled in Auchi. The data from the respondents shows that most buildings in the area were built over 31years ago with 36.96%, between 21 – 30 years is 14.33%, 11 – 20 years is 26.07% while the least is the age of

less than 10 years is 22.35%. This revealed that most buildings in the area were built before or a little period after the introduction of land use act. Then, quality of building was not as such issue emphasized by government. Also, this area does not have a master plan to guide development. Hence the development is not in any way systematic.

**Table 4.13: Number of Persons per Room.**

Types of building	Frequency	Percentage	Cumulative Percent
1 – 2 persons	40	18.34	18.34
3 persons	93	42.41	60.75
4 persons	49	22.35	83.10
5 persons and above	37	16.91	100.00
Total	220	100	

Source: Field survey, 2022

Table 4.13 above show the occupancy ratio of the respondent in Auchu, which recorded more of 3 persons with 42.41%, followed by 4 persons with 22.35%, then 2 persons recorded 18.34% while the least is 5 persons above with 16.91% at such that there is little on the regulation of occupancy ratio but more have to be done.

**Table 4.14: Convenient Facilities**

Types of building	Frequency	Percentage	Cumulative Percent
Toilet	43	19.49	19.49
Bathroom	14	6.59	26.08
Kitchen	25	11.17	37.25
All of the above	138.05	62.75	100.00
Total	220	100	

Source: Field survey, 2022

Table 4.14 shows the convenient facilities in the houses in the study area, more of the houses had the three facilities accounting for 62.75%, followed by those with toilet 19.48%, kitchen 11.17% and bathroom 6.59% respectively.

**Table 4.15: Structural Condition of Buildings**

Types of building	Frequency	Percentage	Cumulative Percent
Poor	43	19.48	19.48
Fair	71	32.09	51.57
Good	78	35.24	86.81
Excellent	29	13.18	100.00
Total	220	100	

Source: Field survey, 2022

Figure 4.15 above shows the structural condition of the buildings in terms of fitness. It is clear from the analysis that most of the buildings are good with the record of 35.24%, while some are fair with the record of 32.09%, and some are bad with 19.48% and those that are excellent are 13.18%. This implies that there is the need for town planning regulation, the implementation of the building code of 2007 and the involvement of everyone in the building industry as well as environmentalists to participate actively in physical development in the area.

**Table 4.16: Building Plan with approval**

Types of building	Frequency	Percentage	Cumulative Percent
No	106	48.14	48.14
Yes	114	51.86	100.0
Total	220	100.0	

Source: Field survey, 2022

In table 4.16 it is clear with 51.86% that the local planning authority approved the plan for the building before construction, while 48.14% show that they did not approve building plans before construction was carried out, thus more staff are needed in the planning authority. Also, people need more orientation as a building is a permanent structure that demands quality in all aspects, hence people

should be encourage to use professionals in building industry for approval and implementation so as to keep the sanity of environment for future generation.

### 4.3 Environmental Quality

**Table 4.17: Frontage set back of buildings from the access road**

<b>Types of building</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Cumulative Percent</b>
1-2m	76	34.67	34.67
2-3m	62	28.37	63.04
3-4m	43	19.48	82.52
4m and above	39	17.48	100.00
Total	220	100	

Source: Field survey, 2022

**Table 4.18: The Set Back of Buildings**

<b>Types of building</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Cumulative Percent</b>
1-2m	25	11.18	11.18
2-3m	47	21.20	32.38
3-4m	106	48.14	80.52
4m and above	43	19.48	100.00
Total	220	100	

Source: Field survey, 2022

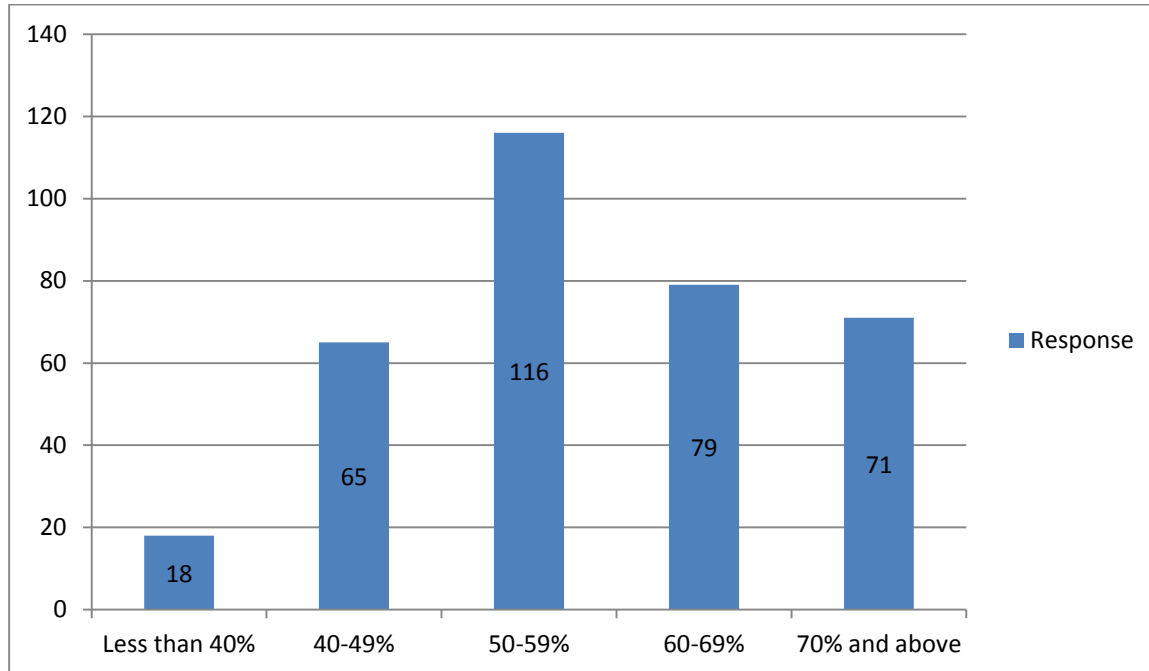
**Table 4.19: Side Set Back of Buildings.**

<b>Types of building</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Cumulative Percent</b>
Less than 1m	49	22.35	22.35
2m	120	54.44	76.79
3m and above	51	23.21	100.00
Total	220	100	

Source: Field survey, 2022

Table 4.17, 4.18 and 4.19 indicate setback of the building in the study area. 51.86% of the respondents show that the local planning authority approved their building plans. From the three tables above, it shows that most of the buildings approved are without setback. This means that there is need for effective participation of local planning authority in development control. Other environmentalist and professionals in the building industry should help to improve the quality of buildings and spacious environment where major activities can take place with no problem at a time and create functionality of facilities within the environment.

**Table 4.15: Plot Size and Building Coverage.**



**Fig. 4.13: Building coverage of Respondents**

Indicates the plot size and buildings coverage interns of percentage. It can be deduced from the above analysis that most of the buildings in the area over build the required percentage within their available size of plot. At such there is need to regulate and advice the respondent on the percentage of land they need to develop out of their entire plot to make it qualitative and acceptable as prescribed by building code. Most building in this area does not follow the normal standard of 50% developable of their entire land so as to use the remaining part for other functions in the household.

**. Households’ Attitude towards housing Quality** Households perceptions about housing quality indicate that knowledge about quality is somewhat limited. About 38% of the participants mention that ‘good housing’ is house free from various environmental problem and decent housing infrastructure, whereas 41% of the respondent’s report that ‘clarity to the eyes’ is the sole indicator of safety. Twelve percent and 8%, respectively, explain that ‘infrastructure’ are indicators of housing quality. Accordingly, 59% of the respondents believe that the housing must be ‘highly safe’ form household problem. Respondents believe accessibility to every house is highly required, as well as environmental mitigation such as protection, drainage, landscaping and catchments rehabilitation are underlying concerns of the households. About 8% believe that the cause of poor quality is housing stock developments, indicating that well-built fencing and full-time public infrastructure are required. About 16% report that there have been one or two incidences of poor construction and different land use

change in recent time within the area. A significant number of respondents believe that the incidence of noncompliance with development control has significantly increased in the construction industries. To compare the quality of material used, and safety perceptions of the households was carried out on selected households using various parameters. The results depict that those important elements material quality used and other important public facilities and standard professionals are key factors in housing developments in Auchi.

#### **4.4 Description of Institutional Approaches Followed to Enhance Sustainability of housing Services**

Many organizations working in the housing supply have come to recognize that the sustainability of the housing service is equally important as ensuring the initial access itself. This holds true for public, private, organization and communities working together to provide good housing to communities through a partnership, funding to the project. Presidents of Auchi does not follows the core approaches of development control to develop urban housing and to ensure the sustainability of the services. These approaches which include targeting poverty and vulnerability, incorporating sensitivity, ensuring genuine participation of community members and concerned stakeholders in all the project cycles and addressing advocacy issues are designed based on the demand responsive approach. This research has been described as an approach that “allows communities to make informed choices about the types and levels of services to be provided, taking into consideration of their affordability of land use”. The sustainability approach includes development of project exist strategies and facilitates handing over to the beneficiary communities, applying user-friendly technologies, training strengthening community and public management efforts, and establishing community by-laws.

As one of the core approaches mentioned above, Auchi requires active community members’ participation from the commencement of the building project through implementation. The greatest emphasis is given to the involvement of the households at reasonable levels, such as through the contributions of cash, labor, local resources and time for physical development. This is considered as expression of demand for improved housing supply services. For instance, among the total households surveyed, about 92% had provided labor useful for site lay out, clearing and construction, 75% allocates land in response to the notification and only 11% had been involved in active decision-making processes such as in site selection, financial and project management issues.

It is widely thought that payment for construction induces a sense of ownership and management responsibility. Hence, among the surveyed households, over 87% report that more than 25% of the maintenance and protection responsibility should be assumed by the households. This shows that many of the households have a generally optimistic view towards housing maintenance. Households who claimed not to be responsible were requested to justify their reasons.

The survey had questions aimed at understanding the efficient, transparent, and well-functioning management town planning office exist in the Auchi to coordinate the operation, protection, and maintenance of the physical developments. However, they are less organized than expected and have unclear responsibilities and authority. However, many of the interviewed households do not seem to be concerned about the physical deployment meager, and they have limited power to enforce them and are inconsistent in their application. In spite of the training and capacity building efforts provided by the project implementing organization, the role of the community in physical development management in the Auchi is limited. About 11% of the households believe that lack transparency and accountability in their managerial decisions,

In addition to the above strategies adopted by the pilot project, the surveyed households were asked to provide recommendations to make the housing supplies more sustainable. In response, 73% offered their opinions. Among them, 33% recommend 'increasing the number of community and government participation, 28% suggest 'regular maintenance' infrastructure; 21% suggest 'improving the level of land use and users' participation'; 17% recommend 'building additional infrastructure facilities, and 4% suggest that 'improving the technical efficiency by training' can enhance the sustained services. Sustainability housing is, indeed, a key concern in the physical development sector, as it probably affects the long-term livelihood of urban communities. Achieving the goal of sustainability requires the generation of efficient and participatory strategies targeting adequate housing management that circumvents the interruption and deterioration of both the quality housing supply over time. This requires understanding the socio-economic and attitudinal characteristics of households, land use and use conversion practices, supply and access situations and institutional setups linked to the physical developments, and recognizing factors that require special attention that contribute to successful community management interventions. This procedure saves resources and helps in achieving sustainability objectives more effectively by avoiding costly decisions.

## CHAPTER FIVE

### SUMMARY CONCLUSION AND RECOMMENDATION

#### 5.1 Summary of Findings

This study has been undertaken to help further understanding of the complex nature of urban housing supply issues such as development practices, attitudes towards physical developments and quality, the technical quality of participants, the status of improved building facilities, and institutional approaches followed to enhance the sustainability of these facilities. Further, it has tried to identify the leading determinants of household participation in managing their housing supplies and recommend possible solutions to the large-scale breakdown of housing supply in Auchi. To achieve this, a total of 220 household respondents were randomly selected and surveyed. The results brought forth the following major findings. Gender plays significant role in household physical development and management. Land use at the household level is positively and significantly determined by household size and convenience of location.

Household perceptions about housing quality were found to be somewhat informed. This result suggests that urban communities in the study area have somewhat accurate knowledge, judgment, and housing quality perceptions of improved housing supply sources. Increasing efforts on community housing education enhances households' awareness about housing quality issues. Teaching them to differentiate the 'actual' from the 'perceived' quality of housing and helping them to realize the benefits of improved environmental management can ensure better participation in housing management initiatives. The estimated contributions indicate that the amounts currently provided on average by the households are not likely to be sufficient for adequate management. Additionally, the empirical analyses conducted using a Tobit model shows that households' degree of participation during the project implementation, advocacy provided, and household income are the leading determinant factors. Many of the other factors hypothesized to be important were not statistically significant, suggesting that a larger sample size may be appropriate in future work.

These results suggest that the sustainability of newly installed housing systems can be influenced by household-specific factors within the community that increase willingness-to-pay cash and willingness-to contribute labor useful for housing development and maintenance. This study has shown that the degree of households' participation during the service establishment stage has

significantly influenced the willingness-to-pay and the willingness-to-contribute labor for housing protection and maintenance.

The literature on physical development suggests that several hierarchies of participation are identified based on the intensities of ‘participants’ involvement in a particular development project. These usually include; requesting ‘participants’ to contribute their resources; to leaving all decisions to be made by the ‘participants’ with a minimum external support at the upper levels (Prokopy, 2005; Steve and Khan, 2004). From the finding of this study, it is possible to conclude that more organized participation of households at higher levels during the project implementation enhances the levels of households’ participation in housing management and hence, boosts housing sustainability. This also underpins the foundation of the Management Policy that puts more emphasis on promotion of participatory approaches as guiding principles of ensuring the economic and social benefits of housing on a sustainable manner. The level of advocacy about housing supply management and its consequences, such as enhanced sustainability, and improved housing quality is revealed to be a determining factor of households’ participation in housing management by this study. The marginal effect of a unit increment in the level of advocacy provided by local promotion agents focusing on the benefits of housing management issues significantly increases the labor contributions, but has no statistically significant effect on contributions.

This suggests that awareness must be created through appropriate institutional support to increase the quality and sustainability of housing supply services over time. Income is shown to affect the decision of households to participate in housing supply protection and maintenance. This shows the importance to recognize that an increase in the annual household income increases the tendency of paying contributing management partly due to the ability-to-afford; a fact that one intuitively can accept. Given a number of households with lower level of economic status in the study, it may be useful to formulate mechanisms that can address poverty to maintain continued contributions. This might be achieved through working to develop strategies that specifically target the poor as a benchmark of service delivery, and that support uses of housing beyond basic livelihoods, such as micro-scale, and horticultural development initiatives. Subsidies and other support mechanisms may also be designed, which specifically target poor households.

More generally, water supply projects should not only focus at increasing coverage targets simply looking at the materials, financial, and technological possibilities, but also on the sustainability of the systems to help contribute to long-term and comprehensive development objectives. This requires emphasizing on a pivotal role of households among others in development agendas. This

research generally suggests that understanding households and their socio-economic, geographical and institutional settings, and matching with the appropriate policy framework is fundamental for sustainable housing management. Thus, a high degree of flexibility in project approaches, which considers the inherent socio-economic differences among households, is also important. Besides, any housing supply project should illustrate the clear picture and scope of a sustained and improved developmental service along with its benefits to the beneficiaries from the commencement. This requires demand assessment after visibly advocating the benefits of the project in the earliest planning stages.

In the implementation phase, households must also be aware that the project is being managed by them, and outsiders and implementing organizations are only there to support them in their technical and financial limitations. Given that management requirements of the observed housing (maintenance and protection costs, labor and local materials such as wood) are relatively affordable by the households, it seems acceptable that users would cover it. However, it should be promoted continuously from the beginning that it is going to be shouldered by them. This does not mean that households must be left alone, but appropriate “management capacity” must be created to achieve meaningful sustainability with the right support framework.

There abound incidents and scenes of non-conforming and incompatible land use activities especially along the Major Street and peripheral areas of Auchi. There are poor environmental quality standards due to rapid rate of uncontrolled and unplanned growth in most areas of the town, which have led to subhuman environment, inadequate social amenities, as shown in the various plates. It was discovered that the low level of awareness on the importance of environment sustainability, the need to protect and safeguard the living and working environment through development control measure and qualitative housing facilities is very common in the area. Absences of effective town planning advocacy to sensitize, challenge, criticize and correct inappropriate programme of development of government was observed.

The overbuilt nature of most quarters in the study area has robbed the area of necessary space allocation for the development of infrastructures such as roads expansion, drainage system, sewerage network system etc. A number of problems have been found to be responsible for the ineffectiveness of development control. These problems which individually and collectively impinge on the physical environment have been classified under legal, technical, social-political, environmental, financial and personnel as well as planning authorities. These problems are briefly discussed to substantiate their contributions to the effectiveness of development control in Auchi.

**Legal Problem:** - The Nigerian Urban and Regional Planning law, Decrees of 1992 and the amendment Decree No 88 of 1999 which made sufficient provisions for the control of development has not yet been adopted in Edo State. Therefore, the entire law devoted to development control cannot be said to have been applied in the town. **Technical Problem:** - Development control is best effective if only there is a physical development plan against which compliance to approve proposed development can be measured. The situation in Auchi is such that there are no required plans to facilitate effective development control. Also, no master plan to control effective development, there is absence of structure plan of Auchi which would have provided more detail on the existing and propose land use layouts of the area.

**Social Political Problem:** -Poor public awareness is facing public planning agencies. Since the Nigeria Urban and Regional Planning law Decree 88 of 1992 and the Amendment Decree No 88 of 1999 has not scaled through the procedure for its adoption in Edo State ever since, it cannot be called a legal instrument. That is why people are still ignorant of the wide and varying role of public planning agencies and the reasons for this is also responsible for the regular interference of political office holders' politicians and senior civil servants in genuine planning decisions; and the frequent threat and intimidations of planning staff.

## **5.2 Conclusion**

The shortcoming of government's previous policies to address affordability issues is the curse of the housing delivery in Nigeria. Despite government's incapability to meet the housing need, the low-income people have been able to access housing in some form. Housing co-operatives have been able to deliver shelters to members where government and the organized private sector are unsuccessful. Their rise is partly because of the poor economic situation of the country. Housing co-operatives engaged in land acquisition, processing land title documents and obtaining building materials for their members. The co-operatives simplify the facilitation of house ownership for their members by giving them housing loans and constructing housing units (blocks of flats and tenement buildings) for members' benefit. However, the rate and scale of their provision and supply is minimal compared to the housing need. Government should intervene and complete the reforms and provide incentives that will expand the scope of delivery of housing co-operatives.

Government should rally the related organizations, institutions and agencies to make available motivations, such as land use restructurings, grants, building materials cost discount programmes and tax reduction status that will ensure increased housing provision in the appropriate price bracket.

Housing microfinance is another approach. Housing microfinance is a stimulating improvement suitable for the housing delivery. It serves the purpose of providing small, short-term loans to match step-by-step housing construction that the lower-income sector can pay for. Equally the public and private divisions should look critically at the issue of deploying housing microfinance in Nigeria. Remarkably, current evidence from the Central Bank of Nigeria shows that the microfinance policy in Nigeria is being updated to allow full-scale housing microfinance business models.

## **5.2 Recommendations**

Nigeria's housing delivery depends on the active participation of both the public and private sectors. The following recommendations are required:

### **Policy and regulation**

Difficulty in procuring consents for transfers, title deeds and very high processing costs. State governments should make administrative amendments to the Land Use Act to delegate endorsement of consent to Commissioners and at the national level, the director of lands should do this. There is need to simplify of land title registration by the revision of procedures and cost structure. Revised fee schedule should be capped at 0.5 %. Subsequent land transactions should not require Governor's consent but mere registration of title. Also, the policies and programmes should be aimed at the low-income segment focusing on assisting them to acquire, build or improve their homes through easy accessibility to land and securing of title documents.

### **Financial sector**

Housing microfinance for the low-income population is critical, and resources should be committed to researching and understanding this emerging sector. There should also be concerted technical assistance programmes and housing support services to be administered by the government. The CBN should direct PMIs to recapitalize to position them to finance big ticket transactions and to provide long-term funding to developers and end users. The CBN should also encourage Mergers and Acquisitions among PMIs. Institutionalize a code of corporate governance in the management of PMIs. CBN should issue a 20–25-year bond in collaboration with the Debt Management Office and use the proceeds to refinance eligible mortgages. FMBN should be given adequate resources by the government to strengthen its financial and operational capabilities (Okonkwo, 1999).

## **Capacity building and knowledge gap**

The CBN, FMBN, Housing Finance Professionals Association of Nigeria (HOFPAN) and Mortgage Bankers Association of Nigeria (MBAN) should collaborate to institutionalize training leading to the certification of professionals in the mortgage and housing finance sectors. The National Universities Commission (NUC) should be encouraged to offer courses on housing finance at universities. Information Centre that will warehouse data and information on housing market should be established. The center will be the repository of information on key data in the housing sector. Capacity development and training for professionals should be done through local and international training programmes, seminars, workshops.

The federal government should set up a housing infrastructural development trust fund to provide incentives to participating state governments to induce provision of housing related infrastructure in their states. Basic building materials should be given and tax and duty relief is given and government should develop incentives to encourage both the public and private sectors to use indigenous building materials. State and federal governments should engage housing finance experts to develop viable framework for public–private partnership for housing and infrastructure; government, developers and financiers should work together and come up with strategies that can make housing affordable especially to the low-income segment. Strategies may include granting tax holidays to developers and providing free land to them to reduce the cost of producing houses.

## **Fairness**

Housing is considered a basic human need and right. It is therefore essential that equality and fairness in terms of access to housing be pivotal in the implementation of the housing policy particularly with respect to gender, youth, aged, indigent, physical disability and socio-economic status. Ensuring humane living conditions in the wider context of developing communities, especially for the needy, is essential in achieving housing for all.

## **Development and Funding Infrastructural Upgrades**

Total economic and social costs related to the massive shortage of housing supply and its effects on public health are indicated in the findings. It is apparent to declare an emergency that federal, state, and local governments should encourage infrastructure upgrades and water supply systems. This anticipated water system for infrastructure needs to play critical roles in societal transformation and sustainable water supply services rendered to the people. Also, in solving other problems associated

with demand and wellbeing of residents, public finance's sustainability becomes more apparent in enhancing the realization of water security for critical human needs in Auch

### **Public-Private-Popular Partnership Practice (P-P-PPPs) model.**

Effective stockholder participation in the development and management of housing schemes is a sure sign that the scheme has a bright chance of functioning optimally on a sustainable basis. The public funds are no longer available for extending either coverage. In contrast, the private sector has the advantage of being able to mobilize funds and manage such effectively. Given this scenario, partnership building, especially with the private sector in water service delivery, becomes imperative. The concept of Public-Private-Popular Partnership Practice (P-P-PPP) in which both the government, the private sector, the Non-Governmental Organizations (NGOs), the Community Based Organizations (CBOs), the Faith-Based Organizations (FBOs), International Donor Agencies, and communities are jointly involved in both the finance and management of housing system becomes a formidable strategy for mobilizing the needed resources to improve access and quality management.

### **viii. Education and Information Campaigns**

Achieving efficiency in the urban housing sector is complex and involves collating and analyzing vast amounts of information. However, this study's findings acknowledge the gap in relevant information for scientific planning to enhance service delivery and reforms in the housing supply system. Therefore, improved information and early warning signs provide housing users with timely and adequate information. The knowledge about the availability and suitability of resources and trends in technology to promote sustainable housing development.

### **ix. A shift in attitude is crucial**

Sustainable Auchu housing development requires a combination of new institutional arrangements and appropriate technological solutions. In both cases, they identify practical approaches to develop human resources strategies and saving plans to fill the gaps. Even the well-designed technical system and the 'perfect' institution will not perform unless individuals operating the systems have the required motivation and knowledge.

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**APPENDIX I**

**QUESTIONNAIRE**

**DEPARTMENT OF URBAAN AND REGIONAL PLANNING,  
SCHOOL OF ENVIRONMENTAL STUDIES,  
AUCHI POLYTECHNIC, AUCHI.  
RESEARCH QUESTIONNAIRE**

**AN APPRAISAL OF HOUSING CONDITIONS AND MANAGEMENT IN AUCHI, EDO STATE**

Dear Respondent,

The researcher is a Final Year Student of the above named Department and Institution carrying out a study on the topic mentioned above. This research work is basically meant to fulfill academic requirement and it will be carefully handled with utmost confidentiality. I promise that all information provided by you will be used to achieve the desired purpose for which the study was embarked on.

Thanks for your time.

**Yours faithfully;**

**OKONKWOR CYNTHIA NKEM.**

**INSTRUCTION:** Please endeavor to complete the questionnaire by ticking the correct answer (s) from the options or supply the information where necessary.

1. Gender

a. Male

b. Female

2. Age range

a. 20-30

b. 31-40

c. 41-50

d. 51-60

e. Above 60

- 3. Educational qualification
  - a. FSLC
  - b. WASSCE/GCE/NECO
  - c. OND/HND/BSC
  - d. MSC/PGD/MBA/PHD
  - e. Others
- 4. Marital Status
  - a. Single
  - b. Married
  - c. Divorced
  - d. Widowed
- 5. Category of Respondent
  - a. Civil Servant
  - b. Self Employed
  - c. Students
  - d. Unemployed

**SECTION B**

**QUESTIONS ON AN ASSESSMENT OF HOUSING DEMAND AND SUPPLY.**

- 6. There are ways of improving the commercial structure of housing in Auchi.
  - a. Strongly agreed
  - b. Agreed
  - c. Undecided
  - d. Disagreed
  - e. Strongly disagreed
- 7. There is no relationship between the commercial nature of Auchi and provision of accommodation.
  - a. Strongly agreed
  - b. Agreed
  - c. Undecided
  - d. Disagreed

e. Strongly disagreed

8. There are ways of meeting demand and supply of housing in Auchi.

a. Strongly agreed

b. Agreed

c. Undecided

d. Disagreed

9. The major land use in Auchi is mainly residential.

a. Strongly agreed

b. Agreed

c. Undecided

d. Disagreed

e. Strongly disagreed

10. Housing has been a concern of individual, families, group and government since the dawn of urban civilization.

a. Strongly agreed

b. Agreed

c. Undecided

d. Disagreed

e. Strongly disagreed