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## A review of public housing provision for Low-income Earners in Yola, Nigeria

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### Abstract

Housing as a need of man is very essential. According to Abraham Maslow it is the most basic need of mankind. This research reviewed relevant literature on government efforts at housing provision in Jimeta, understood the housing situation of public workers in Jimeta and proposed strategies for adequate housing provision. For this research, primary data were collected through interviews. Additional secondary data was collected through journals, internet search and publications. A total number of 9 participants were interviewed. Data collected were analyzed and reported, describing the level of satisfaction of the public workers. Results from findings showed that the provision of affordable housing in Jimeta/Yola Metropolis has never been adequate; hence this has given rise to a number of physical and environmental planning problems which has continued to affect the state. While the state government since the inception of the National Development Plans have raised the issues of housing, it has failed to adequately address the problems facing housing owing to inadequate data, and suboptimal output in the implementation of the housing policies.

**Keywords:** Housing affordability; Housing Policy-makers; Housing Providers; Low-income Earners; Urbanisation

### 1.0 Introduction

Housing is one of the most important human needs. As a part of the environment, it affects the health, social behavior and general wellbeing of the community (Ibem and Aduwo, 2013). The right to adequate housing that is safe, secure, healthy, available and inexpensive is enshrined in the Habitat Agenda with the goal of providing adequate shelter for all (UN HABITAT, 2008). Housing is thus defined as buildings or other shelters in which people live, and it plays a crucial role in the nation's social and economic strata (Othman and Mia, 2008). The need for housing is not only one of the basic human basic, but also a major indicator, the indicator of living standards of a population (Olotuah and Babadoye, 2009).

Furthermore, housing is an essential sector of growth for every country, as it contributes significantly to socio-economic development of both developed and developing countries (Federal Government of Nigeria, 2009).

The sector serves as important machinery that brings sustainable development and alleviates poverty among individuals and a nation in general (UN-HABITAT, 2010; Erdogdu, 2011). Despite the growing attention on the housing problems, housing shortages still persist in most parts of the world especially in developing countries (Chime, 2016). According to UN-HABITAT (2010), more than one billion human beings still lack adequate shelter and are living in unacceptable conditions of poverty. In developing countries, many people cannot find housing near their workplace or find work at a reasonable distance from where they can afford to live in the communities they serve (Kievani and Werna, 2001).

As a result of the housing challenge globally, public housing project across the world are developed for mainly to improve the living conditions of citizens. In Nigeria for instance, the goal of the current housing policy is to ensure that all Nigerians own or have access to decent, safe and sanitary housing in a healthy environment with infrastructural services at affordable cost, and with secure tenure (Federal Government of Nigeria, 2012). In pursuant of this goal, governments at the federal level and state level in Nigeria have been encouraged to develop large-scale public housing for its citizens. This becomes pertinent since Nigeria is a country experiencing rapid urbanization (Ikejiofor, 1998). The urbanization predated its colonial experience, which is a principal factor responsible for contemporary urban system in the country. The high rate of urbanization is, however not matched by corresponding commensurate change in the rate of economic and technological development and social change (Mabogunje, 2010; Okeyinka, 2014; Adedeji & Olotuah, 2012). The consequences of this are highly manifested in the crises of housing provision for the poor majority living in the urban centres. The rate of supply of housing stock evidently lacks behind the qualitative need of the populace, and housing deficit has been observed as a visible enduring feature of the urbanization process (Hardoy et al., 2013).

### **1.1 Statement of Problem**

Rising housing costs in various parts of the world are challenging people's well-being fuelling anger and resentment (Chime, 2016). This is especially true for renters and young families who are new to the housing market and didn't benefit from past increases in property values (Chime, 2016). The reasons for this global housing affordability crisis are varied, and therefore, solutions will necessarily be heterogeneous (Ram and Needham, 2016). Housing problem in Nigeria is related to the issues of inadequate quantity and quality (Makinde, 2014). To address all these problems, the successive Nigerian governments introduced a number of initiatives and housing programmes since the attainment of independence in 1960 (Adedokun et al., 2011). However, all these scheme and initiatives have recorded little success (Ogu and Ogbuozobe, 2001). This is because there are a lot of problems and challenges associated with the components of the housing sector. The components are finance, land, building material, infrastructure and labour (Federal Government of Nigeria, 2012; UN-Habitat, 2010) There are several proposals that requires the government to provide land and infrastructure for to ease the cost associated with the provision of those items by housing developers. Inappropriate policy frame is also a challenge faced in affordable housing delivery in Jimeta as most people in Jimeta are not aware of the housing policies hence a very low participation of workers in the National Housing Fund (NHF) scheme.

Getting access to land in Jimeta is difficult due to the natural constraints (such as waterlogged area) which limit the supply of land that can be effectively used for housing. Similarly, in urban areas in Jimeta, un-reclaimed farm lands owned by private individuals also create a shortage of land for housing development. However, in view of the significance of housing delivery, it is pertinent that the issues of affordable housing provision be properly addressed by the government.

The solution to housing affordability problems requires a combination of economic growth, local entrepreneurship, and improved family agency. Municipal and national policies are critical to empower families, communities, and ethical real estate developers. Governmental and local institutions that fairly redistribute resources to equilibrate purchasing power are also needed (Ram and Needham, 2016). In an attempt to tackle some of the affordable housing challenges in Yola especially the issues of land and housing finance, the state government has established Adamawa Homes and Savings Limited and Ada solids Properties Limited with the objectives of granting loans with low interest rates for purchasing, building, improvement or extension of dwellings, engaging in property trading (land acquisition and disposal), etc. Despite these initiatives, informal houses formation is on the increase in the city. This is because they have failed in providing the less privilege group with sustainable and affordable houses due to ignorance from the general public, corruption, and government bureaucracy (Kievani and Werna, 2001).

## **1.2 Aim and Objectives**

The aim of this research is to assess and analyze various schemes and programmes put in place in the provision of adequate housing within Jimeta. To achieve this the following objectives are outlined:

- i. Review relevant literature on government efforts at housing provision in Jimeta.
- ii. Understand the housing situation of public workers in Jimeta.

The research objectives will be accomplished through the following research questions:

- i. What were the previous efforts embraced by government in housing provision?
- ii. What is the housing situation of public workers in Yola-North local government?

## **2.0 Current State of Housing in Nigeria and the Situation in Jimeta**

Odunsi (2018) affirms that housing as a unit of the environment has a 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. Research has confirmed the profound inadequacy of housing circumstances of Nigerians (Lanrewaju, 2012); Femi, 2012; Olotuah and Babadoye, 2009). Olotuah and Babadoye (2009) have shown that the housing circumstances of low-income earners, who incidentally standardised design cost modelling 637 constitute the vast majority of the population, have not shown any significant improvement over the years despite public sector intervention in housing provision. Rural-urban drift, engineered by the attractions of urban-based economic opportunities, has created demand pressure on the limited houses available, resulting in overcrowding in the existing stock and the sprouting of makeshift shacks devoid of minimum structural and normative quality. People live in squalor, sub-standard and poor housing in deplorable conditions, and unsanitary residential environment. The urban centres are characterized by high density of buildings, acute sanitary problems, pollution of air, surface water, noise and solid wastes (Mabogunje, 2010; Clark and Kearns, 2012; Aigbavboa and Thwala, 2011; Keivani and Werna, 2001). As asserted by Wahab et al. (1990) only 33% of urban houses could be considered as physically sound. The demand for housing in Nigeria already outweighs supply, and some evidence indicates that 85 percent of the urban population that rents properties spends over 40 percent of their income on rent (EFINA and FinMark Trust, 2010). The shortage of adequate housing is manifested in poor housing conditions and it is reported that by 2020 only about 58 percent of Nigerians had access to improved water sources such as pipe-borne water, boreholes and wells (National Bureau of Statistics, 2017). Unemployment and poverty are hindrances to accessing good housing. The unemployment rate as of 2010 was 17.7% among males, 24.9% among females

and 21.1% for the whole population (Federal Government of Nigeria, 2012). Studies have documented low wages (Ndubueze, 2009) and wage disparities (Federal Government of Nigeria, 2012) as constraining factors to accessing adequate housing. In 2010, 55% of Nigerians were below the national poverty line (World Bank, 2012). Indeed, 84.5 percent of Nigerians were said to live on less than US\$2 per day as of 2010 (World Bank, 2018).

As indicated earlier, the previous approaches to housing provision were unsatisfactory in terms of overcoming the housing shortage. The government introduced a housing system based on the concept of enablement and participation in 1991 and this system provided only 70,412 housing units by the end of 2011. Furthermore, access to credit remains a challenge due to high interest rates (Kuttner and Shim, 2016). This problem is restricting opportunities for low-income families to access adequate housing. The World Bank (2018) reported that 80 percent of Nigerians live in informal housing, in structures of varying degrees of permanence on land over which they have no ownership rights. Most of the land in Nigeria, 65 to 70% is still held under customary title and unless a piece of land has statutory title (that is, Certificate of Occupancy issued under the Land Use Act 1978), it can never serve as collateral for credit in Nigeria (EFINA and FinMark Trust, 2010).

### 3.0 Research method

This research involved the selection of low-income housing project site in Adamawa state where the study of the implementation of housing delivery for public workers performance was conducted. The chosen study sites are Malkhoi low-income housing project and one thousand federal housing project Sangere, which offers an ideal context to explore the implementation of housing policies performance, at both federal and state level with availability of different housing project options. The data for this study was obtained from the respondents (civil servants in ministry of work and housing, workers, business men and women) which comprises of their personal perception, observation and interpretation on the need for adequate housing in Jimeta metropolis.

A combination of in-depth interviews and physical observation were considered most appropriate as data collection instrument for this study due to the advantages derivable from both approaches. The interviews ensures that questions posed to the respondents are uniformly phrased, thus giving a good perception.

### 4.0 Result and Discussion

The presentation of the research findings from analysis of the data collected are systematically discussed. The data from the interview are analysed and logically discussed below.

**Table 4.1 Characteristics of Study Respondents**

| SNo | Respondent | Job/ Background     | Years of experience | Sector  |
|-----|------------|---------------------|---------------------|---------|
| 1   | H1         | Builder             | 36                  | Public  |
| 2   | H2         | Electrical engineer | 34                  | Public  |
| 3   | H3         | Architect           | 22                  | Public  |
| 4   | H4         | Architect           | 5                   | Private |
| 5   | L1         | Civil Servant       | 9                   | Public  |
| 6   | D1         | Entrepreneur        | 13                  | Private |
| 7   | D2         | Architect           | 6                   | Private |

There is an effort by the Adamawa State Government on the provision of housing for public workers in the state. According to H1 “the Adamawa State Government, through the Family Homes Fund Limited, have borrowed an approximate sum of Four Billion Nine Hundred Million Naira (4.9 billion) to fund a 1000 housing unit at Malkhoi Jimeta Yola. These housing units comprises of 350 units of 3-bedroom and 650 units of 2-bedroom houses.”

The situation of housing provision for public workers in Adamawa state is worrisome as a result of non-availability of low-income houses to the masses presently. Past projects such as Kalu Iboma 50 housing estate in Jambutu shows that the government was unable to incorporate low-income earners in the scheme, rather it ended up benefiting the privileged who are highly placed in the civil service. According to H1, as a result the target group it was meant for did not get the houses, which makes the project a failure in terms of housing allocation.

There were also projects sponsored by the then Adamawa state homes & savings now known as Adamawa mortgage bank to construct about 400 houses, out of which about 380 were delivered, with the same problem of improper allocation occurring. The absence of adequate housing was echoed in the response of H2 who argued that “the housing provision is almost not there.”

Currently, there is a 2000 Malkohi housing unit which was scaled down to 1000 units due to Covid 19, it comprises of 350 units of 3-bedroom and 650 units of 2-bedroom houses, it is left to be seen if the allocation will comprise of a large number of low-income earners or otherwise. They are being advertised at a subsidised rate of Six Million Naira for the 2-bedroom with the 3-bedroom units capped at 8 Million Naira.

Furthermore, while there are proposals by government and organizations to address the housing need of public workers and their families, these proposals are unrealistic. Factors such as workers fixed income, escalation of building materials and housing allocation problems are some of the challenges the housing provision policy fails to address how these will be factored. Echoing this H1 suggested that “the housing policy is just put in without considering what is happening in reality.”

It should be pointed out that there are no exclusive low-income houses provided for government workers in the state presently, either in form of owner occupier or any other form. Even previous attempts at this were compromised by allocation issues. This contributing to the steep rise in the number of government workers without proper accommodation. According to H2 “the housing provision is very poor, even presently, the upcoming 1000 housing estate project at Malkhoi which sets to sell its 2-bedroom unit at Six Million naira and that of 3-bedroom at 9 million naira is not realistic for a public worker, unless you want them to die in debt.”

According to H1 “the provision of low-income houses is only in intension but not in reality” so apparently there is no low-income houses for government workers even in the state capital.

Another major theme that emerged from the study is ‘transparency’. The respondents argue that the issue of transparency has affected public housing allocation in the past and will continually do so in the future if proper mechanisms to resolve the issue are not developed and implemented. They argue that even the federal government must focus at the state level to improve the provision of low-income houses to accommodate public workers. That the government should be willing to be transparent in its conduct and also provide policies that will tackle issues hindering successful provision of houses to low-income earners.

The issue of funding also drew the attention of respondents. They contend that affordable housing is facing challenges such as lack of funding, political unwillingness, cost of building materials and lack of transparency. This is in agreement with literature on the phenomenon. They suggest that it can be resolved by cutting cost, using locally sourced materials and the adoption of sustainable design that is climate responsive. On the issue

of funding D2 contend that “the government need to make capital accessible to developers and release land on a cheaper price and also provide basic amenities to new and developing communities”.

Additionally, H1 noted that “The government is trying to provide affordable lands, designs and subsidize building materials and also encourage the use of locally made materials, but are facing serious challenges with contractors as they normally don’t meet up to standard, because they are primarily after profit”. L1 suggests that “the government should implement Public Private Partnership (PPP) to enhance low-income housing provision and also provide mortgage”.

## **5.0 Conclusion**

The provision of affordable housing in Jimeta/Yola Metropolis has never been adequate. Hence, this has given rise to a number of physical and environmental planning problems which has continued to affect the state and country at large. The contribution of the Federal State and Local Government has not adequately addressed the increasing urban housing problems. The Federal Government since the inception of the National Development Plans have raised the issues of housing, but not adequately addressed the problems housing owing to inadequate data, bad formulation of the policies, inadequacy of personnel, and a lack of funding.

The little attempt on provision of the housing in Jimeta/ Yola metropolis has largely been made in the previous public sector provided by the government such as Karewa and Bekaji Housing Schemes. Current efforts continue to focus on private providers who target middle- and high-income earners neglecting the economically weak who are the majority.

Consequently, due to lack of political will, poor policies/implementation, lack of funding and transparency in the government process low-income earners are neglected in housing provision. The government needs to address these issues by making up policies that are suitable to public workers and can benefit them so that private developers can view low-income housing as a suitable venture that is worth going in to.

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