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# Housing Challenges in Nigeria

*Uyi Ezeanah*

## Abstract

One of the policy goals of sustainable development is the delivery of adequate housing for Countries in the global south. This is because in many countries of the global south housing is delivered more through private mechanisms, consequently this poses challenges to adequate housing delivery for most countries of the global south and the Nigeria populace. Some of the challenges faced in providing decent and adequate housing for the people include problems of unskilled workmen, unachievable westernized building standards, housing finance, high level of urbanization, poor policy programmes, and contravention of building standards in addition to poor building materials. This chapter explores housing challenges in Nigeria. In this chapter problems of housing in Nigeria will be explored; the trajectory of the history of national housing delivery and housing policies will be presented. Also, various challenges bedeviling adequate housing delivery in Nigeria is explored and explains how the quality and quantity of housing delivered in Nigeria has affected by these challenges.

**Keywords:** Challenges, public housing, housing finance, housing programmes

## 1. Introduction

Housing is second most essential basic needs of humankind outside food. Its impact on the health and welfare and output of man is profound. Therefore housing plays a vital role in a person's standard of living and place in the society [1]. Nigeria has an estimated population of about 200 million people and this implies that urgent attention should be placed on the country housing sector if the housing needs of the inhabitant are to be met. One key issue affecting housing delivery in Nigeria is that the level of housing shortage has not been adequately presented. This is as a result of inadequate and inappropriate statistics and data by the managers of housing in Nigeria [2].

However, there are still attempts to estimate the magnitude of the housing shortage in Nigeria. In 1991, the National Housing Policy specified in detail that to achieve the goal of providing 8 million housing units by the year 2000, 700,000 housing units would have to be built each year; it concluded that this number is necessary to compensate for the housing shortage in the country [3–5]. According to Okonjo-Iweala [5], around 100,000 housing units are built each year, and an average of 80% of Nigerians live in informal housing, which is plagued by problems related to poor quality and inadequate infrastructure that have hitherto been discussed [6].

It is estimated that, in terms of funding, 12 trillion naira (about 45.3 billion pounds) is needed to solve the existing housing scarcity problem [2]. It is projected that in Nigeria's 20-year time frame, an average of 56 trillion naira (approximately

211 billion pounds) is needed each year to meet the demand for housing [2, 7, 8]. Although the exact reasons for the housing shortage vary across the country, the main problem in Nigeria is the low income of residents. This is problematic since privately constructed houses are expected to comply with official planning laws and other costs incurred during the construction of the house [7, 9, 10]. High occupancy rate ranging from 5 to 8 persons per room which is above the official recommended range of 2-4 persons per room in many Nigeria cities is one factor that shows there is housing shortage [11, 12]. One reason for this is that most of the housing stock is traditional in form, and the sharing of one room by more than two persons along with the sharing of individual housing units by several households is a central feature of housing in many cities in Nigeria.

Since then, huge resources including effort, time, materials and money, have been devoted to planning the Nigerian environment at the national and sub-national levels. Nonetheless, the various challenges that have been, and are being addressed have hardly diminished [13]. In fact, the problems of housing shortages, like those of unemployment, physical deterioration, poverty, inadequacies and inequality in service delivery systems have escalated. The incidence and growth of these problems seem to outpace the capacity of government to take them. Nigerians are faced with the fact that their cities are in trouble and that there is an urgent need to do something that will ameliorate the emerging problems.

## **2. Finance and housing delivery**

Housing finance is one of the most important factors affecting housing delivery and urban policies. Several authors believe that establishing a suitable financing system can improve housing in any given society [5, 7, 10, 14]. Some governments have updated their financial institutions to encourage private sector financing organizations to participate in the provision of housing delivery financing [14]. As Makinde [7] and Mukhtar et al. [14] stated, in Nigeria, housing delivery is affected by the lack of an adequate housing financing system, which undermines housing production.

In Nigeria, housing financing is divided into formal and informal [7, 14, 15]. Formal institutions include financial institutions such as commercial banks, Federal Mortgage Bank of Nigeria (FMBN), and Specialized Development Banks. In contrast, informal sources of housing finance are typified by individuals saving money for extensive periods of time in order to build a house. Most of the houses (80%) constructed in Nigeria were provided through long-term personal savings [7, 10, 14]. Other informal funding sources include: voluntary housing drives and different credit union organizations and individual money lenders [5, 7, 10]. Although informal sources often help provide the necessary funds for housing delivery, because such practices are not planned or documented, it is impossible to statistically measure their impact on housing delivery. Their scope of operation differs [16].

Institutions embedded in formal financial mechanisms make it difficult for many people who want to build houses to obtain this form of financing. In 1991, the Nigerian National Housing Policy (NHP) established a dual system of housing finance. In the 1991 housing policy, the first housing finance system was the Primary Mortgage Bank (PMB), and the second system was the Federal Mortgage Bank of Nigeria (FMBN) created in 1977 to offer financing for the provision of standard housing to the people. One of the main functions of FMBN is to guide and manage the PMBs. Nevertheless, this function has been reallocated to the Central Bank of Nigeria [7]. The two goals of FMBN are to strengthen the formation and expansion of the PMB Bank nationwide and provide funding for housing. It was

established to oversee the National Housing Fund (NHF), which ensures that public and private employees make mandatory contributions to the fund [7, 17]. In 1992, the NHF was established to provide long-term mortgages at an affordable interest rate to people. However, the achievement level were not successful because only 12,000 people benefited from a total of 3.8 million qualified taxpayers who applied for loans [5]. In order to apply for an NHF loan, certain requirements must be met, including an annual income of more than 3,000 naira and a donation of 2.5% of the employee's basic monthly income. These compulsory contributions and the long wait for obtaining these funds often limit the ability of workers to obtain such funding sources [5]. In addition, the interest paid on such loans must not exceed 9%, and the repayment period is approximately 30 years. In addition, the funds granted to any individual applicant must not surpass 5 million naira [10]. At present, this is not enough to build high-quality houses, and it is also unaffordable for most of the Nigerian population. The capacity to provide housing in Nigeria through access to formal financial mechanisms has been affected by several challenges. These include housing finance problems, for example; people are constrained by various institutional bottlenecks, bureaucratic procedures to obtain land ownership hamper the payment of NHF funds, high inflation and interest rates in the country, and the inability of people and developers to obtain long-term funds loans [10, 14].

## **2.1 The National Housing Policy in Nigeria**

A number of programmes and policies have been articulated and presented in a bid to meet the housing challenges facing the built milieu in Nigeria. In this light, the first national policy on housing in Nigeria was launched in 1991 with the aim of providing housing for all Nigerians by the year 2000. The policy encountered major obstacles in the implementation process, and failed to achieve the expected effect on the social environment to provide decent housing for all in the target year of 2000. This is due to the deficiencies of the Primary Mortgage Institution (PMI) and the lack of access to land and the affordability of mortgage loans etc. as evidenced in the housing delivery programmes embarked upon by the government of Nigeria from the pre-independence era till the year 2000 which was a massive failure [18].

Given the significance of housing in the national economy and because of the inability of previous policies and programmes to efficiently resolve the logjam of housing problems in the country, there was need to practically review the 1991 National Housing Policy. "The draft policy was subjected to critical comments and inputs and the New National Housing Policy was published in the year 2006" (8 p 64). Therefore, the new National Housing Policy objectives amongst others are:

- Develop and sustain the political will of the government for the provision of housing for Nigerians.
- Provide adequate incentives and an enabling environment for greater private sector (formal and informal) participation in the provision of housing.
- Strengthen all existing public institutions involved in the housing delivery at the federal level.
- Encourage and promote active participation of other tiers of government in housing delivery.
- Make land for housing development easily accessible and affordable.

The 2006 housing policy did not live up to expectation because the imperfections of the 1978 land-use act on land administration process nationwide, this could not provide a panacea for the cost of housing construction amongst others as land was very expensive to buy. Again, a bid was made to revise the 2002 national housing policy in September 2011, with important evidences affecting the housing sector. The reason for revisiting the previous policy was to enable a revitalisation of the housing sector to enable it to serve as a panacea for effective socio-economic development. (National Housing Policy (NHP) [19], therefore, in 2012, a new national policy on housing was enacted to meet the challenges of housing delivery through more public private-partnership, encourage active participation of all the three tiers of government in the provision of housing, to reduce the cost of producing houses by promoting the use of locally made building materials and also to improve the quantity and quality of rural housing, amongst others [19].

As assessed in this chapter, the impact of the national housing policy and the government's resolve to provide housing for the Nigerian society traverse the numerous housing programmes implemented by the government. Here, various development programs have been launched under the NHP to provide housing that meets various income levels, from the lowest to the highest income levels. However, from the previous debates [7, 8, 20], it can be seen that there has been little success in achieving these policy goals. This is because of the diverse challenges faced, reasons for failure include; production costs, government changes, political influence, corruption, and shortage of skilled workers.

## **2.2 History of public housing programmes in Nigeria**

This section examines the trajectory of different housing initiatives in Nigeria and that despite these laudable programmes public housing delivery is beset with a number of challenges with has compromised the quality and quantity of housing delivered in Nigeria.

The international urban housing situations of the bulk of urban dwellers have continued to wane in both measurable and qualitative footings. (United Nations Human Settlement Programme [21] this trend has been bothersome and has continued to stimulate and contest ideas around different housing provision approaches over the last four decades, for periods discussed below. The involvement of the public sector in housing in Nigeria has been more of policy formulation than housing delivery. Below is step by step account on efforts by the government to provide housing in Nigeria.

The pre-independence era marked the first effort towards housing delivery in Nigeria. This marked the beginning of the Government Residential areas known as GRAs, where houses were built to provide adequate comfort for the residents as the "housing forms and spatial patterns of the GRAs reflected the English nostalgia for the garden city" ([22], p. 3). However, following the pre-independence era is the Post-independence Housing Era, 1960-1972. In this era, there was no marked difference in the provision of housing during the pre-independence era which was characterized by colonial government. In the Post-independence Housing Era, 1960-1972 [23] housing units in the government reservation areas (GRA) formally occupied by the colonialist became the abode of the new Nigerian administrative and political elites without any form of objection by these elites [24]. In the post -Independence era, the National Development plans were proposed which are discussed below:

The First National Development Plan (1962-1968) was launched to cater for the provision of 61,000 housing units, of which only a total number of 500 housing units were constructed by the Federal Government, which ended as a result of the civil war. Consequently, the second national development plan was initiated in

(1971-1974) to cater for 59,000 low-cost housing again 7,080 housing units were built. Reasons offered for the failure are insufficient planning and formation, insufficient funding, errors in execution, under-pricing and costing etc. [22].

In order to provide housing to cater for the need of the Nigerian populace the Third National Development Plan (1975-1980) was launched. Here 202,000 low-cost housing units principally for the low income groups were to be provided, in all 28,000 housing units were delivered [25]. This then gave rise to the Fourth National Development Plan (1981-1985) which was embarked upon by the Civilian government. Only 23.6% of the initially intended 160,000 housing units were built [26] as a result of corruption, politicization and uncooperative attitude of state executives [27]. Following the post-Independence era is the Post Second Republic till present, it was characterized by the following periods. Military Governments (1986-1999) and Civilian Governments (1999-to date). The military government embarked on housing delivery efforts of delivering 121,000 housing units across the federation, 5,500 units were delivered, which was brought to a halt by an inauguration of a democratically elected government [28].

Following the election of a democratically elected administration in May 1999, the Federal Ministry of Works and Housing (FMWH) and several state governments indicated their willingness to participate in housing programs [29]. As a result, in 1999, the National Housing and Urban Development Policy was established to provide an additional 10,271 housing units through a public-private partnership and 4,440 housing units were provided under a public-private partnership [28]. Following the inauguration of a new civilian government on May 29, 2011, a variety of housing interventions/programs were implemented in the federal capital area, with a focus on public-private partnerships (PPPs), with the goal of providing (**Table 1**):

- 208 housing units under the prototype plan.
- 20,009 housing units through Federal Housing Authority (FHA)
- To provide through mortgages provided by Federal Mortgage Bank of Nigeria (FMBN), a total of 43, 934 housing units
- To provide through estate development loans provided by FMBN a total of 7510 housing units. (FMWH, 2014).

The Nigerian Government again set out to remedy the challenges of housing delivery within different states in the country by engaging with PPP (Public-Private Partnership) or through Federal Housing Corporations (FHA). Here, deliveries were made of some prototype housing programmes at the state and federal level respectively where 10 completed luxury town houses in Lagos State were provided by public-private partnership and 2&3 bedroom bungalows in Kaduna State were built by Federal Housing Authority (FHA) amongst others. In spite of the government efforts in this direction, to deliver on intended number of housing units, the problem of housing delivery remain insurmountable as unimpressive results have been recorded in the provision of housing in Nigeria, despite huge allocations of money to the housing sector in the National Development Plans as discussed earlier [30-32].

### **2.3 Challenges of different types of housing delivery in Nigeria**

In Nigeria, the delivery of housing is provided by both formal and informal sectors, houses provided by both the public and private sector are regarded as formal

Period/establishment	Total number of housing unit	Achievement level
Pre-independence	<ul style="list-style-type: none"> <li>Houses were built for the expatriates but number of units is unknown</li> </ul>	<ul style="list-style-type: none"> <li>Houses were built for the expatriates but number of units is unknown</li> </ul>
Post-Independence		
First National Development Plan (1962-1968)	<ul style="list-style-type: none"> <li>Planned construction of 61,000 housing units</li> </ul>	<ul style="list-style-type: none"> <li>The political instability and the resulting civil were contributing factors for delivering only 500 units.</li> </ul>
Second National Development Plan (1970-1974)	<ul style="list-style-type: none"> <li>The National Council of housing was established in (1972) to advise government on housing matters.</li> <li>59,000 housing units were planned for direct construction</li> <li>Low-cost housing units across the federation.</li> </ul>	<ul style="list-style-type: none"> <li>Only 7,080 housing units were provided</li> </ul>
Third National Development Plan (1975-1980)	<ul style="list-style-type: none"> <li>Federal Ministry of Housing, Urban Development and Environment was created.</li> <li>Land use Decree was promulgated (1978)</li> <li>Planned construction of 202,000 low-cost housing units nationwide.</li> </ul>	<ul style="list-style-type: none"> <li>Only 28,000 planned housing units were provided.</li> </ul>
Fourth National Development Plan (1981-1986)	<ul style="list-style-type: none"> <li>National Housing Programmed was launched for the first time in 1980</li> <li>160,000 low-income housing units to be constructed were allocated for N1.9 billion naira.</li> <li>The second stage of the housing programme under this plan was planned to construct 20,000 housing units across the country.</li> </ul>	<ul style="list-style-type: none"> <li>23.6% representing a total of about 47,234 housing units were constructed in the first phase</li> <li>The second face was cut short by military coup.</li> </ul>
Post Second Republic		
Military Government (1986-1999)	<ul style="list-style-type: none"> <li>121,000 housing units were planned for construction on site and services housing programme between 1993 and 1995</li> <li>1991 the National Housing Policy was launched.</li> </ul>	<ul style="list-style-type: none"> <li>5500 housing units were delivered.</li> </ul>
Civilian Government (1999-date) Ministry Prototype Housing Scheme within the Federation	<ul style="list-style-type: none"> <li>262 prototype housing units</li> <li>2,140 housing units planned to be constructed</li> </ul>	<ul style="list-style-type: none"> <li>238 housing units were completed</li> <li>1,756 housing units were completed</li> </ul>
FHA signed up with some states to provide housing units.		
FMBN	<ul style="list-style-type: none"> <li>7,510 housing units to be constructed</li> </ul>	<ul style="list-style-type: none"> <li>7,510 housing units were provided</li> </ul>
a. Estate Development Loan	<ul style="list-style-type: none"> <li>4,934 housing units to be constructed</li> </ul>	<ul style="list-style-type: none"> <li>4,934 housing units were constructed</li> </ul>
b. Primary Mortgage Institution (NHF Mortgage)		
PPP- Construction Initiative	<ul style="list-style-type: none"> <li>3,284 housing units to be provided</li> </ul>	<ul style="list-style-type: none"> <li>2009 housing units so far have been constructed.</li> </ul>

Source: Adapted from Ibem et al. [28].

**Table 1.**  
Overview of housing provision in Nigeria (pre- Independence- to date).

sector housing while those built or delivered by individuals, co-operatives, families or through community development efforts that do not comply to official building standards are referred to as informal sector housing

In Nigeria, according to [25] the majority of housing provision is executed by the private sector. Here 90% houses delivered are by individuals (self-built) and this signifies a high proportion of housing units produced by individuals. However, housing delivered by organized formal private sector, as well as the state (real estate developers) are insignificant. In Nigeria, many households in the urban areas are characterized by a mix of middle-income earners and low-income earners [7, 33]. The range of socio-economic classes present in cities echoes the diversity of housing types delivered within Nigeria cities. This means that people with middle income to the lower income earners live in rented, informal low quality houses, while high income earners occupy luxury owner-occupied housing [34]. This implies that notwithstanding all efforts made by the Nigeria populace at providing housing through private mechanisms, housing delivery in qualitative and quantitative terms remains a mirage and this is aggravated by the presence of official standards that are alien to Nigerian culture [2, 7, 29, 35–37]. Housing development in some Nigeria states; Edo, Lagos, Delta, Bayelsa, and Imo is limited by local practices which further worsens the engagement of individuals in the process of housing delivery. This is because of certain demands made by the Community Development Association (CDA) in form of levies. These levies are all informal payments demanded by the (CDAs) from housing developers before they can commence building in addition to other formal payments made to the appropriate official agency to obtain building permits. Ezeanah [38] showed that large sums of money are collected from housebuilders before they are allowed to build houses, hence posing a great challenge to housing delivery within Edo and some other Nigeria states.

Moreover, the rental type of housing categorized as public and private is a type of house delivered in Nigeria and 80% of households in Nigeria live in the private rental houses [9, 29, 35, 36]. This type of housing is plagued with various issues such as issues of finance, poor building materials, and demands for high levies, bureaucratic bottlenecks, extensive importation of building materials and this accounts for housing shortages within the Nigeria shortages [7, 10, 37, 38]. Consequently, in Nigeria despite efforts made at delivering housing through both the formal and informal sector, the housing deficit in Nigeria is huge as there is still a housing shortfall of approximately 16 million.

While the private initiatives enabled more houses to be delivered, these private initiatives were limited by local practices that worsened the engagement of some individuals in Nigeria with the house building processes, thereby limiting the quantity of housing delivered within Nigeria. Therefore, housing delivered are usually not enough to meet with the demands of housing in Nigeria with a shortfall of approximately 16 million housing units.

### **3. Conclusions**

In Nigeria, diverse housing initiatives and programmes embarked on by the federal government to deliver housing for the populace have been saddled with a lot of challenges and has failed to provide the intended number of houses for the people. Again efforts at providing housing for the people through the diverse development plans in Nigeria failed which regrettably demonstrates the uninspiring attitude of the Nigerian Government in providing housing for the people. The failure of the government in ensuring that formulated policies and programmes shown in the development plans from 1962 till to date are sustained and implemented is one key



cause for its failure at delivering houses for the people. Furthermore, institutions embedded in formal financial mechanisms made it difficult for many people who want to build houses to obtain formal form of financing which again limited the peoples effort at constructing houses.

In conclusion, housing shortages in Nigeria for both the middle and low income earners is observed notwithstanding the various housing initiatives carried out by the government. Also, it is shown that most of the populace in Nigeria housed either through rental housing or self-built housing are faced with a lot of housing challenges such as; limited access to land, high cost of building materials, high cost of levies, bureaucratic bottlenecks, institutional problems, enforcement issues amongst others which constrain the delivery of housing in Nigeria.

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### **Conflict of interest**

The author declares no conflict of interest.

### **Author details**

Uyi Ezeanah  
University of Jos, Jos, Plateau State, Nigeria

\*Address all correspondence to: [ezeanahu@gmail.com](mailto:ezeanahu@gmail.com); [ezeanahu@unijos.edu.ng](mailto:ezeanahu@unijos.edu.ng)

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