



Contents lists available at

Journal of Environmental Management and Safety

Journal homepage: www.cepajournal.com



A Review of Private Sectors' Involvement in Urban Housing Provision in Nigeria.

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ARTICLE INFO

Article history

Received 2nd June 2014

Received in revised form 3rd July 2014

Accepted 12th August 2014

Available online 1st November, 2014

Keywords:

Private Sectors, Urban Housing Provision, Participation and Nigeria,

Abstract

The subject of housing has generated much discussion and interest in the developing countries especially in Nigeria. In most developing countries today, the provision of shelter is grossly inadequate despite several decades of direct government intervention in the shelter sector. Private Estate developers have also contributed in developing housing estates to relieve the great pressure on housing problem. All with the focus of providing adequate and affordable shelter for all (the masses/urban poor). Adequate and affordable housing and infrastructure is in short supply in Nigeria while marginal success have been achieved from Governments' various approaches at accelerating housing provision. It has been observed that the phenomenal rise in population, spontaneous increase in size of most Nigerian cities have hitherto led to acute shortage of decent and affordable dwellings. The practice of some private sectors involves acquiring land and developing large estates where the houses are offered for sale as "ready-to-move-in units". Several previous studies have focused on the role of government agencies (public sectors) in housing provision but adequate attention has not been given to the role of private sector in housing provision. This paper examines private sector participation in urban housing provision in Nigeria. This paper also aimed to contribute to the discourse on housing paradigm shift from public sector provision to private sector market-driven housing delivery in Nigeria. It is recommended that Government housing policy need to be proactive.

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1.0 Introduction

Housing is a critical component in the social and economic fabric of all nations. No country is yet satisfied that adequate housing has been delivered to the various economic groups that make up its populace. Thus, most nations, in one form or another continue to claim a housing problem, as it represents one of the most basic human needs and has a profound impact on the health, welfare, social attitudes and economic productivity of the individual. It is also one of the best indications of a person's standard of living and of his or her place in society.

Despite this essential role played by housing as a basic need, an adequate supply of this commodity has been lacking in virtually all societies throughout history. The situation is particularly serious in the developing countries where population growth and urbanization are increasing very rapidly and where the gap between housing need and supply is greatest. This condition remains because housing has typically been regarded as an unwanted stepchild, a frustrating nuisance in the family of projects that constitutes development or economic programmes. Paradoxically, past theories of economic development regarded housing as a non-productive, durable consumption good or service with an extremely high capital output ratio. Nigeria belongs to the category of countries where the above conditions prevail. (UN-HABITAT, 2006). The provision of adequate housing to the citizenry has been a major challenge to

governments in both developed and developing nations of the world. Housing is a combination of characteristics for the purpose of providing a unique home within a given neighbourhood, thus, it is an array of economic, social and psychological phenomenon.

Availability of decent and affordable housing has been inadequate in virtually all places and almost throughout history. This is more pronounced in developing countries where rapid rate of population growth and urbanization is unmatched by corresponding and commensurate change in social, economic and technological development. (Mabogunje et al., 1978). Thus, this phenomenal rise in population, spontaneous increase in the number and size of most Nigerian cities have in the past few decades led to acute shortage of decent and affordable dwelling units. The outcomes of this developmental process are diverse urban problems ranging from overcrowding, deplorable environment, poor living conditions, inadequate and poor infrastructural services, homelessness and other related problems (Federal Government of Nigeria, 2004; Olotuah and Ajenifujah, 2009; Jiboye, 2009).

Studies have shown that the provision of appropriate housing, particularly for the urban poor constitutes a major challenge to development in most African countries and developing nations at large (Okoye, 1990; Lawanson, 2005). The problem of housing has become an everyday

discussion in all quarters of the public and private services of the developing countries of Africa. It has become increasingly glaring that most of the urban population live in dehumanising housing environment while those that have access to average housing do so at abnormal cost. Rent in major cities of Nigeria is about 60% of an average workers disposable income and this is far higher than the 20-30% recommended by United Nations.

In many countries the private sector plays an important role in housing development, It constructs housing either for sale or rent for different income groups. The private sector should participate in the construction of housing for all categories of the population either for sale or rent, manufacturing and supply of building materials in the housing construction sector, infrastructure development for human settlements and encourage members of communities to improve their living environment through community participation in projects. In Nigeria a number of efforts have been mustered to solve the housing problem; from the most discernable and debut of the Lagos Executive Development Board (LEDB) in 1928 till now, a satisfactory respite have not been achieved. The achievement from the changing finance mechanisms, material and construction technology development, delivery mechanism etc over the years is minimal and therefore calls for deeper and wider thought towards means that is all-embracing, meets other societal needs

yet accelerating the enormous task of housing the nation's teeming population (Bayode 2008).

The housing sector plays a more crucial role in the country's welfare as it directly affects not only the well-being of the citizenry, but also the performance of other sectors of the economy. In recognition of this, the Nigerian government has over the years initiated policies and programmes to address the housing challenges, but with little or no success. Experts have put the housing shortage in Nigeria as at 2005 at between 12million to 14 million (Adejumo, 2008: Oluwaluyi, 2008). According to Babade (2007), to adequately house the urban population in Nigeria, a conservative figure of 409,227 housing units should have been constructed in 1990. Due to neglect, the figure rose to 783,042 units in 1995; 1,333,176 units in the year 2000; 1,543,318 units in 2003 and 2,171,603 units in 2010. This is serious considering the poor showing of the housing sector.

Sustainable housing provision is the gradual, continual and replicable process of meeting the housing needs of the populace, the vast majority of who are poor and are incapable of providing adequately for themselves. It ensures housing strategies that are stable and are not subject to vagaries in the political circumstances of the country. Sustainable housing provision requires proper definition of housing needs, and the participation of the private sector. The private sector faces a number of difficulties in housing provision, which hampers it in large-

scale construction. Housing provision is enormously costly and the private sector, which is essentially profit-driven, cannot be expected to produce a socially optimum output with adequacy in quantity and standards, neither can it allocate housing resources equitably. This is due to distinct peculiarities of housing such as its heterogeneous nature, high production costs relative to income, high transaction costs and low elasticity of supply. This study in the light of the various discourses made about housing matter, has attempted to critically examine the involvement/participation of private sector in urban housing provision without government direct participation. In other word, the objective of this paper is to examine private sector's effort at filling the housing gap in Nigeria.

2.0 Literature Review and Conceptual Issues :

2.1 The Current Housing Delivery Approach in Nigeria

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. Mabogunje (2004) opined that a number of other legislation needs 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 demands of a free and robust market economy.

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 and 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 (Thisday online, 2009).

2.2 Public Sector Intervention in Housing: A Review

The Nigerian public sector has shown some concern in its social responsibility of ensuring adequate housing for the populace. It has been involved in housing intervention in the last eighty years through various programmes. The Nigerian National Housing Policy highlights the objective of government of ensuring accessibility to adequate housing by all Nigerians (Federal Government of Nigeria, 2004). A number of reasons have been adduced

for the poor performance of the Nigerian public sector in housing intervention, especially for the low-income earners (see for instance Agbola, 1993; Atolagbe, 1997; Philips, 1997). These include:

1. The wrong perception of the needs of low-income earners by government giving rise to the provision of inadequate and wrong kinds of housing and housing aids for them;
2. Government has always provided too few houses, which are nonetheless too expensive for low-income earners and are thus taken over by the affluent in the society;
3. The failure of government to stimulate the private sector for greater participation in housing delivery; and
4. Improper planning and poor execution of housing policies and programmes.

Following the occurrence of the bubonic plague in 1928 in Lagos, government took the first shot at intervention in housing with the establishment of the Lagos Executive Development Board (LEDB). The board was mandated to clear the affected area of the plague and develop housing units in metropolitan Lagos.

2.3 *The Concept of Housing Demand and Supply in Nigeria*

2.3.1 *Housing Need and Effective demand*

The rate of provision of new housing stock has lagged severely behind the rate of population growth in Nigeria resulting in staggering housing deficit requiring an annual production of more than 70,000 housing units to cope with the population trend (Isimi, 2005; Okedele *et al*, 2009). This deficit is more noticeable in the urban centres

There is a gap between need for housing and the capacity to acquire the desired housing type, resulting in an effective demand crisis for affordable housing in the country. While it is clear there is a housing deficit, it is crucial to recognize that people can only acquire what they can afford. Affordability analysis shows that low-income earners can afford housing units at N2 million (\$13,333.33). This is based on assumption that the borrower is on an average monthly income of - N34,000 (\$226) and should spend a maximum of 33% of his gross income on housing. For a 30 year NHTF mortgage at 6% per annum and a down payment of 10%(N200,000 = \$1,333) of the cost of the house, the monthly payments will be N10,792 (\$71.94). Analysis of the stock of dwelling units helps to understand affordability. As at 1991, the total dwelling units in Nigeria was estimated at 15.2million and more than 70% was in tenement rooms (called face-me-I-face-you). Unfortunately, there is no more recent data available.

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

	Urban	Urban	Rural	Rural	Total	Total
	%	Units (million)	%	Units (million)	%	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

Source: UN-Habitat 2001 Report on National Housing Trend

Since 2006, government intervention has been through PPP programmes. 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.

2.3.2 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 percent increase when compared to the deficit in 2001.

Estimated housing needs (1991-2001)

	Urban areas	Rural areas	Total
Housing stock 1991 ('000 units)	3,373	11,848	15,221
Estimated no of households 2001 ('000)	7,289	15,295	22,584
Required output 1991-2001 ('000)	3,916	3,447	7,363
Required annual output, 1991-2001 ('000)	391.6	344.7	736.3

Source: UN-Habitat, 2002

2.3.3 Housing Supply

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.

Formal (Public Sector)	Formal (Organised Private Sector)	Informal sector
<ul style="list-style-type: none"> • Federal Ministry of Housing • Federal Housing Authority • State Ministry of Housing • State Housing Corporations • Local Government Housing programmes 	<ul style="list-style-type: none"> • Real Estate Developers • Primary Mortgage Institutions • Deposit Money Banks • Corporate Bodies • Real Estate Investment Vehicles(Trusts) • Development Finance Institutions 	<ul style="list-style-type: none"> • Individual • Families • Cooperatives • Community development efforts

Source: Pison Housing Company

3.0 Housing Supply Structure - Policy Orientation and Housing Delivery

The national housing policy was launched in 1991 in response to the global strategy for shelter, Agenda 21. It is aimed at achieving sustainable human settlement development. However, the country's housing development policies are skewed in favour of those in the middle and upper income bracket. Proposed housing developments for the poor are either not sufficient or hijacked by the rich since most poor cannot afford the cost of acquisition. The production of housing in Nigeria is primarily a function of the private market. Approximately 90% of urban housing is produced by private developers. With an estimated population of 123 million as quoted in the World Bank figures, Nigeria needs to produce 720,000 housing units per annum based on an estimate of 9 dwelling units a year per 1,000 of population. Rent in major cities

is about 60% of an average workers disposable income. This is far higher than the 20-30% recommended by the United Nations. The urban poor live as tenants in overcrowded and dilapidated slums or as squatters in dilapidated structures.

3.1 Inadequate Housing Supply in Nigeria:

Three major reasons for the inadequate housing supply in Nigeria:

- (i) The shortage of qualified and experienced tradesman has made it impossible for the Nigerian building industry to meet the demand for housing;
- (ii) Difficulty in acquiring land for new construction; and

- (iii) Public housing has not been able to meet the housing demands of Nigerians.

3.2 *Key Home Ownership Delivery Options*

These are the different ways individuals acquire their residents in Nigeria. They include:

- Self build and self help
- Where individuals build the residential developments with the help of building professionals
- Private sector estate developments
- This refers to acquisition of residential developments through private sector developers either wholly or with mortgage
- Government estate programmes
- This refers to residential acquisition of government owned estates and structures

4.0 **The Rationale for Private Sector involvement in Housing Delivery in Nigeria**

The private sector as broadly referred to here is the amalgam of individuals, small-scale builders, commercial estate developers/agencies, banking and non-banking financial intermediaries, and industrial and commercial organizations that invest in housing with a view to making profit with and ascertaining the sustainability of the housing environment.

Therefore its usage here essentially covers most other forms of housing provision that are not delivered

by the government agencies. Direct government involvement in housing provision is viewed as being negligible compared to the volume of housing provided by informal private sector (UN-HABITAT, 2006a; 2006c). Consequently, many scholars and stakeholders have argued that government has no business in providing housing for people, but rather government should act as a partner, enabler and facilitator of housing process by making available appropriate incentives, policy and good regulatory environment necessary for effective private sector participation in housing provision (World Bank, 1993; UNCHS, 2000).

In Nigeria for instance, current approaches to public housing provision are based on private sector-driven strategies (National Economic Empowerment and Development Strategy, 2004; Aribigbola, 2008; African Ministerial Conference on Housing and Urban Development, 2008). It has been reported that majority of rental housing units in Nigeria which provide accommodation for majority of city-dwellers belong to the informal private sector (Salau, 1992).

Gresham (2010) observed that the history of housing development in Nigeria is that of the private sector driven. In short, the private sector contributes a larger proportion of housing stock in the country. The private sector in the housing delivery consists of the individuals and corporate organizations. The sector provides houses for their direct use, their staff,

for rental or sale. The sector has been more efficient in the production of housing. That is why scholars have suggested that the government should only create the enabling environment for the private sector to meet the housing need of the people. For instance, the UN (1976), observes that if the national housing goals are to be met, government should encourage, orient and if necessary, supervise the private housing sector. In the same vein, Freedman (1969) suggests that housing delivery should be left to the private sector to manage. The private sector involvement goes beyond direct housing construction to manufacturing of all types of building materials, supply of labour and capital (Windapo, 2007). The argument in favour of private sector is hinged on the efficiency and effectiveness of the private sector as well as the corruption and inefficiency of the public sector. The Nigerian government has identified with this view, and has in recent times introduced a number of reforms aimed at stimulating and assisting the private sector to play the leading roles in housing production and delivery. The reforms are in the establishment of Real Estate Developers Association of Nigeria (REDAN), Building Materials Producers Association of Nigeria (BUMPAN), the reduction of interest rates on national housing fund loan to members of REDAN and restructuring of the housing finance sub-sector to include the introduction of secondary mortgage market. Generally, in most

countries of the world, the housing sector is a blend of private enterprises and government activities. The point of emphasis in this presentation is that policy on private sector participation in housing delivery has to involve identifying the factors that militate against effective private sector performance. Gresham (2010). In assessing the performance of the private sector in housing provisions, it is necessary to look at the following:

- i) Cost of labour
- ii) Accessibility to land
- iii) Cost of building materials
- iv) Accessibility to housing finance facilities
- v) Hindrances posed by government policies, regulations and bye-laws;
- vi) Poor infrastructural provision
- vii) Inflation during the life of a project (Okupe, 2000); and
- viii) Corruption/greed

5.0 Major Private Actors in Urban Housing Provision in Nigeria.

The public sector alone cannot meet the housing needs for all in the country. The licensed private developers are also major providers of housing to all levels of society in the country. The private sector as broadly referred to here is the amalgam of individuals, small-scale builders, commercial estate developers/agencies, banking and non-banking financial intermediaries, and industrial and commercial organisations that invest in housing with a view to making profit. Therefore its usage here essentially covers most other forms of

housing provision that are not delivered by the government agencies. Major Private Actors in Urban Housing Provision in Nigeria are no others, but the multi-nationalists.

These actors include contractors such as G. Cappa, Jr Boygues, Taylor Woodrow, Julius Berger and some indigenous contracting outfits. Recently, some large-scale estate developers (among others: HFP, CITEC, Aima Beach Estate Developers, and Seagate Estate Developers) have joined these in production of residential houses in Nigeria. They also develop serviced plots in especially in Lagos, mostly for the high-income groups. There are quite a number of small-scale contractors that have contributed tremendously to the housing delivery process. Their efforts have been geared towards the production of housing for the middle- and low-income groups.

Other private-sector actors include commercial banks like the United Bank for Africa, the Union Bank Nigeria etc. They also include insurance companies like British American Insurance Company PLC and large-scale department stores and trading organizations like United African Company, SCOA etc. Some oil companies have also engaged in the provision of residential houses, either for their staff or for commercial rental purposes. These actors normally cater for the middle-and high-income groups and absolutely no plans for the general masses.

6.0 Implications of Private Sector Involvement in Housing Delivery

The private sector has been responsible for the provision of over 90% of the housing stock in Nigeria (CASSAD, 1993). This is provided in the main by the popular sector (private individuals) rather than the organized private sector. The organized private sector in most cases supplies the middle and upper income groups. It has done little in meeting the housing needs of low-income earners. The popular sector (the informal private sector) provides housing for the poorest households. The greater part of housing provided by the popular sector is non-conventional. They do not comply with established procedures, and are usually constructed outside the formal institutions, and frequently contravene existing legislation. According to Gresham (2010), the key elements that should guide the private sector in housing delivery to the public are:

▪ *Affordability*

The main determinants of affordability are household income and price of housing. In the case of home ownership or rental, affordability is defined as owning a house with a value equal to slightly more than twice the household annual income or renting a house not more than 30 per cent of the household gross monthly income (Babade, 2007). The erroneous impression of the private sector is that poor/the low-income households cannot pay for accommodation, but researches have

shown a high level correlation between low income earners and affordable housing (Olatubara & Agbola, 1992).

▪ ***End-User Driven Initiatives***

The private sector should encourage and support end-user driven initiatives in housing delivery through the use of cooperatives or organizations. Such organizations include the Nigerian Society of Engineers (NSE), the Nigerian Institution of Estate Surveyors and Valuers (NIESV), other professional bodies, social clubs, trade associations, etc.

▪ ***Target Group***

The private sector should target the low and the middle income groups in its housing provisions. These groups constitute the masses of this country and form about 90 per cent of the country's population (FGN, 2004).

▪ ***House Ownership/Rental Option***

Houses should be developed on both owner-occupied and rental basis so as to promote a vibrant housing market in the country. It is erroneous and unthinkable that all households need housing in owner-occupier basis. The point is that rental housing sector has been and shall continue to be the major provider of the bulk of housing for the low-income households.

▪ ***Design/Construction***

A realistic and functional design that minimize cost and enhance utility should be adhered to by the private sector. Value Management The objective of

private sector involvement in housing development is to achieve value maximization in relation to the cost. Value maximization in projects such as housing could be achieved by:

- completing the housing project within the estimated budget;
- completing the housing project within the estimated time frame; and
- completing the housing project according to specifications or standards required (Otegbulu, 2007).

It should be noted that value management is all about cost consciousness and has two aspects – value analysis and value engineering. Value analysis involves a critical examination or consideration of the design or of the evaluation of procedures and materials involved to produce the same value for less cost or better value at the same cost or even less cost. It is quite different from cost reduction which involves performing a given function at a lower cost by altering the material or methods without relating it to the value derived. Value engineering applies to value analysis and involves examining the costs, methods or construction and marketing at the early stage of the project so as to identify and eliminates unnecessary cost without reducing quality. This involves a team work of professionals in the building industry. The private sector should apply the concept of value management in all aspects of housing development, such as:

- Site selection/access to land
- Design specification
- Choice of material and equipment

- Funds required/access to finance
- Labour required.

7.0 Private-Sector Participation as an objective of the National Housing Policy in Nigeria.

In achieving the ultimate goal of the National Housing Policy; that all Nigerians own or have access to decent housing accommodation at affordable cost, hence, encouraging greater participation by the private sector in housing delivery and mobilizing private-sector participation in the provision of housing constitute the cardinal points for the implementation of the housing policy. The functions and roles of the various actors are specified in the new national housing policy and some of them are briefly summarized below: (UN-HABITAT, 2006).

The formal and informal private sectors have provided over 90 per cent of the housing stock in Nigeria. In view of the past and current contribution of the private sector - and in order to increase the national housing stock substantially - this sector needs to be mobilized, organized and motivated in line with the overall organizational structure of the shelter-delivery system. For this purpose, the private sector is defined to include all financial intermediaries (both banking and nonbanking); industrial and manufacturing organizations and large commercial houses. It also includes purely private and individual investors. The main participants and programmes in the private sector are

the employees' housing schemes and the insurance companies. The employees' housing schemes were established by the Special Provisions Decree No.54 of 1979 (as amended). Under this scheme staff housing estates have been developed by United African Company of Nigeria, Union Bank of Nigeria, Elf Oil Company, Shell Oil Company, Mobil Oil etc. These schemes have been operating to an appreciable degree of success within the following stipulations:

- Every designated employer (whether corporate or unincorporated) is to submit proposals for consideration for the establishment of a housing scheme for its employees;
- Three quarters of the units so provided are to be reserved for employees who are not executive or senior staff;
- The provision of the housing scheme includes provision, on a rental basis, of separate buildings or block of flats.
- The scheme is mandatory for all employers who have not less than 500 persons in their employment in any part of any state of the Federation or any part thereof.

8.0 Conclusion and Policy Suggestions:

In this paper, we have examined the private sector participation in housing delivery. It is a fact that the government alone cannot fill this gap,

hence the need for the private sector to take active role in housing the people. In concluding this brief discourse, it is pertinent to note that the Private sector has no doubt made significant contributions to the development of the Nigeria Housing Market despite those constraints that are serving as challenges to its tangible efforts. Specifically, the private sector should participate in the construction of housing for all categories of the population either for sale or rent, manufacturing and supply of building materials in the housing construction sector, infrastructure development for human settlements and encourage members of communities to improve their living environment through community participation in projects. It has become obvious that a 'provider' position by the government is more bound to be ineffective. The future of providing quality housing especially in developing countries cannot be separated from private sector participation; in fact the government should encourage this approach by proper funding.

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Acknowledgement and Appreciation:

The authors wish to acknowledge the sources of secondary data used in this study and appreciate all the authors that had done the previous works that provided platform for the discussions in this paper. The authors also wish to thank the three anonymous reviewers of the paper for their constructive comments, valuable guidance and advice.