

Assessment Of National Housing Policy And Homelessness In Nigeria: Policy Options For Buhari's Administration

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Abstract: The housing problems facing most developing countries including Nigeria are alarming. It has been observed that majority of the people are living in poor housing quality or are totally homeless in urban centers despite all government policies aimed at providing housing to the public. This problem has been one of the many underlying factors of underdevelopment in Nigeria which the current administration of Buhari/Osinbajo inherited. Although, various government policies in the past have been formulated towards overcoming the huge shortage through several National Housing Policies, many Nigerians are still homeless. This scenario has resulted in diverse urban problems like overcrowding, deplorable environment, poor living conditions, inadequate and poor infrastructure, homelessness, increased rate of poverty and social vices among several others. The need to stimulate progressive urbanization through adequate housing delivery thus constitutes a critical challenge to development. This paper examines existing challenges of the housing situation in Nigeria. The paper provides an overview as well as an appraisal of official intervention in housing delivery. It also provides the rationale for current administration in developing an effective housing policy framework towards achieving sustainable housing development in Nigeria. Urban Elite Theory was employed to provide theoretical framework for the study and the paper comes to the inescapable conclusion that housing is a social responsibility which cannot be left to the free play of market forces. It therefore recommends the need to strengthen institutions and overhaul systems and processes for a more virile housing sector such that spate homelessness would be drastically reduced in Nigeria.

Keywords: Housing Policy, Homelessness, Affordable Housing, Urban Elite Theory

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I. INTRODUCTION

Housing means more than a mere shelter. It represents one of the most basic of the many human needs and has no doubt a profound impact on the health, welfare and productivity of the individual. Housing, particularly urban housing remains an intractable problem in the less developed countries of the world, Nigeria inclusive. The acute shortage of housing in the developing world was the subject of World Bank Report (2002) which states that "the urban poor typically housed in slums or squatters' settlements often have to contend with appalling overcrowding, bad sanitation and contaminated water. The sites are often illegal and dangerous. Forcible eviction, floods, landslide and chemical pollution are constant threats." This problem is not unconnected with our population explosion and uncoordinated rural urban migratory pattern which exerts excessive pressure on housing demands in the cities.

The situation in Nigeria, for instance, is by no means different, as the proportion of the population living within the urban centers has increased phenomenally over the years (Arima, 1992; Agboola and Olatubara, 2000). However, a United Nations (2007) report on Nigeria had indicated an urban growth rate of 5.8% annually. The report estimated that over 43% of Nigerians, which amounts to 65.66 million people now live in the urban centers. This incidence of population explosion has therefore, created severe developmental problems, ranging from inadequate infrastructure, deterioration of available social amenities, and more importantly, acute shortage of decent and affordable housing. This situation has resulted into overcrowding, proliferation of deprived settlements, increased poverty and high crime rates and in extreme case, outright homelessness (Onibokun, 2007; Fasakin, 2009).

In Nigeria, successive national governments have accepted in principle as part of their National Development plans, to ensure that all citizens have access to a relatively decent and affordable housing. Along this direction, it introduced and established a National housing policy with the aim of providing an institutional frame work for ensuring adequate housing both quantitatively and qualitatively (Federal Government of Nigeria, 1991). In spite of these efforts, little or no success has been made to meet the housing needs of the growing

urban population. While noting that decent and habitable housing is a basic human need, the right of every individual and a significant component of the social dimension of sustainable development, Nubi (2008) and Raji (2008) opine that a large proportion of Nigerians still live in sub-standard, make-shift dwellings. The need to ensure decent and affordable shelter for the people, particularly the urban poor, is, therefore, central to the improvement of their living standard, as well as in achieving a sustainable, societal development.

Considering the severity of inadequate housing and its consequences on Nigerians, the present government of Buhari/Osinbajo needs to address the issue of homelessness in Nigeria for change mantra to be meaningful and realistic. By positing the case of the homelessness in Nigeria, this study examines the issue of inadequate housing within the context of “homelessness” and the challenges posed to sustainable development in Nigeria. The main intent of the study is to justify the need for adequate housing in order to provide a rationale for direct official intervention in the urban housing delivery process towards achieving sustainable housing development in Nigeria.

II. CONCEPTUAL CLARIFICATION AND THEORETICAL FRAMEWORK

Housing

Housing represents one of the most basic human needs. To most people housing means shelter but to others it means more as it serves as one of the best indicators of a person’s standard of living and his or her place in the society (Peterside, 2005; Nubi, 2008). It is a priority for the attainment of living standard and it is important to both rural and urban areas. These qualities make the demand for housing paramount as population growth and urbanization increases very rapidly and the gap between housing need and supply becomes widen. Cultural factors such as preferences and values or social status, taste and financial resources, also influence the physical qualities of a house. In developing countries, poor housing delivery has been attributed to inadequate mechanisms and systems for land allocation, funding, mortgage institutions and infrastructure (Sulayman, 2000). According to National Housing Policy (2012), housing is defined as the process of providing safe, comfortable, attractive, functional, affordable and identifiable shelter in a proper setting within a neighborhood, supported by continuous maintenance of the built environment for the daily living activities of individuals/families within the community while reflecting their socio-economic, cultural aspirations and preferences. The World Health Organization (WHO, 2002) also identified housing as the residential environment, neighborhood, micro-district or the physical structure, including all necessary services, facilities, equipment and devices needed for physical health and social well-being of the family and the individual. Housing in its indirect role serves as the area where the individual becomes capable of experiencing community and private social well-being and shelter and protection against hostile physical forces and disturbances (UNO, 2000).

These definitions highlight the essential components of housing namely; shelter (i.e physical protection from the elements and from intruders), privacy and securities, domestic facilities, environmental amenities and social/community services. The social /community services include presence of hospitals, schools, markets, playground, religious or meeting places, water supply and waste disposal facilities within the neighborhoods. Meanwhile, housing which meets all the above physical and environmental attributes can be referred to as ‘Adequate Housing’. Amdii (1993), stated that a good house should have the following items:

- I. A good roof to keep out the rain
- II. Good walls and doors to protect against bad weather and to keep out animals.
- III. Sunshades all around the house to protect it from direct sunlight in hot weather.
- IV. Wire nettings at windows and doors to keep out insects like house flies and mosquitoes.

In essence, housing quality can be judged from the physical appearance of the buildings, facilities provided, quality of wall used in the building construction, eminence of the roofing materials, condition of other structural components of the house, and the environmental condition of the house. Hence, the inadequacy of housing in terms of quality and quantity results in poor standard of the environment.

Affordable Housing

Affordability simply means ability to pay for adequate housing. Housing is affordable if the occupants are paying no more than 30% of their annual income on housing plus utilities. When the provision for housing affects the ability of the household to meet other essential needs, the household is said to be suffering from housing stress (Brasor and Tsubuku, 2009). The major criticism of the 30% rule, known as the shelter poverty critique, has been raised by several authors including Okowa (2010). The issue is that lower income households may not be able to pay 30% of their income for housing and still have enough money left to purchase other basic needs for food, transportation, healthcare, and so on. “Shelter Poverty” was coined by Stone (1993) to describe the situation where households that pay 30% of their income for housing are left with too little money to meet their other essential needs. Many households in Nigeria, particularly the urban dwellers, are experiencing housing stress.

Homelessness

Homelessness, as defined by Wright (2007), "is the condition of people who lack regular legal access to adequate housing". Encyclopedia (2010) defines it as "the condition and social category of people without a regular house or dwelling because they cannot afford, do not desire, or are otherwise unable to maintain regular, safe, and adequate housing, or lack, fixed, regular, and adequate night time residence". The term homelessness may also include people whose primary night time residence is in a homeless shelter, in an institution that provides a temporary residence for individuals intended to be institutionalized, or in a public or private place not designed for use as a regular sleeping accommodation for human beings. The actual legal definition varies from country to country, or among different entities or institutions in the same country or region. Mabogunje (2004) also defined homelessness as "the lack of a safe place where individuals and families can grow and contribute to the 'quality of life' in their community". To him the "homeless" "is an individual who lacks a fixed, regular, and adequate night time residence". The United States Department of Housing and Urban Development (2009) defines a "chronically homeless" person as "an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or has had at least four episodes of homelessness in the past three years"

The issue of homelessness and lack of access to decent housing have become frightening over time and attracted global concern. For instance, homelessness is occurring at an alarming rate, with seventy percent of homeless people being under the age of 20 and approximately 53 percent below 18 years of age (Jiboye, 2009). Homelessness, as a problem, lacks a tangible denotation; consequently, the issue of homelessness is much more complex and multi-dimensional, ultimately resulting in the lack of effective solutions and policies which would alleviate the epidemic.

Urban Elite Theory

Urban elite theory provides theoretical lens by which we can understand the redevelopment projects initiated in allocating housing units in developing countries. Urban elite theory extends the scope of classical elite theory by adding that a metropolis is divided by its physical districts based on class distinctions (Amdii, 1993; Darity et. al., 2008). The presence and power of elites, however, is not seen as entirely negative according to this theoretical perspective. Instead, the collusion of elites is necessary for stability and efficiency within a political system. If urban elite theory were to be applied to the Nigerian case, one hypothesis would be that urban elites participate in development projects in order to maximize their political power and consolidate their involvement within certain communities. A successful gentrification project redevelops an area through the collaboration of political and business elites. Such a project would provide housing that caters to young professionals who will soon become the next generation of elites, thus consolidating their influence within the redeveloped community even further.

Urban elite theory was adapted from classical elite theory developed by Mosca (1896), Mills (1956) and Pareto (1902). Classical elite theory's basic tenet is that in a functioning political system, a small portion of the population possesses political and economic power that provides them with above average access to public decision-making. David (1995) provides a good summary of how scholars have applied elite theory to urban planning and politics. He credits Floyd Hunter (1959) as the earliest of such contributors who formulated the thesis that "community influentials" position themselves within community projects in order to increase power. Cox and Maier (1988) are cited as contributing analysis regarding why certain locales become popular political and economic choices for local elites to engage in community projects. Urban elite theory is a useful lens to provide for students since this particular theory emphasizes the potential efficiency as well as productivity of elites cooperating with each other.

The elite dimension to Nigeria's numerous socio-economic and socio-political problems have over the years, attracted immense scholarly attention. The elites in the process, Mutiullah (2013) contends, underestimated the impacts poor governance will have on their lives - they mistakenly thought that money is everything. Because they have access to medical treatments abroad, they thought that the poor health system in the country will not affect them. Because they could send their children to school overseas, the political elite neglect the Nigerian education system. That they could buy generators for electricity, public officials did not develop the power sector. And because the elites could afford to sink boreholes in their homes, they failed to build the required water facilities in the country. Furthermore, because the political, administrative and economic elites could hire private security guards, they failed to equip the police to become a force that can prevent and combat crime. And because the elite thought they were above the law, they destroyed the judicial system. And because they can afford SUVs, the elites refuse to develop Nigeria's public transport and the road and rail networks, of course provides mansions for themselves while the poor Nigerian masses are wallowing in slum and ghetto.

III. AN OVERVIEW OF HOUSING POLICIES AND HOMELESSNESS IN NIGERIA

Housing policy in Nigeria is as old as the history of the country. Thus, we can broadly categorize its historical development under the five distinct phases of the colonial period (before 1960), the post-independence period (1960-1979), the second civilian administration (1979-1983), the military era (1984-1999), and the post military era (1999 to date). The major characteristic of the colonial period was the provision of staff quarters for expatriates and other indigenous staff of parastatals and organizations. This era witnessed the creation of Urban Councils in 1946, the establishment of Lagos Executive Board (LEBD) in 1954, the formation of Nigerian Building Society in 1955, as well as the enactment of Regional Housing Corporation in 1959. Also, the post-independence period experienced some improvements in housing provision during the First National Development Plan period (1962-1968) and the second National Development Plan 1970-1974). Specifically, the formulation of the National Council on Housing in 1971 led to further improvement in housing delivery. The third National Development Plan (1975-1980) made further improvements on housing programmes, policies and delivery in Nigeria.

The transformation of the Nigerian Building Society into Federal Mortgage Bank of Nigeria with the promulgation of Decree No 7 of 1977 also brought some improvements into housing delivery in Nigeria. The Land Use Decree (LUD) of 1978 was promulgated in order to guarantee access to land by all Nigerians. Before the promulgation of the LUD, dual land tenure structure was paramount in the country. The LUD came to stabilize the ownership and acquisition of land. Also, during the era, the constitution of the Federal Republic of Nigeria (1979) laid emphasis on the importance of local building materials and the relevance of labour and construction industry. In this same year, the Employees Housing Scheme Decree No 54 of 1979 was promulgated. This decree made provision for staff housing and housing estates. The housing policy in the 1980s and 1990s was the means by which divided society was being created. The rural areas were neglected and the housing stocks in the urban areas were improved upon. This was as a result of high rate of urbanization and the subsequent housing shortage in urban centres.

The military era witnessed further improvements in housing policies and delivery. This was facilitated by the promulgation of the Mortgage Institutions Decree No 53 of 1989. The decree promoted the realization of the major and specific objectives of the National Housing Policy. Furthermore, the Economic Liberalisation Policy of Babangida's administration supported the participation of the private organisation in housing delivery. This was closely followed by the promulgation of the Urban and Regional Planning Decree 88 of 1992 as well as the National Housing Fund (NHF) Decree No 3 of 1992. The NHF was saddled with the responsibility of ensuring continuous flow of fund for housing construction and delivery.

Prior to the millennium, the policy of 'housing for all in year 2000' was formulated. This policy was rigorously pursued, but it was besieged by administrative bottlenecks which made the policy difficult to be realized in the year 2000. Nevertheless, in year 2002, the Housing and Urban Development Policy was formulated. This policy was meant majorly to correct the inconsistencies of the Land Use Act as well as to allow land banking and ownership to operate in a free market economy. The post military era has been able to witness tremendous improvement in the Nigerian housing situation. Given the lacuna in the previous National Housing Policy and the failure to achieve its stated objectives over a period of time, the government set up a committee to review it and come up with an update on the subject. This review that started in 2011 eventually produced a new National Housing Policy was in 2012 which was adopted with the following objectives amongst others:

- (i) develop and sustain the political will of governments for the provision of housing;
- (ii) develop an efficient land administration system to make land ownership available, accessible, secure and easily transferable at affordable price;
- (iii) provide adequate and affordable housing finance to all Nigerians by developing efficient primary and secondary mortgage markets;

However, the issue of homelessness and lack of access to decent housing have become prevalent in Nigeria. With a population estimated at over 170 million and rising, it is practically impossible to provide affordable housing for middle and low income Nigerians who constitute the bulk of the population, without a viable long-term mortgage lending scheme and a review of the Land Use Act. Long-term financing- mortgage financing and mortgage-backed securities - do not exist in Nigeria at the moment or exist in the rudimentary state at best. At present, a typical home buyer will have to make a down payment that range between 20% to 50% of the purchase price and then pay off the loan balance within 5 years. It has been observed that rapid urbanization and poor economic growth have compounded the problems of inadequate housing and homelessness in Nigeria. These housing inadequacies, particularly for the low income group, have been complicated by high rate of population growth, inflated real estate values, influx of rural immigrants, deplorable urban services and infrastructures, and a lack of implementation of planning policies. The reality of this situation is that existing housing stocks are inadequate to cater for the increasing population. In Lagos for instance, which is the most urbanized city in Nigeria, the situation has become so pathetic such that overcrowding, slum and substandard housing as well as unhealthy and poor environmental conditions are

expressions of this problem. Apart from the acute shortfall in housing supply in relation to demand, the majority of dwellings in the hinterland – mostly owned by the indigenes remained unplanned.

Since housing remains a social responsibility of every government, and to a large extent, the health of a country and well-being of its people depends on the quality, condition and level of success in the housing sector, it is imperative that appropriate policy framework be put in place to address the urban housing problems necessitated by rapid urbanization in Nigeria. Traditionally, no Nigerian should be homeless and every Nigerian deserves a decent and affordable housing, considering the vast wealth of the country.

IV. TOWARDS ENABLEMENT OF HOUSING DEVELOPMENT BY BUHARI/OSINBAJO ADMINISTRATION

President Muhammad Buhari emerged victorious in the March 28, 2015 presidential election having defeated incumbent Dr. Goodluck Jonathan of the Peoples Democratic Party. Nearly 30 years after he was ousted from power, and after three failed attempts to return, President Buhari, one of Nigeria's oldest former Army Generals and Heads of State, who embraced democracy and politics at the break of the 21st century, was sworn into office as the nation's 15th political leader. President Buhari has been described by many people as the "masses friend and the elites nemesis". He is feared by the elite over his likely crackdown on corruption, indiscipline and waste in governance. President Buhari arguably has the largest street support among Nigerian masses irrespective of ethnic and religious affiliation. He is also perceived as a strong character that is capable of solidifying the Nigerian society and restoring peace and social harmony.

It is pertinent to note that most Nigerians show greater sentiments, allegiance and loyalty to their ethnic groups, families, kinsmen or religious affiliations, rather than the country. This situation has given rise to negative social values and counter political behavior, which are inimical to socio-economic and political development of the nation. The moral debasement in our society cannot be overemphasized because moral virtues have been thrown into the wind due to the various negative acts and deeds of majority of the population within the society.

The appointment of Babatunde Raji Fashola as the Minister of Power, Work and Housing was the first attempt by the President Buhari for housing development. Although, successive governments have done a lot to provide affordable housing for its teeming population through its agencies such as the Federal Housing Authority (FHA), the Federal Mortgage Bank (FMBN), Nigerian Mortgage Refinance Company (NMRC) and of recent the Transformation Agenda, Vision 2020:20 among others are being implemented to make access to housing easier for an average Nigerian. In addition Corporate organization, ministries, departments and individuals have also added their quota in the efforts to provide living homes at least for their members of staff. However these efforts seem not to be enough going by available data in respect of the deficit in housing stock as well as homelessness. Somersaults in government policy/policies which led to the abandonment of some projects are not in the best interest of efforts at bridging the housing deficit gap. Government supposed to be a continuum such that laudable programmes of a previous administration need not be unnecessarily jettisoned by a succeeding one. In developed climes such as in Europe and America laudable government programmes are not abandoned when there is change in government. This paper carefully identifies some of the factors the current government of Buhari/Osinbajo should do to assuage the sufferings of Nigerians as far as housing and homelessness are concerned;

- 1. Strengthening Federal Mortgage Banks.** To avoid policy somersaults that characterized previous administrations, the Buhari/Osinbajo administration should strengthen and maintain the existing federal mortgage banks which currently have lost focus of their statutory responsibilities. It is very difficult to go to a mortgage bank and seek application to get a housing mortgage. Some Nigerians do not even know where the offices of the federal mortgage banks are situated in the country. This is one of the things the present administration should address quickly to relieve many homeless Nigerians.
- 2. Building More Affordable Government Estates.** The present estates built by the previous governments are out of the reach of the common man. A situation whereby a government-built 3 bedroom flat sells for 18 million naira is not fair at all to the average Nigerian. Likewise, these estates are only made available to the cronies of the government. At the end of the day, nothing gets to the poor masses.
- 3. Removing Bureaucratic Bottlenecks.** One of the major problems of having anything to do with the government is the bureaucratic bottleneck. The slang "*Nothing goes for nothing*" is a common term used when trying to secure something by a Nigerian in government parastatals and agencies. The present government that is riding on the change mantra should ensure that civil servants involved in collecting bribes before they assist Nigerians who apply for housing facilities are dealt with appropriately. Strict mechanism should be put in place to checkmate bribery and corruption among civil servants.
- 4. Making Government Lands Affordable To Acquire** The cost of acquiring a land is too expensive in Nigeria, especially if it is within metropolitan areas like Victoria Island, Warri, Port Harcourt and Federal

Capital Territory, Abuja. Government should map out lands in which the citizens can buy at subsidized amount and also solving the problem of land speculators

5. **Sustainable Housing.** Among relevant steps required to realize sustainable housing provision is how to put the housing needs of the Nigerian population into proper focus, and a coordinated programme to achieve this should be thoroughly worked out. Sustainable housing provision is thus contingent on such underlying factors as policy formulation and decision making, policy execution and monitoring, and social acceptability as well as economic feasibility.
6. **Public - Private Partnerships.** Lastbutnotthe least should be the effort of the current administration to enhance public-private partnership. Although, there are several affordable housing schemes that are either fully funded by government or in partnership with the government under the Public Private Partnership (PPP) scheme, the present government needs to emphasize on establishing genuine public/private partnerships in shelter provision. In fact the central element in redefining the role of government in shelter provision is based on the need to link the private (commercial), the non-governmental non-profit sector and the public sector in new ways that would ensure that their respective strengths and capabilities are taken full advantage of and brought to bear on the shelter development effort. The envisaged principal role of partnerships in housing provision is based on the, perhaps, optimistic notion of the immense 'comparative advantage' which public/private partnership offers. It is assumed that the mechanism would enable each sector to use its 'comparative advantage' in a complementary manner, which would ensure overall capital gains and spillover within the housing sector and beyond.

These factors discussed above must take into cognizance the bottom-up participatory approach in housing provision involving genuine local participation by people at the grassroots level. The grassroots population in the bottom-up approach comprises the local leaders (traditional chiefs, representatives of community groups), women and youth organizations, community-based organizations (local housing cooperatives, peer groups, social clubs, community associations), and consultative assemblies. Without reference to the perceptions and capabilities of local people, housing programmes often fail. Sustainability in housing provision can only be achieved if government policies are based on the real needs of the people and not informed by selfish political elites. This is because local communities are in the best position to identify their needs, and order their priorities.

V. CONCLUSION AND RECOMMENDATION

The need for housing in Nigeria is enormous. Efforts have been made to justify the need for urgent attention from government and other stakeholders towards addressing the problems of homelessness and inadequate housing among the urban poor and those that are deprived access to decent shelters. Unlike the developed nations where concerted efforts are being made to address the problems of homelessness, the homeless situation in Nigeria and other developing countries appears pathetic. Having identified and discussed the various problems that have bedeviled the provision of housing in Nigeria, the various policies the government has put in place to counter these problems, the shortcomings of these policies and suggested some possible practical solution to assist the present government of Buhari/Osinbajo in providing affordable and habitable houses for Nigerians and as well alleviate their suffering homelessness. Therefore, in order to increase housing stock in Nigeria there is the need to incorporate affordable housing delivery scheme into the formulation and implementation of housing policies and program which should not be at the exclusive preserve of federal government and the exclusion of governments at the local level.

Finally, the Federal government has been directly involved in the construction of buildings for all categories in the past and even presently. It is now necessary that housing must be considered as a personal service and as such, the primary responsibility of housing should not be left with the people themselves who, however, should be assisted in some ways in order to realize their aspirations for self-actualization of owning individual houses and finally, the need to make housing provision the focal issue in the national development programs is therefore, central to the achievement of a sustainable society and the improvement of the living standard of the people.

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