

An Assessment of Why the Problems of Housing Shortages Persist in Developing Countries: A Case Study of Lagos Metropolis, Nigeria

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Abstract: The problem of inadequate and affordable housing has been a recurring decimal in Nigeria since the oil boom era (between early and late 1970s). There have been many mundane and stale goal statements such as 'housing for all by the year 2000' and many policy directives on low cost housing. The purpose of this study is to explain why these laudable policies directives have not been fully attained, specifically the objective is to examine and evaluate why the problems of housing shortages persist with a view to providing a basis for intervention. The data for this study were collected with the aid of secondary data. The results of data analysis reveal that housing delivery is beset by several problems that are both inside and outside the control of housing agencies. These bottlenecks have to be removed for smooth performances of these agencies and housing sector in general. Because of the enormity of these problems, it is better for government at the various levels facilitate and provide enabling environment rather than directly executing housing construction and management. The study concludes that the elitist orientation of the existing housing policy should be discouraged. And also the masses-for which the houses are meant, should be brought into the formulation, implementation and review of the policy. The housing policy should be geared towards progressively increasing the supply of high quality and affordable housing units to ease the perennial housing problems in the metropolis. The role of the private sector and local governments in housing should be properly defined, respected by other tiers of government and enhanced as provided for in the new housing policy.

Key words: Assessment, housing shortages, persist, developing countries, environment

INTRODUCTION

Housing, universally accepted as the second most important human need after food, is more than a shelter (i.e., it is more than providing a roof over one's head). Housing fulfils several socio-economic objectives. It provides investment opportunities, offers shelter and privacy and enhances one's social and cultural status in the society. Mandelker gives a more comprehensive definition and significance of housing. "Housing is much more than physical structures; housing is/has become a subject of highly charged emotional content: a matter of strong feeling. It is the symbol of status, of achievement, of social acceptance. It seems to control, in large measure, the way in which the individual, the family perceives him/herself and is perceived by others".

According to UN estimates (Peoples and the Planet, 2005) about 1.3 billion urban residents currently live in inadequate housing. In many cities of the developing world, one-quarter to one-third of all residents lives in

shanty towns, squatter settlements or slums. In these cities the housing sector needs to cope with an average additional demand for some 18 million housing units per year.

The position and importance of housing in Lagos metropolis is noteworthy and unique. Residential land use accounts for over 60%. Universally, housing occupies the largest proportion of land use in towns and cities. In particular housing lots, the streets that provide access and the public and private facilities that serve them cover 50-75% of city's land area. However, home ownership still eludes many city dwellers in developing countries including Nigeria. Charles Abrams' lamentation thirty three years ago still holds sway in many developing countries including Nigeria. Abrams (1972) posited: "despite men's unprecedented progress in industry, education and the sciences, the simple refuge (housing) affording privacy and protection against the elements is still beyond the reach of most members of the human race".

It should be noted that governments at various levels in Nigeria (especially at the Federal and State levels) have adopted various measures to solve housing problems but success in this regard is still elusive and very minimal.

Purpose of the study: The purpose of this study is to explain why these laudable policies directives have not been fully attained, specifically the objective is to examine and evaluate why the problems of housing shortages persist with a view to providing a basis for intervention.

ANALYSIS OF GOVERNMENT RESPONSES TO HOUSING ISSUES IN LAGOS METROPOLIS

Governments at both the Federal and State levels have been unable to provide adequate and affordable housing for the teeming population of Lagos State despite the lofty goals, policies and programmes put in place by them. What has been responsible for this poor performance and how can they be alleviated? The third tier of governance in the country- the Local governments have not been actively involved in housing provision in Lagos State due to the long term nature of recouping costs on investments in housing; lack of clear definition of what constitutes urban and local land and financial, physical and social dependence of the Local governments on Federal allocation through the State government.

Contributions of lagos state government: Succeeding governments have been helpless in providing adequate and low cost housing since 1955 up to date in the face of rapid population explosion. For example, according to Adedokun (1982) the defunct Lagos Executive Development Board (LEDB) could only provide a total of 4,502 housing units in seventeen years between 1955 and 1972 when the Board was discontinued, whereas the population of the State escalated from about 1.2 million in 1960 to about 3.0 million in 1972.

The Lagos State Development and Property Corporation (LSDPC) undertake housing provision in Lagos metropolis in particular and the entire state in general. The Corporation was established under Edict No. 1 of 1972 after the merger of Lagos Executive Development Board (LEDB), Ikeja Area Planning Authority (LAPA) and the Epe Town Planning Authority (UTPA). It has responsibilities for:

- Executive income housing programme
- Medium income housing programme
- High rental housing programme

Since its inception, the activities of the Corporation were more pronounced in metropolitan Lagos than in any

other parts of the State. According to Abiodun (1988) between 1972 and 1975, LSDPC completed the following housing estates:

- Surulere medium-income houses (games villages)
- Isolo low and medium housing schemes
- Ogba housing project
- Akerele extension surulere (low cost housing).

The contributions of the LSDPC to housing in Lagos metropolis between 1980 and 1997 amounted to 21,630 housing units. This is made up of 12,072, which are low-cost houses, 1,798 medium income houses, while 760 are built for the upper-income earners (Lagos State Diary, 1997). These figures tend to show that more low-income housing units were provided than the other types (medium and high income). But in actual fact, the prices of these houses are so high that they are not affordable to the low-income earners. A major problem is that there is no criterion for allocation that deliberately favours the low-income earners. Thus, these houses are usually purchased by the wealthy of the society, who in turn let out the buildings to the poor at exorbitant prices.

The first civilian administration in the State, which came into power in 1979, embarked on ambitious public housing project. The goal was to provide 200,000 housing units in the state between 1979 and 1983. However, Abiodun (1993) found out that "at the end of the civilian administration of December 1983, 20,685 applicants were given letters of allocation while only 10,428 housing units had been completed. Others were at various stages of construction.

The present civilian administration in the state which came into power in 1999 came up with the Millennium Housing Scheme. The goal was to "provide numerous and affordable houses for teeming masses of Lagos State" The main objective was to make available 45,000 housing units within the lifetime of this administration. This number will comprise of upper, medium and low income in the following ratio: 10: 20:70, respectively. However, Table 1 shows a wide difference between the total number

Table 1: Total no of housing units completed by lagos state government between 1998 and 2005

Housing type/ year	Economic	Medium	Upper medium	High	Total
Jubilee housing scheme					
1999	120	-	-	-	120
2000	1507				2515
2001	-	912	96	-	
Alliance housing					
2002	454	-	-	-	454
2003	-	-	-	-	
2004	138	270	1560	-	1830
2005		68	52	64	321
Total	2219	1250	1708	64	5,240

Source: Ministry of housing, Alausa, Ikeja, Jan., 2005

Table 2: List of proposed and existing housing schemes in lagos state

Schemes	Area in hectares	Economic		Medium		Upper medium		High		Total units	Remark
		No. of block	No. of unit	No. of block	No. of unit	No. of block	No. of unit	No. of block	No. of unit		
Millennium mixed housing scheme ikeja I	1.308					8	60			60	Uncompleted
Millennium mixed housing scheme badagary	12.436	111	222	24	24					246	Proposed
Millennium mixed housing scheme akanimodo ajelogo	24.39	63	852	47	376	34	396			1624	Proposed
Millennium housing scheme Ojota	3.372	16	192							192	Proposed
Millennium housing scheme Ojokoro	8.363	16	192							192	Proposed
Millennium housing scheme Ikeja ii	1.118							30	30	30	Uncompleted
Millennium housing scheme Igbogbo	0.774	5	48							48	Proposed
Millennium housing housing Ewu-elepe ikorodu	7.24	85	170							170	Uncompleted
Millennium housing scheme Ayobo	47.76	308	616	204	408					1024	Proposed
Millennium housing scheme Alaagba	1.217	8	96							96	Uncompleted
Millennium housing scheme (Agege)	6.9	53	768							768	Proposed
Millennium housing scheme Ilupeju	1.0117			6	48					48	Uncompleted
Millennium mixed housing scheme ajah	19.42	44	704	68	544					1248	Proposed
Ejintin resettlement scheme (Ikorodu)	27.73	41	63							631	Proposed
Millennium mixed housing scheme Olokonla	4.21	9	144	16	128					272	Proposed
Millennium mixed housing scheme Egan/Igando	16.307	66		20	160	1044				1204	Uncompleted
Total	1825497254		6,805		4,965		3,702		167	21,484	

Remarks: 2 Bedroom Flats at Shasha, Oko-Oba, Alaagba and Oke-Eletu in Ikorodu (N2.5m), 2 Bedroom flats of Ajah (N6m), 4 Bedroom duplex at Ilupeju (N25m), Source: Ministry of housing, Alausa, Ikeja, Jan., 2005

of housing units promised by the government and the total number of housing units delivered to the populace. The table shows that for about five years (1999-2004), Lagos state government has only been able to deliver a total of 5,240 housing units with 42% as low income; 23.85% as medium income and 1.22% as high income housing units. Over 21,000 units of housing units are either under construction but uncompleted or are being proposed

Another objective of the millennium housing scheme was to ensure that housing schemes are widespread to all local governments in Lagos State. As one can see from Table 2, this objective has been fairly fulfilled judging by the widespread nature of government's housing projects.

Contribution of the federal government: These comprise the

- Importance given to housing in the various National Development Plans;
- Formulation of the Housing Policy;
- Restructuring of the Federal Mortgage Bank;
- Creation of the National Housing Funds;
- Establishing national agencies for housing such as the Housing Policy Council and the Federal Housing Authority.

The Third National Development Plan period (1975-1980) represented the first serious attempt by the Federal

Government at meeting the housing needs of Nigerians through direct construction. The plan aimed at providing 60,000 housing units under National Housing Programme made up of 15,000 in Lagos and 4,000 in each of the remaining areas. This was increased in 1976 to 200,000 units made up of 8,000 in each of 17 States, 12,000 in Kaduna and 46,000 in Lagos. The new targets were designed to provide accommodation to the participants in FESTAC (Festival of Arts and Culture) held in Lagos in 1977. According to Federal Housing Authority, by 1980, Government only completed 8,500 units in Lagos and 20,000 in the rest of the country, mostly in Kaduna. This represented less than 15% of target. The 28,500 units provided were lower than the demand for the housing stock generated by depleting stock and population increases.

The National Housing Policy (NHP) was first launched on February 20, 1991. The goal was to ensure that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000". The objectives of the 1991 housing policy included:

- Strengthening institution within the system to render the operation more responsive to demand.
- Emphasizing housing investments, which satisfy basic needs.
- Encouraging greater participation by the private sector in housing development.
- Encouraging and promoting active participation in housing delivery by all tiers of government.

- Establishing appropriate institutional framework to facilitate effective planning in housing development.
- Restructuring all existing public institutions involved in housing delivery at the Federal and State government levels with a view to making them more effective and responsive to the needs of Nigerians.

Other objectives included:

- Reviewing existing laws and regulations like the Land Use Decree,
- improving the quality of rural housing, rural infrastructure and environment,
- restructuring the Federal Mortgage Bank to serve as an apex housing finance institution.
- Mobilizing savings through the National Housing Fund (NHF).

Some of the solutions suggested to ensure successful implementation of this policy included the use of functional design with economy of material upper-most in mind and the use of local building materials..

This policy was formally launched on March 24th, 1994 at Kado, Abuja. Government then promised to provide a total of 121,000 housing units nation wide between 1994 and 1995. However, according to Ajayi (1997), "to date, only about 2,000 units representing 1.5% success level have so far been accomplished nationwide".

There above review shows the dominance of Government agencies in housing sector in terms of planning, policy directive but there is very little to show for these. With the gross failure of government at all levels even to meet their low target figures set, bulk of the housing in urban areas are provided by the private sector. But the private sector is doing this through hard and informal means, all of which need to be formalized, made easier and accessible to the poor masses. There is the need for government at all levels to provide the enabling environment for the private sector to operate fully and efficiently in the housing market. There is need for partnership between the private and public in the provision of housing and essential infrastructure and services required in these housing schemes.

DISCUSSIONS ON HOUSING ISSUES IN LAGOS METROPOLIS

There are many factors and problems which militate against provision of adequate and affordable housing in Metropolitan Lagos. These factors include the following:

- High population growth and population density;
- Limited land supply and acquisition obstacles;

- Lack of adequate physical planning/development control.
- High cost of building materials;
- Lack of proper co-ordination of public agencies and laws
- Poor infrastructure.

High population growth: Housing inadequacy originated from the exponential population growth rate experienced in the city, which far exceeds the rate of economic development. According to the 1991 Census, the population of Lagos State stood at 5.686 million. The projected populations for 2005 and 2010 AD are 16.095 million and 20.057 million, respectively (Table 3). UNCHS (1996) predicted that Lagos megalopolis will be the third largest city in the whole world in the next 10 years (2015) with a population figure of 24.5 million while Bombay in India will have 26.5 million and Tokyo in Japan will have 28.7 million people.

Population density relates to the number of persons living within a geographical area. Overcrowding exists when the number of people using a given facility exceeds the number for which the facility is designed. The population of Lagos metropolis accounted for about 88% in 1978 and has increased to 90.98% in year 2000 (see Table 3). Lagos metropolis, no doubt, is overgrown with people and perhaps crowded in many residential districts, due to uncontrolled immigration from other parts of the country and from within the state. According to Lagos State Diary (1997) the rate of population growth is about 300,000 persons per annum with a population density of about 1,308 persons per sq. kilometer. In the built up urban areas of metropolitan Lagos, the average density is 20,000 persons per square kilometer. These figures show serious overcrowding in several parts of the State apart from the fact that Lagos State is the most densely settled part of the country. This problem is not only restricted to the quantity but also the quality of existing housing stock. Housing shortages have resulted in increasing pressures on infrastructural facilities and the rapidly deteriorating environment. The Lagos metropolis has a sizeable proportion of the dwelling units located in slums

Table 3: Analysis of population growth of lagos metropolis 1978-2005

Year	Metropolitan lagos (000)	Lagos state (000)	Population of Lagos as % of that of the state
1978	3,779	4,300	87.88
1980	4,518	5,092	88.72
1985	6,414	7,132	89.93
1990	8,406	9,290	90.92
1995	10,406	11,471	90.71
2000	12,949	14,232	90.98
2005*	15,754	16,903	93.2
2010**	19,167	20,075	95.47

Source: Master plan for metropolitan lagos, wilbur smith and associates, 1980, 2005*, 2010** Population projected assuming same growth rate between 1995 and 2000

or squatter settlements, which lack the basic social amenities of life. In slum settlements notably Ijora, Badiya, Ajegunle, Orile, Iwaya, Makoko, Amukoko (the former Maroko) and Isale-Eko, houses are constructed on planks and roofed with corrugated iron sheets, most of which are highly combustible and unsafe for human habitation. These slum areas have high population density overcrowded and substandard rooms and rudimentary infrastructural facilities.

Limited land supply and acquisition obstacles: Although Lagos State has the highest population in Nigeria; paradoxically, it has the smallest land area of 3,577 km² which is just about 0.4% of the country's total land area, 608 km² or 17% out of the state's land area comprises of lagoons and water bodies while the major part of the state from West to East comprises a wide flood plain. Hence, the state in general is faced with limited economically developable land. Although land economists claim that productive land can be increased through man's actions; but increasing the intensity of urban land use if not carefully planned can lead to overcrowding, congestion and cause environmental pollution", (Akinmoladun, 1996).

Prior to the Land Use Decree of 1978, there were diverse and inconsistent land tenure systems in the country. The greatest problem was created by the customary/and tenure system that was prevalent in the South Western part of the country – including Lagos State. The system vested titles in land on families, communities, village heads, etc. However, the Land Use Decree has reversed this situation. The latter now vests titles in all land in the country in the Governor of each State. The Land Use Decree has several shortcomings. The allocation of land has been heavily tilted towards the *niveau riche* and powerful in the society. During civilian regime; land allocation and development is often politicized. Also, there are delays in the processing of Certificates of Occupancy, which in some cases, lead to corruption and fraudulent practices in the housing market.

The decree has often been misapplied without due process, citizen participation and just compensation. In most cases, the Land Use Decree has militated against the process of speedy acquisition of land for development, high land prices and hence increased the cost of housing. In Lagos State, especially within the Metropolitan Lagos, the availability of land for housing is greatly in short supply and very expensive and beyond the reach of the poor and low-income earners.

Inadequate physical planning: Physical planning is defined as "the spatial arrangement of activities to

achieve maximum social and economic benefits, convenience and beauty within the limits of available resources" (Ago, 1988). The art of physical planning – "laying out of streets, location of activities e.g. residential, commercial, industrial, parks and playgrounds, etc., has both direct and indirect impacts on the public" (Akinmoladun, 1995). Physical planning in Metropolitan Lagos is only noticed in the Government Reserved Areas (GRAs) of Apapa, Ikoyi and Victoria Island and many post-independence government planned schemes. However, for every planned area, there are several unplanned areas. The unplanned areas (slum settlements) are found all over the metropolis. As a result of inadequate planning and ineffective development control; buildings encroach on adjoining properties and public right-of-ways. Private investors exacerbate these problems by building without obtaining town planning approval. The result of this is overuse and abuse of public facilities, overcrowding and inaccurate data on housing supply and needs which lead to faulty policies on housing.

Housing finance constraints: Housing finance encompasses all cost and expenditure; incurred from the conceptual stage of housing development to the completion stage or letting stage. Availability of finance and adequate manpower are *sine-qua-non* in successfully implementing housing provision process. The inadequate quality and quantity of housing in Lagos metropolis in particular and Nigeria as a whole is largely due to poor financing. From Table 4, the number of those who are granted loans is far below those who apply for such loans. The figures of those approved loans vary from 6%

Table 4: LSDPC schemes: Analysis of application by use degree of approval

Nature	Total applications received	Total no. of applications approved	Total approved as % of total receive
Housing units (FESTAC)	25,000	1,762	7%
Residential plots (FESTAC Phase I)	25,000	616	22%
Commercial plots (FESTAC Phase I)	2,800	N.A	N.A
Kiosk plots (FESTAC Phase I)	1,000	442	35.40%
Shopping centres (FESTAC Phase I)	1,250	73	14.60%
Residential plot I	500	800	9.40%
Commercial plots (FESTAC Phase I)	8,000	-	-
Housing units (Ipaja)	800	2,992	63.30%
Commercial plots (Ipaja)	100	6	6%
Shopping units (Ipaja)	25	-	-

Source: Federal Mortgage Bank of Nigeria (FMBN) Journal

for those applying for commercial plots to 63.3% for those applying for residential plots. The major difficulty faced by financial institutions especially the primary mortgage institutions and housing corporations is their inability to effectively mobilize resources (finance, land and manpower) for low-income housing.

The Lagos State Development Property Corporation (LSDPC) is partly responsible for the provision of housing in Lagos State. It is responsible for providing low cost, medium income and high rental housing in the State. However, the Corporation has some problems. First, cost of providing infrastructures such as roads, drainage channels, electricity, water, telephone, etc, is exorbitant. According to (LSDPC, 1984) LSDPC expended a total sum of N250 million for the provision of infrastructures in its Dolphin, Herbert Macaulay, Ogudu and Amuwo-Odofin Housing estates. The Corporation's lean resources are further depleted via investment on infrastructure provision. Unfortunately, expenses on infrastructures normally take a long term to re-coup. Also, the Corporation is self-sustaining and sources funds at high interest rates from the orthodox banks. Hence, it finds it more profitable to construct medium and high income housing units that normally cost more sell higher and faster than the low-income units. Thus the low-income earners are at a disadvantage.

This fact is buttressed by the former Lagos State Commissioner for Works, Mr. Babatunde Anthony Pinheiro during a chat with the Press (Sanni, 1999) that "the on-going N600 million 116 units estate at Lekki was over 250% subscribed". The project was financed with N350 million loans from Devcom Merchant Bank. The balance raised from allottees' funds was used to pay off the loan and other outstanding fees due to the contractors. The State Government also made some profits which were channeled towards the execution of other projects". It is unfortunate that the same government could not complete the 2000-unit low-income housing scheme at Lekki. The subscribers were made to pay N353, 000 per unit in 1992 by the Sir Michael Otedola's administration. In 1992, the former military government of Brigadier-General Mohammed Marwa requested each allottee to pay extra N297, 000 to make for the N650, 000 needed to complete each unit. Hitherto, the subscribers refused to pay the balance-thus leaving the largest low income housing scheme embarked upon by the Lagos State Government since 1992 uncompleted and unoccupied. This low rate of providing low-income housing units in the metropolis has aggravated the housing problem in the State.

High cost of building materials: In the olden days, Nigerians were contented living in houses built with local building materials such as mud, thatched leaves,

bamboos, grasses, timbers, etc. Nowadays, as a result of improved building technology, western civilization and economic growth, the situation has changed especially in the major cities. The use of modern building materials such as cement, sandcrete blocks, iron and steel, glass, asbestos and oil paints has successfully pushed over traditional houses to the villages.

These modern houses are more expensive to build because they gulp a lot of imported materials in order to exude grandeur, beauty, functionality and durability. Most of these materials or their constituents are imported because they are not produced locally and there are no suitable substitutes. Where local alternatives are available, people's ego and taste usually prevent them from going for these cheaper materials. The prices of building materials especially those with imported components have increased astronomically between 1986 and 1997 and between 1997 till date. The rate of increase of some selected building materials 1986 and 1997 ranged between 555% for marble to 35,00% for a ton of Mild Steel Reinforcement (Table 5). However, the rate of increase of selected building materials fell (or increased at a decreasing rate) between 1997 and 2005. The rate of price increase between 1997 and 2005 ranged between 27.95 for emulsion paints to 421.7% for sharp sand. The reduction in the rate of increase is partly due to relative stability in exchange rate of the Nigerian currency-Naira as well as increased discipline and enforcement of government policies.

The introduction of the Structural Adjustment Programme (SAP) in 1986 aggravated the housing problem in two ways. First, it led to high building construction cost as a result of the prohibitive rise in the cost of building materials (Table 5). Secondly, it reduced the purchasing power of most Nigerians especially the civil servants. Looking at the figures for official foreign exchange rates for the Naira (N) to the dollar (US\$) in 1986, 1993, 1997, 1999 and 2005 the rates changed dramatically. These figures, which are N1.40, N22.00, N85.00, N96.00 and N140 respectively, means that one requires at least 68.57 in 1999 to buy the same building items which would have been bought for N1.40 in 1986.

After many families in Nigeria pay for food, clothing, utilities and other essentials, there is little left for housing. The rate of inflation in Nigeria is far above the rate of increase in workers' salaries. According to the official report given by the Director-General, Federal Office of Statistics on poverty level in Nigeria The estimated number of the poor rose from 18 million in 1980 to 35 million in 1985 to 39 million in 1992 and 67 million in 1996. The UNCHS (1996) prescribed that not more than 20% of a family's income must go to housing. However, many countries (especially in the developing world including Nigeria) are far from this index (Table 6).

Table 5: Prices of building materials between 1986 and 2005

							N					Rate of increase %		Rate of increase %
	N	N	N	N	N	N	1986-	N	N	N		1986-	N	(1997-
Materials	1986	1987	1988	1989	1990	1992	1990	1994	1996	1997		1997	1999	2005)
Cement/50kg	23.50	23	23	40	40	65	196.30	180	430	420	3022.22	470	1150	173.81%
Washed gravel														
Tipper load	250	230	230	400.002	600	800	300	1600	4000	5000	3233.33	6600	14000	180%
Sharp sand														
tipper load	30	93	130	270	190	320	230	900	2600	2300	4035.67	3500	12000	421.7%
Soft sand														
tipper load		90	220	2.40	270	320	294.81	1000	1900	1900	2579.33	3000	9000	373.68
150mm block	8.90	1	2.20	2.90	3.60	5	300	11	22	27	2800	35	75	177.8
225mm block	1	1	2.20		4	7.50	300	15	27	33	3200	40	85	157.58
Mild steel rein-														
forcement tonnes	750	1120	2250	5500	5000	7000	566.67	25000	25000	30800	4006.67	35000	90000	192
Asbestos roofing														
sheet units	20	32	33.50	72	75	120	275	380	380	529	2545	570	2200	316
Long span														
aluminum	80	40	54	110	154	250	416	3576	3576	3790	12833	4200	9200	148
Flush door	49	50	55	95	145	230	195.92	390	1000	2200	2348.96	2500	7500	241
W.C. (White) local	100	150	200	360	360	450	260	1450	1500	4000	3900	4500	9500	138
Bath 800	520	500	4200	1500	1900	400	400	8200	9500	3056.67	10200	12500	32	
Wash hand basin														
(local)	55	75	80	160	160	400	146.15	3500	650	2700	4053.83	3050	3500	29.6
Emulsion paint/4														
liter gallon	20	24	45	60	60	100	200	120	400	586.90	2534.50	620	750	27.9
Gloss paint/4														
litre gallon	25	60	75	130	130	195	420	220	850	952	3711.20	1050	1400	64.7
6mm quality														
plywood sheet	35	40	48	90	95	125	171.43	400	550	600	1614.29	700	2500	316
Ceramic tiles	40	45	66	90	130	180	225	400	750	860	2050	950	1,400	62.7
PVC Pressure														
pipe 65mm per 6m	15	27	33	155	190	220	1166.67	280	310	600	3900	720	1050	75
PVC floor tiles														
225 by 225mm														
95 pieces/create	24	50	57	250	260	300	983.33	330	880	880	3566.67	900	1250	42
Marble	300	370	450	750	810	900	170	1050	1900	2000	555.67	2500	3,500	75

Source: Business basement unit, Construction economic partnership-cost, Construction price-book data publishers Ltd., Nigeria construction price book by the Nigerian Surveyors 1996/1997 edition, Guardian property page-the guardian newspaper, Rehnt-real and housing news trend, Punch property page-the punch newspaper

Table 6: Rent as percentage of income in some selected countries

Country	Rent as percentage of income
United States	20
Bolivia	8
India	10
Australia	8
Austria	5
Canada	15
Sri-Lanka	3
Nigeria	30

Sources: Federal Republic of Nigeria: National Action Plan for Habitat II, held in Istanbul, 3-14 June 1996

In Nigeria, over 30% of the family income is gulped by housing while the percentage is about 40% in highly urbanized areas like Lagos.

Housing cost is another problem. The introduction of SAP in 1986 further aggravated housing finance problem. SAP contributed immensely to escalating prices of land and building materials. The problem of exorbitant cost of building materials, rising inflation rate and inadequate financing of the housing delivery process is summarized by Chukwujekwu (2005) thus: "most developers found it difficult to access housing finance, while a few who had access, in most cases, run into problems managing the

project and the finance as a result of inflation, high cost of building materials and high interest rates.

The increase in prices of building materials lead to exploitation of tenants by landlords who often demand high rents without corresponding increase in the quality of services provided in rented rooms and apartments.

The urban poor masses lack the financial muscle to actively participate in the housing market. This is due to their low disposable income and high inflation rate.

Lack of proper co-ordination of public agencies and laws:

Some notable agencies responsible for housing provision in Lagos State include:

- Lagos State Development and Property Corporation (LSDPC)
- Land Use Allocation Committee (LUAC)
- Department of Land and Housing-Governor's Office.
- Ministry of the Environment and Physical Planning (MEPP)
- New Town Development Authority (NTDA)
- Lagos State Ministry of Housing

Table 7: Availability of infrastructural facilities and services in housing units in Lagos State

Availability/ infrastructure	Electricity supply		Water supply		Telephone		Police protection	
	Sample	(%)	Sample	(%)	Sample	(%)	Sample	(%)
Not available	29	4.9	91	32.4	26	6.6	213	36.7
Not steady	275	46.6	149	25.3	77	3.4	168	28.0
Fairly steady	219	7.1	165	28.0	118	20.5	137	23.6
Very steady	67	11.4	85	4.4	55	9.5	62	10.7
Total	590	100	590	100	576	100	580	100

Source: John Ashiyanbi associates, Field survey, 2005

Although the roles of these agencies in housing delivery are crucial and explicit, they still lack inter-agency co-operation and co-ordination for effective housing delivery. Some of the laws (edicts) and decrees, which, in one way or the other, impact on housing provision in the metropolis, include:

- Federal Planning Act (Cap 135) of 1971.
- Land Use Decree No. 6 of 1978
- Lagos State Town and Country Planning and Building Regulations of 1986.
- Land Title Vetting Decree No. 52 of 1993.

The above listed laws have their strengths and weaknesses. The inadequacies of the Land Use Decree of 1978 have earlier been mentioned in the previous section. The other laws have inherent problems in both their interpretation and execution. For example, LAND TITLE VETTING DECREE (NO. 52) 1993 vests all land within 100 meters of Nigeria's shoreline in the Federal Government. This decree did not only oust the jurisdiction of Lagos State on the shorelines but also backdated its commencement to 1967. The effect of this is that all previous Certificates of Occupancy issued by the Lagos State Government in exercise of its right under the 1978 Land Use Decree became null and void. The Decree contains such clauses that all holders of title on the shoreline should regularize their titles within one month of the date of the decree (August, 1993).

The resultant conflicts which arose from the implementation of this decree was that some companies which were operating on the Lagoon Foreshore along Ozumba Mbadiwe had to possess two Certificate of Occupancy (one from the State and the other from the Federal government) and yet another title from the Nigerian Ports Authority for the same parcel of land. Some of these companies were made to obtain building plan approval from the same three bodies in order to prevent the demolition of their structures by any of the three contesting Agencies.

Poor or inadequate infrastructure facilities: One of the greatest problems militating against housing provision to

the low income group in Lagos state as well as in other parts of the country is the inadequacy or absence of infrastructural facilities like roads, electricity, potable water, telephones, drainage channels, police stations etc. According to UNCHS (1996) "In most countries in the South including Nigeria, relatively few low-income households can afford to purchase a house with piped water and connection to sewers". A recent study undertaken by Ashiyanbi (2005) shows that electricity is either not available or unsteady in over 50% of the households surveyed in Lagos metropolis (Table 7). The study also shows that 32.4% of the total households are without potable water while about 36% are without police protection.

One of the main reasons for the inadequacy of urban infrastructure is little or no forward planning by infrastructure agencies such as Power Holding Company of Nigeria (electricity), Lagos State Water Corporation (water) and private Telephone companies and Mobile telephone companies (telephones) are not planned with a view to implementing existing and suburban expansion of their networks. Another reason is that the activities of the various agencies responsible for physical planning and design such as the New Town Development Authority, the State Ministry of Works and the Lagos State Water Corporation are not properly coordinated in order to avoid undue rivalry and duplication of efforts. The present use of Direct Labour Agency for road construction should be strengthened financially and materially to enable them contribute meaningfully to construction of new roads and rehabilitation of the old ones. The use of Direct Labour Agency rather than contractors to provide basic infrastructure facilities like roads will reduce the unit cost of houses especially for the low-income group. Many of the low-income earners cannot afford to purchase conventional houses. Therefore, government should encourage them to develop or build their own houses by giving the public servants low interest credit facilities, technical assistance (such as display of prototype houses built with locally sourced raw materials) and provision of services that will match their needs and capacities to pay.

CONCLUSION

Over the years, governments at State and Federal levels have been involved in housing provision. However, government roles vary. It ranges from provision of finance to provision of services, e.g. the site and services scheme to actual construction and management.

This study shows that housing delivery is beset by several problems that are both inside and outside the control of housing agencies. These bottlenecks have to be removed for smooth performances of these agencies and housing sector in general. Because of the enormity of these problems, it is better for government at the various levels facilitate and provide enabling environment rather than directly executing housing construction and management.

The most effective strategy for popularizing the use of alternative (local) building materials is for the government and its agencies e.g. Lagos State Property Development Corporation (LSDPC), Federal Housing Authority (FHA), Ogun State Property and Investment Corporation (OPIC), Lagos State Building and Investment Corporation (LBIC), Lagos State Ministry of Housing and the Federal Ministry of Housing and Urban Development, etc. to use them. Availability of land is a major factor in the housing provision process. All efforts should be geared towards better land management.

There is need for better co-ordination, control and co-operation among all agencies concerned with housing delivery in the metropolis. All the agencies should form an inter-agency consortium for a more effective housing delivery.

The inter-agency will ensure the following:

- Land for housing is free from litigation.
- Access roads and other infrastructure are put in place when and where needed.
- Land suitability/capability studies are carried out before construction.
- Housing cost effectiveness/benefit analysis, viability studies.
- Monitoring and constant review of housing programs and policies.

The Lagos State government should provide substantial initial and continuous grant to LSDPC and LBIC to serve as revolving loans to the rural dwellers at low interest rates. Government should establish Rural Development Banks to serve rural co-operative and credit societies through which soft loans could be made available to the rural dwellers. All these will go a long way in reducing the prevalent rural-urban migration rate in the State.

The elitist orientation of the existing housing policy should be discouraged. The masses-for which the houses are meant, should be brought into the formulation, implementation and review of the policy. This is what Robert Dorsey called "user perceptual understanding of housing" in which he opined that the design of mass housing in developing countries should be drawn from vernacular idioms indigenous to their respective cultures". The needs and desires of the people to be considered here include: identifying the target group, analyzing their demographic characteristics, culture, religion; analyzing their living habits, space requirements, etc.

Finally, the National Housing Policy (NHP) should be implemented with zeal and vigor, with better commitment and dedication. The housing policy should be geared towards progressively increasing the supply of high quality and affordable housing units to ease the perennial housing problems in the metropolis. The role of the private sector and local governments in housing should be properly defined, respected by other tiers of government and enhanced as provided for in the new housing policy.

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