

THE HOUSING DEBACLE

INAUGURAL LECTURE DELIVERED AT THE
UNIVERSITY OF IBADAN
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BY

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DEDICATION

I dedicate this lecture to the two most important men in my life-my late father, **Chief Isaiah Taiwo Agbola**, the late Obarisa of Ikinyinwa who died on the 12th of February, 1995 at the age of 92 years

And

My Uncle who fathered me, **Pa Julius Tanimomo Ogunkilede**, who would have loved to be with me today but death snatched him away from us 11 months ago on Saturday, 30th October, 2004 at the age of 79 years.

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ACKNOWLEDGEMENTS

This has been a journey of 56 years, 22 of which has been spent on this campus. I thank the Almighty God for sparing my life and for making this academic sojourn a calling and a fruitful adventure culminating in the event of today which is the crowning achievement of all time. I thank Him for surrounding me with people who were not obstacles to my career aspirations; otherwise, today's event would have been impossible.

I thank Professor Onibokun who played pivotal roles in my recruitment to this University (while on a sabbatical in the Department of Geography) and for ensuring that I was involved in most projects he initiated as the Director of Physical Development Planning of NISER. These involvements provided the much needed researches on which I based my early papers and especially in supplementing my salary of N629.17 per month as a Lecturer II in this University.

The Center for Urban and Regional Planning, now Department of Urban and Regional Planning, for which I was recruited into the University, was the baby of Geography Department. I want to publicly thank the successive heads of Department of this scholarly and very accommodating department for their inspiration, dedication and unalloyed support in nurturing the Center into a Departmental status. While its counterpart, architecture, established at the same time and affiliated to a department in another faculty died an unceremonious death and its staff scattered like sheep without shepherd, you kept the faith. In addition, the legacy of hard work and high academic productivity with which Geography department is known has caught on with the Department of Urban and Regional planning.

In this regard, I most heartily thank Prof. Olusegun Areola, one of the best brains this university ever produced for being an unofficial

mentor to me. He read most of my early drafts and whenever he wrote 'this is largely okay' on any paper, that paper became accepted in any journal in the world. As the examination officer for my Center for seven years, Prof. Areola taught me the intricacies of conducting exams, telling me in 1985 during the second semester exams, 'if you want to disgracefully leave UI, mishandle the examinations'. Those pieces of advice kept me out of danger and from harms way.

At the time I joined the university, my faculty was experiencing, just as it is presently, acute shortage of office space. I want to use the opportunity of this lecture to thank my mentor and senior colleague, Professor Afolabi Soyode, the then HOD of Economics and presently the Vice Chancellor of OOU, who "loaned" me a room in Afribank Building of the Department of Economics in 1985. The building, which was then like Siberia to the main faculty building, provided the most needed environment for contemplative thoughts which accelerated my academic output. Successive HODs and junior colleagues in the building have extended similar courtesies to me and for this I am very grateful. Haven risen from lecturer II to becoming a professor in the building, I have earned the epithet of being a landlord of a building for which I have no C of O although Dr Wale Ogunkola, my in-law kept on reminding me that I am a tenant.

I thank God for the Center and later, the department in which I found myself. Although I am the oldest member of staff in the Department, I have a boss, a senior colleague and a worthy brother. Professor Layi Egunjobi, the first director of the Center, provided all round leadership for the Department. He is an academic and a gentleman to the core. Under him, the department has blossomed and I was able to fruitfully nurture my academic and professional ambition. I am grateful sir. My colleague, Dr Olatubara is a bundle of energy and with him we have climbed many academic heights,

the latest being two books under preparation. As his HOD, he gave unalloyed support through hard work especially when the finances of the University did not allow us to hire new hands and the existing hands on sabbatical took the advantage of the Internet to resign and never came back. Thank you for being you.

My Pastors at the Oritamefa Baptist church, Reverend Samuel Morakinyo Leigh, Pastor (Dr) Oladele and Pastor Awopegba, the indomitable sanctuary Choir of the church of which I have been a member since 1976 and the entire membership of the church provided the requisite worship atmosphere in which to profitably commune with God. I appreciate you all.

Kabiyesi, the Akinyinwa of Ikinyinwa, I thank you for your presence. May this occasion stand as a good beacon for your young subjects, the children of the town. May this be sufficient encouragement for these young people and the other successful academics in different works of life from the town.

For the entire Agbola family of Ikinyinwa, this is a day worth waiting for. Although our progenitors never went to any formal school, they quickly understood the importance and value of education and spared no effort or expenses in sending all of us to school. In this regard, I want to thank my late father, Chief Isaiah Taiwo Agbola, the late Obarisa of Ikinyinwa, who suffered a lot of deprivations to send all of us to school even when the prices of cocoa nosedived in the 1960s. My mother, Felicia Olateju Alake, who is seated in this audience, would carry a bag of cocoa (twice) over a three mile journey for two shillings in order to supplement my fathers earnings to keep us in school. I wish she is able to understand what these are all about as a testimony of God's goodness to her.

My brothers, Chief Lawrence Agbola (Deputy PDP Chairman in Osun state) and Mr Abel Olugbemi Agbola (Director, Macro at the National Planning Commission, Abuja) have been sources

of inspiration for me in humility and contentment. It was the later who took me to Osogbo from our village in 1963 to buy all those things I would carry to Abeokuta to start the ordeal of a boarding house in a secondary school. Thank you sirs for the care and enduring love which radiates in the family of which you two are the vanguards.

I have been blessed with three maternal brothers who have been solid pillars of support for me all the time. They are Brig-Gen. Joseph Oluwatomilayo Agbola, Israel Olatunji Alani and Olusuyi Michael Asamu Agbola who have collectively shouldered the responsibility of the reception for this lecture. May the love that binds us never dim. I am equally grateful to their wives, Yemi, Bunmi and Dupe for being so supportive of my brothers without which I surely will not be happy. I love you all. I thank all my brothers and sisters from the extended Agbola family and others from the blessed town of Ikinyinwa. May you all be assisted to reach the pinnacle of your various career.

And now to the wife of my youth, Eniola Olayinka Ajoke Agbola who came into my life without any hazzle and who has not given me any since the last 27 years. I am very grateful for your devotion, uncommon dedication and unalloyed loyalty. Your sense of duty, your hard work and your cooperation at all times, even in the face of visible and invisible assaults, have produced the results of what we are witnessing today. Your consideration of my study at home as a hallowed place gladdens my heart and I respect and thank you for this. May this occasion stand as a testimony to your cooperation and doggedness and as compensation for deprivations of all kinds.

My children, Yeyetunde Olawunmi, Olumide Akintayo and Oluwabukunmi have been sources of joy to me but they have also suffered a lot of deprivations. I thank you for your understanding, love and open mindedness for my long absence from home for

various researches which have led to various promotions and to today's events. May you achieve loftier goals than your father have achieved.

Some of my senior colleagues—Professors Filani, Abumere and Egunjobi- assisted in reading through the initial draft of this lecture. Dr Olatubara read and also prepared the power points for this presentation, I am very grateful to you all.

Mr. Vice-Chancellor, the DVCs, Provost, the immediate past Dean of the Faculty of the Social Sciences, Professor Adigun Agbaje, the current Dean of the FSS, other Deans, my former students (now my colleagues many of whom are here present), ladies and gentlemen, I thank you for listening.

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THE HOUSING DEBACLE

1. Introduction

Mr. Vice Chancellor,
Deputy Vice Chancellors,
Provost, College of Medicine,
Dean, Faculty of the Social Sciences
Deans of other Faculties
The First Director of the Centre for Urban and Regional Planning
(Now Department of Urban and Regional Planning)
Distinguished Ladies and Gentlemen.

I am extremely delighted and highly honoured to be called upon to deliver this inaugural lecture on behalf of the Faculty of the Social Sciences as part of the 2004/2005 inaugural lecture series. It is with a great sense of humility and gratitude to God that I accept this challenge. Since an inaugural lecture is expected to showcase the best in academic tradition and especially to inform the world at large on and about what a new professor professes, it would seem to me that this inaugural is nine years old.

Mr. Vice Chancellor, when I first started my academic journey in Economics at the Ahmadu Bello University, Samaru, Zaria in the former North Central State, I had no intention of becoming a physical planner because the only planning I knew then was economic planning. Then I came across one of my present senior colleagues, Mr Famakinwa, who came to attend a course in Statistics with my class of year two Economics students . I requested to know what he was doing in the class and he said, "Town Planning". I spent the next two weeks studying Town Planning and I became convinced that once I graduate from this "ceteris paribus" Economics class , I will opt for something more

practical, where two feet will be two feet and one which I could see with my two eyes and not wait for some indeterminate time to see the results. So it was that I opted for the profession of Urban and Regional Planning. Had I known that my initial enthusiasm would soon be replaced with more daunting frustrations on the field, I probably would have endured the long gestation period between economic forecasts and actualizations. But here I am, a well grounded professional now encumbered by the unrelenting challenges of the profession.

Sir, this is only the second inaugural from the very young Department of Urban and Regional Planning at the University of Ibadan since Professor Layi Egunjobi gave the first in 1999. His inaugural was captioned “Gasping Cities—” and since then, many more Nigerian cities have gasped and are gasping to virtual death. The lecture of today is devoted to the most important land use element in these gasping cities and that is housing. I have advisedly chosen the topic of this inaugural to reflect my activities since coming to the field of Urban and Regional Planning and especially since becoming a professor nine years ago. There are only two words in the title of my inaugural and these are: Housing and Debacle. It is around the first, which is the substance of this lecture, that I have woven the contents of this lecture for it best attest to my journey in academics and my linkage and relevance to the planning profession.

One of the physical components of the human environment in which planners operate and one which catches the most significant and sensitive attention of the public is the housing component. In land use classification of cities or any major settlement, housing occupies 50% and above. As a result of the complex linkages which housing has with other land uses as the basic origin of most urban interactions and because of its ability to evolve, grow, age, decay and possibly rejuvenate, its planning and continuous analysis

is central to the evolvement of a virile, liveable and sustainable urban and rural environment.

Due to these all pervading influence of housing, its sensitivity to the profession of Urban and Regional Planning, its contribution to national development in terms of health, productivity and poverty eradication, among others, many planners, including myself, have ventured into untangling the intricate web of factors and circumstances, both endogenous and exogenous, which affect and or influence the operations of the housing sector and which delicately link it with other components of human habitat. This is why a one-shot look at housing or a myopic analysis of it is fraught with danger. It is the most vexing issue of all time and for which all of us in this assembly are decidedly interested. It is the issue on which I have devoted virtually all my research interest and output but on which I have derived academic and professional satisfaction.

However, in untangling the intricate web of housing, certain pertinent questions emerge. For example, What is a house; How has Nigerians been housed; How many Nigerians can or should be housed; Who will house them and how best can they be housed and with what consequences? How much should each spend on housing? What are or should be the roles of planners in these?

2. Housing: The Concept and Its Distinguishing Characteristics

The house is an economic resource providing space for production and access to income-earning opportunities. According to Rapoport (1969), houses are the direct expression of changing values, images, perceptions, and ways of life, as well as of certain constancies. The house is thus an institution, not just a structure, created for a complex set of purposes. If provision of shelter is the passive function of the house, then its positive purpose is the creation of an environment best suited to the way of life of a people

- in other words, a social unit of space. A house is a human fact, and even with the most severe physical constraints and limited technology, man has built in ways so diverse that they can be attributed only to choice, which involves cultural values. It is for these reasons that there are different types of houses for different categories of people and for different reasons (Agbola, 1989)

My favourite conceptualization of housing and one with which I have fed my students over time, however, is one that looks at housing as both a product and a process (Agbola, 1987). This critical view of housing decomposes it into its constituent parts and examine its position and possible contribution to the national economy, a view that has often made housing a prime target for poverty alleviation. In decomposing housing as both a product and a process, housing is inevitably conceived as a bundle of services.

As a product, housing is the shell or structure of dwellings, it is the design and basic built-in equipment (such as the amount and allocation of space, the heating, lighting, sanitary and similar facilities). It includes the layout and equipment of the neighbourhood such as the open space, streets, walks, utilities, nursery and elementary schools, shops and other neighbourhood facilities. In most cases, the location of these housing services in relation to transit and transportation, to places of work and recreation, to hospitals and medical centers, to educational and religious institutions, to the open countryside and to specialized urban services, etc. are vital. Thus, housing is the totality of the immediate physical environment, largely man-made, in which families live, grow and decline.

Its distinguishing characteristics as a product makes it unavailable to the generality of the people and this is why it is a unique product. For example, housing as a product is immobile and indivisible and that is why it is difficult for you to slice a portion of your parents

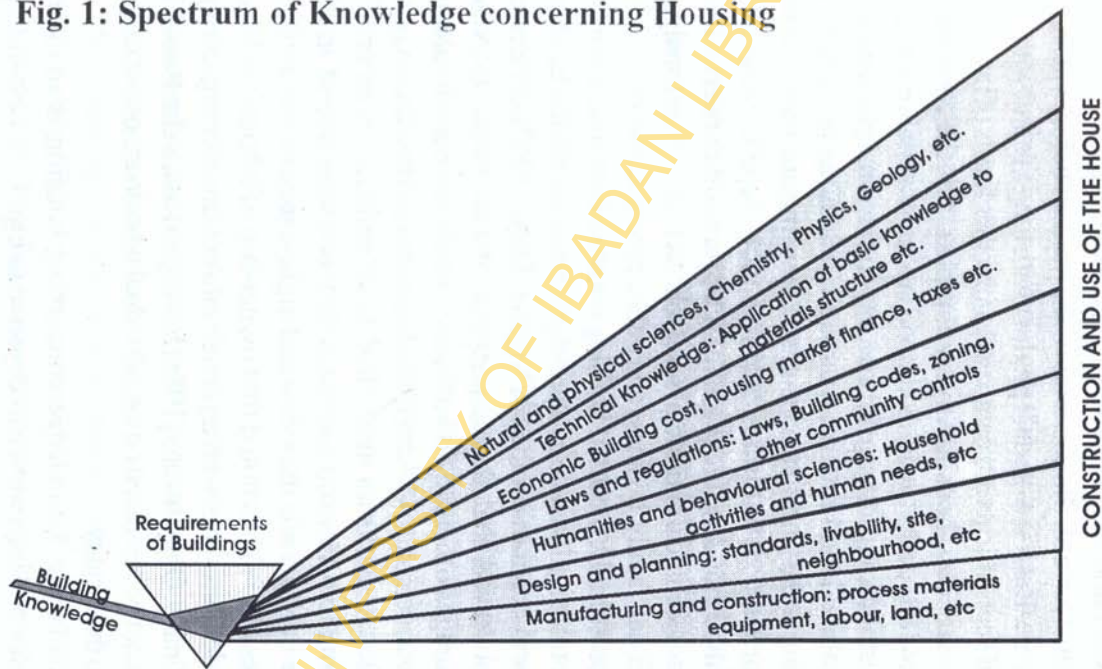
home wherever it is located to the city where you are as a renter while the house sits idle, unoccupied. It is a complex product, costly to build and or demolish. It is a heterogeneous product for you must have all the elements of the product before you can call it a home. But it is a durable product with long life and with a slow rate of economic return compared with other forms of investment.

As a process, housing is very complex. It is the construction, the dwelling design, neighbourhood layout, materials manufacture and distribution, mortgage finance, city and regional planning, public controls, aids and enterprise through such things as building and housing codes, mortgage insurance, housing and redevelopment authorities. It includes maintenance, repair, remodeling, neighbourhood services and neighbourhood conservation. It requires technical and social research; fact finding and analyzing; individual, family, business and public policy decisions.

Accordingly, the art of housing construction, in addition to its economic significance, is a prestigious process for the landlord in the socio-economic milieu of Nigeria. Lloyd (1962), for example, has observed that the acquisition of real estate in Nigeria encourages others to do business with the owner, should he or she be a merchant: Coker (1966) has remarked that the ownership of a house marks an individual as an eminent member of the community: Aronson has stated that the ownership of an urban house in Nigeria is the safest and highest investment available; Barnes (1979) has noted that ownership of a house in Nigeria provides the owner with an entrée into community organization: and, finally, Obayiuwana (1986) has argued that a chieftaincy title might not be bestowed on an individual who does not own a house within the locality.

This is why knowledge concerning housing is so diverse, complex and interwoven as depicted in Fig. 1. If the building or housing knowledge were to be passed through a prism, what may

Fig. 1: Spectrum of Knowledge concerning Housing



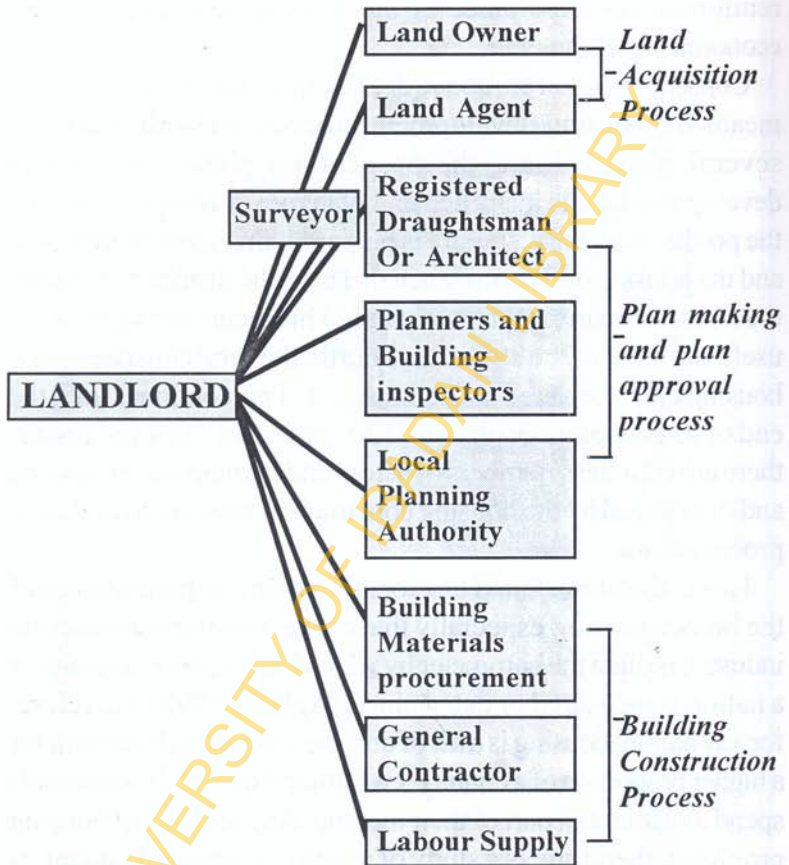
Source: From Glenn Beyer, Housing and Society, 1991.

likely show up is a knowledge spectrum divided into seven categories, all of them interrelated and the absence of any of them may mean the non-completion of the dwelling. This perhaps reinforces the importance of the housing sector to national economic development.

Consequent upon the above definition as amplified in Fig.2, it means the housing development process can be divided into several phases: First, the preparation phase: potentially developable land is identified and plans are developed; Second, the production phase: the site is prepared, financing is arranged, and the housing unit is constructed; Third, the distribution phase: the house or apartment is marketed. This recurs throughout the useful lifetime of the structure; Fourth, the servicing phase: the housing unit is repaired and maintained. This continues until the end of its economic or physical life. For all of these processes, there are countless numbers of actors and participants employed and or engaged by the housing construction industry to make the process work.

I have, therefore, found that for any nation, the performance of the housing sector, especially that of the housing construction industry, is often the barometer by which the health or ill-health of a nation is measured or determined (Agbola, 1998) Therefore, for any nation, housing is a set of durable assets which account for a higher proportion of a country's wealth and on which households spend a substantial part of their income. Any analysis of housing problems, therefore, is a study of a nation's attempt to adapt its inheritance to new needs and to add to this inheritance in ways that accord with a changing economic and social structure and rising human aspirations (Stanford, 1978). Since the housing problem has an ever changing nature of dynamic proportions which neither lends itself to static appraisal nor a belief in a once-and-for-all solution (however expeditiously effected), the evolvment

Fig. 2 : Stages in the sequential house building process in contemporary Nigeria



Source: Agbola, 1988, P. 188

of policies and programmes and their constant re-appraisal is a major pre-requisite for housing self-sufficiency.

But how well has Nigerians been housed before now?

2. The Housing of Nigerians: The Past as Prologue

In my elongated research on how well Nigerians have been housed, I have found that debates on and about housing have revolved primarily around programmatic alternatives and it is often through the decisions concerning these alternatives, rather than through explorations of basic issues, that the bulk of policies have been constructed (Agbola, 1998). Consequently, housing in Nigeria has thus suffered from poorly articulated problems, short-lived policy formulation process, ill-conceived legislation and incongruous, unsustainable programme objectives and ultimately, policy somersaults. Thus, until 2002, a confusing maze of public housing programmes, tandem mortgage finance plans, undefined and largely unsustainable housing subsidy system etc have been the products of over three decades of vacillating policies, programmes and projects in the housing sector in Nigeria. I have sought brief overviews of the housing sector in four time scales: Pre 1982; 1983 -1990; 1991-2001 and; after 2001. The rationale for this brief historical excursion is revealing.

The assumption behind any historical approach is that one can learn from the past and that a study of the past is of value philosophically as well as in making us aware of the complexity and overlapping events. It can also clarify those elements that are constant and those which change. As observed by Rapoport(1969),

“we need the rich time dimension to help us avoid the all too common triviality of living in the moment, as a continuous prelude to rushing

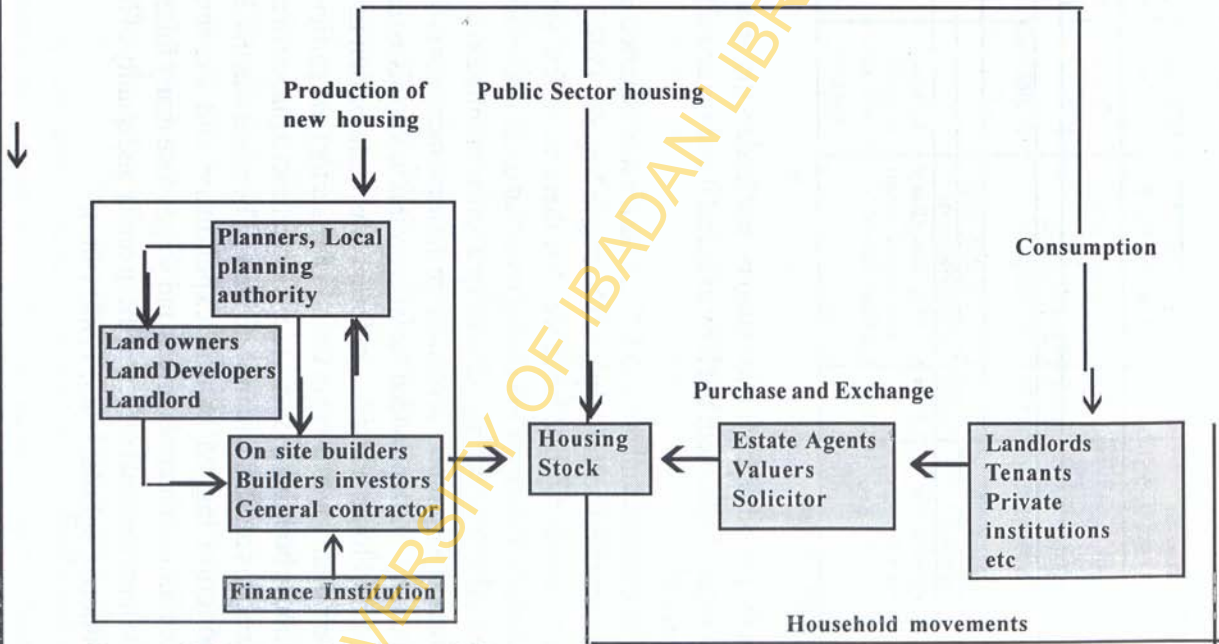
thoughtlessly into the future.—Hence, we cannot assume a sudden break with all that went before, or that we and our problems are so different that the past has no lessons for us". (Rapoport, 1969, p.10)

The years 1982, 1991 and 2002 are important watershed in the history of housing development in Nigeria. Those are the years when articulated strategies on housing were enunciated and delivered to Nigerians as housing policies. These policies were executed through the housing delivery system and strategies as presented in Fig. 3 which showcased the important and critical elements in the housing delivery system, the absence of most of which strangled the sector from any meaningful performance. These critical elements include: land, labour, finance, building materials and political visibility of the sector.

2.1 Pre-1982

Before 1982, which included the end of the Nigerian civil war, the oil boom era of the construction industry, the cement armada of the 1970s, the advent of the land use decree and the cosmetic transformation of the Nigerian Building Society to a mortgage bank, the housing sector could not be said to be alive. For example, a substantial proportion of the housing stock in the then Eastern Nigeria was lost to the civil war without meaningful addition to the stock during this period as evident in Table 1. The land use decree of 1978 which was heralded with much fanfare as the panacea for housing sufficiency only had a salutary effect (Onibokun, Agbola, Famoriyo & Akanji, 1995). Unfortunately, the oil windfalls of this period provided the unutilized opportunity to ascertain the veracity of the many assumed problems plaguing the housing sector. In a bid to repair the damages of war including the building of houses, money was "pumped" into housing. This

Fig. 3: The pattern of interaction between agents in the production and consumption of new housing in the private housing market



Source: J. Bassett and A. Short, 1980

Table 1: Various Estimates of Housing Shortages in Nigeria Overtime

S/No	Author or Source	Year	Quantum of Housing Need	Amount Produced	Estimate Shortage
1	Vagale	1971	8-10/1000 pop.	2-3/1000 pop.	6-7/1000 pop.
2	AIICON	1975	200,000/year		
3	Anyanwu	1975	60,000/year	20,000/year	700,000-1,000,000
4	Umoren	1988	\$1,000,000 units		
5	Onibokun	1990	3,300,000 units		
6	Ajakaiye and Falokun	2000	5.95m units (Rural, semi-urban & urban) 2.02m (urban)	Approx. 500,000 units B/tw 1988/89	

Sources: Various

was the period when it was stated by our leaders that money was not Nigeria's problem but how to spend it and we actually spent the money.

For example and prior to 1972, finance was assumed to be the only constraint on the supply of housing in Nigeria. Policy makers and researchers alike believed that there were few structural obstacles to the supply of housing units that could not be effectively removed or significantly reduced by a generous infusion of money. Increased government revenue from the triple increases in oil prices in the early 1970s provided the wherewithal to test this assumption. It was not long, however, before it was realised that increased government investment in the housing sector (and particularly in the house building industry) served to attract a plague of amateur contractors most of whom were inept. The result was that housing production lagged behind expenditure and expectations, construction materials prices and wages rose many folds but all these have minimal effect on the quantity and quality of housing produced (Agbola, 1983, 1988, 1989).

The second most noticeable effect which the shortage of executive capacity inflicted on the building industry was the inroads which amateur contractors made into the industry during the construction boom (Agbola, 1985, 1993). Although it is difficult to quantify the number of fortune-seeking contractors who came into the industry to take advantage of the manpower shortage, significant evidences abound to show that the building industry was the haven for dubious contractors (Agbola, 1984, 1985, 1993). One of such evidences was the speech of the former Chairman of the Federal Housing Authority (PHA) to the Federation of Building and Civil Engineering Contractors of Nigeria in 1979 who remarked that in a bid to get a bit of the oil wealth:

“... successful professional men abandoned their profession to become contractors; married women deserted their matrimonial homes for the sweet rewards of contracting; aliens who have never seen excavators in their countries of origin arrived with empty and expensive briefcases as miracle workers in the building and civil engineering industry. It appeared that instead of our speciality in trading, everyone overnight became contractors” (Ebie, 1979).

Obsessed with the task of attacking housing problems and armed with the hitherto unavailable financial prowess, the impression created by the advent of these types of contractors was that the contracting business in Nigeria is one where one can collect money for no work done or that one can become a contractor simply by winning a contract. These were, however, the industry and the nation's response to the demand made on the industry and especially to the injection of money into a sector, which had no immediate means or capacity of effectively utilizing the money to meet demand. Many contractors simply collected

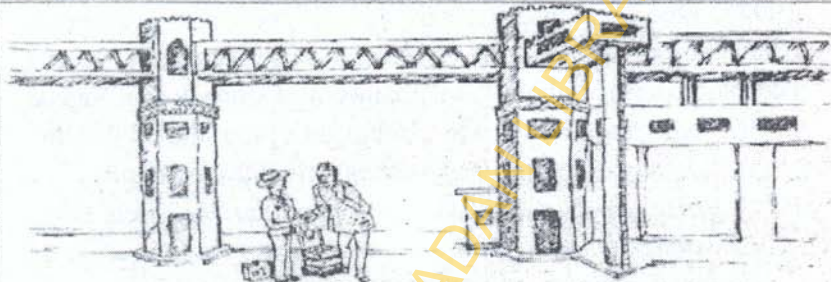
Fig. 4: A SUCCESSFUL "EMERGENCY" CONTRACTOR ADVICES



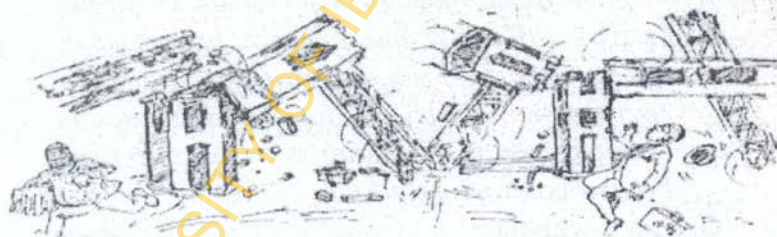
First of all, wangle a contract



... then approach somebody big



... construct something big, in exchange for big money



...And quickly take to your heels!

mobilization fee and left the building site, others recklessly hop from one building site to the other. If and when supervisors arrive on site and the contractor is blacklisted for non-performance, he simply floats another company under another name, wins another contract and the cycle starts again (Agbola, 1983).

A sarcastic cartoonist has succinctly put the Nigerian building and construction scene of the oil boom period into a pictorial form (Fig.4). It is an exaggerated though realistic process of getting a construction contracts, of executing it and of the consequences. Instances of collapsing dwelling units were rare then (compared to now) but cases of newly completed buildings showing serious structural defects were common. Public confidence in and about a contractor has been badly shaken through the activities of these emergency contractors. The infusion of finance into the industry has ironically not improved the industry's performance or enhance the reputation of actors in the industry. However, this period witnessed the first publicly presented Housing Policy.

2.2 1983 - 1990

Between 1983 and 1990, the housing sector was limping in limbo as there were no discernable strides made in the sector. As was common with the military, as soon as the Shagari regime that enunciated the 1982 policy left the scene, the policy was scrapped and by 1986, the process of evolving another policy commenced. As this period was within the third national development plan and with housing units becoming more scarce and more costly relative to income, the military as politicians announced ambitious housing targets without any inkling as to how to meet those targets. The results, as observed by many researchers such as Onibokun (1990), Agbola (1995) etc were the abysmal failures that met such programmes and projects with none of them exceeding 12% success rate. Thus, while there was still political visibility for the

sector, finance was again becoming a problem and the labor issue has not been addressed.

2.3 1991 - 2001

By 1991, the Babangida-led administration evolved a well articulated, highly debated housing policy that involved all the relevant stakeholders with the major reorganization of the housing finance sector as the fulcrum of this policy. The life and times of this policy have also been very well debated and analyzed by housing researchers and concerned citizens (Onibokun 1990, Agbola 1998).

The obvious conclusions from the appraisal of these housing policies and programmes in Nigeria are that: the performance has been abjectly poor; there is a widening and frightening gap between aspirations, expectations and the capability of realization and; there exists a yawning chasm between the magnitude of demand and the capacity of supply. This has been ably demonstrated by Table 1, which shows some estimates of housing demand by the generality of Nigerians.

These figures, as alarming as they may be, should not be surprising because housing shortages, the world over, is not a new phenomena, neither are the various policies designed to address them novel. What keeps the issue alive, however, is the rising scale, enormity and complexity of these problems which have made hitherto successful policies no longer applicable. Most of these shortages have occurred as a result of a multitude of problems some of which have been highlighted above. These factors have singly or severally produced a backlog of unmet housing needs and demand which, in most cases, make a mockery of the existing housing policies.

2.4 Meeting the Backlog of Unmet Demand — The Government's Response

Faced with this huge backlog, Nigeria, like other nations of the world, have sought and tried many approaches to providing large quantities of units in the shortest possible time and within limited resources but also with limited results in most cases. Because of the limitations imposed by the existing housing finance systems, most nations have laid emphasis on the leverage available through reduction in the building costs of housing. This is not surprising because if houses could be produced and supplied at lower unit cost, new dwellings would be produced without jeopardizing other areas of vital need. Unit costs of a building might be reduced by reducing quality, low cost of materials, reducing the size of the overall building or through the application of technology (without sacrificing the quality of the product) (Majzub, 1978; Burns and Grebler, 1977). Fortunately or otherwise, the technological avenue for lowering costs have always caught the fancy of most governments, developed and developing nations alike and this is because housing policies have almost always involved choices among building technologies.

The extent of romance of any government with new building technologies will depend, in part, on: the magnitude of her housing problems; her level of technological development; the state of her economy, her level of optimism in the new venture; its political appeal; and her willingness to experiment. Some of these factors explain the attraction of prefabricated or industrialized housing to most nations. Apart from the potential of reducing building costs, it offers the potential of higher productivity thus reducing housing shortages at a shorter time. This is also politically appealing (even if such nations do not have the necessary support infrastructures to make it functional). There has been mixed results in the varied

settings in which the prefabricated system have been used. France, the former Soviet Union and the Scandinavian countries have recorded high level of success while it has achieved modest success in Britain and the Netherlands. In the United States of America, the operation Breakthrough has been a failure while it is a story of abysmal failure in most of the developing nations that fraternized with the system as recorded in India, Ghana, Uganda, Egypt, the Philippines, Latin America, etc. (Onyegbula, 1989).

Despite the lessons of history in these countries, the Nigerian government in a hurry to meet these backlogs experimented with prefabricated buildings. However, our researches have found that when prefabrication is compared with the conventional building system, the former is more expensive on all fronts (Agbola, 1990). This is not surprising because Nigeria of the time (and even perhaps now) have neither the financial muscle, institutional base nor adequate manpower to successfully utilize this method. Nigeria's testimony to this experimental venture are the Dolphin Scheme in Lagos—and others.

2.5 Meeting the Backlog of Unmet Demand — The Citizens's Response

Nigerian citizens on their own, just like their government, have also coped with the huge backlog of housing shortages in one way or the other but the citizens coping mechanisms have been frowned at by the government and its agencies. Nigerians have doubled up in their various apartments with between six to ten people in one bedroom. If you think this can only occur in Lagos, one may be wrong. One of the newly recruited staff in my department who could not get a university accommodation, however temporary, has to sojourn with a friend somewhere after Ring Road in Ibadan here . They were sixteen in a one room apartment.

Nigerians also cope by living anywhere they can find shelter, not necessarily a house. They lived in overcrowded areas and makeshift buildings or settlements in what the government and planners call slums. The areas called slums are amongst the most obtrusive of social evils and an epitome of poverty since they are planless, spontaneous in origin, exudes all aspects of criminality and do not lend themselves easily to spatial re-arrangements. Because bad housing is more visible than bad health, physical squalor catches the eye; the degradation of human dignity checks the social reformer; civic pride is outraged and the privileged within the society are uncomfortably reminded of the circumstances in which their fellow countrymen have to live (Marris, 1961).

This is one of the unstated reasons why Maroko on Victoria Island was demolished. It was a slum but more importantly, the rich reasoned that these people could one day rise up in arms against them. The only way to pre-empt this possibility is to demolish the area of these “miscreants” to save them from themselves. You remember the saying that

*the rich cannot sleep because the poor are awake;
and the poor are awake because they are hungry
(and possibly angry)*

However, a slum is only a slum to whom it is a slum. According to Marris (1961), a slum to a newcomer to the city is a foothold to a more promising life; it is an eyesore to the city administrator; to the urban renewal director, it is an agglomeration of decaying tenements affronting the dignity of the civic centre; and to the inhabitants of the said slum, it is the landmarks and settings of a vigorous, interwoven network of mutually supporting relationships. There are, therefore, slums of hope and slums of despair. Areas that are regarded as slums might be the longest settled sections of a city that is now grown old and shabby with age and lack of general maintenance and environmental sanitation—in which case,

two-thirds of Ibadan is slum. Whichever way one looks at it, slums or slum areas are those sections of the city in which housing, the resulting social arrangements and the general environmental conditions develop by processes so different from those by which the general growth of the city proceeds.

What these show is that both the government and the Nigerian public have not been coping well with the massive backlog of unmet housing need because of various policy summersaults. This is why I have titled this lecture a housing debacle. A debacle is a disaster, a fiasco, a catastrophe, a calamity, a tragedy, a misfortune and or something in shambles. Based on the above, housing situation in Nigeria has been one or more or a combination of these.

Mr. Vice Chancellor Sir, the question is, how do we get out of this debacle?

3. Contemporary Responses to the Housing Debacle

As the population and societal sophistication of the nation increases in close juxtaposition with the rising poverty profile, many researchers and academics have been worried and have proffered solutions based on a careful analysis of the sector and critical observation of its operations. In an advertised and keenly contested research competition for all sectors of the Nigerian economy by the Development Policy Center (DPC) in 1998 in which I competed and won the housing sector grant, I had the opportunity of taking a critical look at the housing sector, ex-raying its past in a chronological order from 1928 to 1997 and boldly putting forward strategies considered to be beneficial in revamping the sector. Using the theory of institutional radicalization as propounded by Mabogunje (1993), I averred that a separate Ministry of Housing will be the absolute minimum if the nation wants to tackle the housing problem. The main thrust of my

argument in that major research report is the use of private real estate developers as the fulcrum for private sector housing development in Nigeria but with initial government support because of the existing weak institutional base in the private sector.

Although I was only an unsolicited policy/government adviser in this regard and mindful of some political statements that the advise of those even appointed as advisers may not be taken, it is gratifying to me that my academic sojourn in the housing sector has not been in vain as evident in the contemporary events in the sector which corroborated my research findings.

For example, the Obasanjo-led civilian administration from 1999, eager to curb the strangulating and rising incidence of poverty laid the foundation of a new, more robust housing policy with the setting up of Governor Odili Committee to look into the increasingly convoluted urban structure and the system of cities in Nigeria with a view to evolving a more pragmatic approach to solving the problems. This led to the setting up of a Committee led by that renowned scholar, teacher, mentor and administrator, Professor Akin Mabogunje. The evolved document of the Committee, now adopted with modifications by the government as the new housing policy is actually two policies wrapped up in one. It is a policy enunciating the configuration of the Nigerian urban settlements of the future and the housing policy for the nation. It devoted clear chapters to all the vexing and variegated issues in housing such as land, finance and building materials.

This is, to date, the most well researched, critically assessed and most carefully articulated housing policy Nigeria ever had. Its most important value-added element is the clearly spelt out policy on building materials and especially the critical roles assigned to the private sector. It indeed gladdens my heart that the implementation of the policy has started with the setting up of some institutional apparatus enshrined in the policy.

For example, the policy requested for increased political visibility for the housing sector through the establishment of a Ministry of Housing and Urban Development and this was established in 2002 with a minister of a cabinet rank reporting to the president. The quest to make the private sector the fulcrum of this policy was given a new fillip with the establishment of Real Estate Development Association of Nigeria (REDAN) while the problem of building materials, which could make nonsense of the policy as it has in the past, was tackled with the establishment of the Building Materials Association of Nigeria (BUMPAN). All these private sector focus would seem to be in tandem with the clamour, over time, for the disengagement of the federal and indeed all governments from housing production and substitute same for the invisible hands of the private market where the laws of supply, demand and ultimately price will dictate who gets what, where and at what price (Agbola, 2004).

It is reasoned that with this private sector led initiative, there will be efficiency, effectiveness and transparency in the conduct of businesses in the allied building profession. The clamour is particularly vocal and almost vociferous for the housing sub-sector where the activities of the various professions converge. The slogan seems to be, “leave the production, distribution and management of housing to the private sector and all will be well for the industry and the populace will be the greatest beneficiary of this process”. This is based on the almost proven experiences of the market process.

In classical (economic) literature, however, while economics is largely concerned with the allocation of scarce resources among competing ends and the amassing of wealth therefrom, how such resources and wealth are distributed is peripheral to much of such discussions. The resulting discourses and experiences reveal the insufficiency of such economic outlook of the world especially as

the world continued to be polarized between the 'haves' and the 'haves not' resulting from the imperfections of the invisible hand of the market. This gave birth to a branch of economics which uses the basic tenets of economics to look at the allocation of scarce resources, not only among competing ends, but among competing users. Thus, who gets what, where and how are central to political economic analysis. Distribution is critical to political economy normatively (in judging the desirability of economic outcomes) and positively (in understanding how economies work (Boyce,2002).

While it might be too early to assess the impact of this policy and while one can credit the government for being faithful to the implementation of this policy so far, the most potent question is to ask how this private sector led policy, as being presently implemented, will solve the housing problems of the average Nigerian?

3.1 The Private Housing Delivery System, Its Components and Operators

The housing delivery system is a combination of many interrelated processes influenced and affected by exogenous and endogenous variables. It is the system that allocates housing to households in a given country irrespective of class and location. It consists of the: production of new housing units; renovation of existing ones and; the distribution of new and old houses to all consumers. The housing delivery system is, therefore, a collection of production mechanisms, regulatory and administrative devices by which housing services are provided to the consumers. The **components** of the housing delivery system, are: land and infrastructure; construction technology; labour and management; building materials; housing finance; distribution methods and monitoring and evaluation (Fig.3). All of these seem to have been

adequately captured in the 2002 National Housing Policy. All houses are delivered through the public and private methods but the ratio of production between the two is in the order of 1 to 4, another factor reinforcing the clamour for private sector dominance of the sector (Agbola, 1988, 1998).

For private sector operators, there are five types of private builders. The first are the **Merchant Builders** who are wealthy industrialists or syndicate groups as witnessed in contemporary times. They take a single design and build many units to take advantage of economies of scale and dispose of these houses at a price that will allow them to recoup their investment quickly. The second are the **Builder Investors** who are similar to the first but may build less number of units. The distinguishing characteristic of this group is that they retain ownership of the estates or houses they build. This group is also gaining prominence in today's Nigeria because of the opportunities in the housing investment environment.

Perhaps the most common types of builders in the private sector in Nigeria today, as in the past, are the **On-Site Builders** (and that is you and me). These are the installmental builders who are essentially individuals trying to own a house as fast as their resources could permit. They buy land first, perhaps through the cooperative system, use the land to plant maize and or cassava (to confirm ownership and ward off predators) before it is his turn to collect cooperative again after which he lays lay the foundation and rest again until the process is finally completed many years after (Figs 2 & 3). A lot of research is going on now to know the effects of the various salary increases and other largesse of government on the quantum of housing units produced in the last few years. The **Prefabricators** are the fourth in the category of private builders who want to take advantage of industrialized system to mass-produce housing elements to maximize cost savings. Contemporary research results show that there are minimal savings, if any, from

this method of housing production whether in Nigeria or in the developed nations. Only the Israeli firm of HFP has or is experimenting with this type of production and the results have not been particularly beneficial to the recipients of the resulting units (Agbola, 1989).

The last in this category are the **Land Developers (and Land Speculators)**. They first acquire land, lay it out and service it with infrastructure ready for occupation/purchase while the latter acquires the land but holds it without any other improvement only for him to reap the unearned income when the land appreciates in value (Agbola, 1988). A variant of this is also in practice now by the new syndicate developers in the Nigerian real estate development market.

It is with these different categories of housing suppliers and their characteristics in mind that we now examine the performance of the private sector in housing delivery in Nigeria.

4. Indicators of Assessment and Performance of the Private Sector in Housing Delivery

In assessing the performance of the private sector, there must be some benchmark against which the performance of the sector must be measured. These must be robust and carefully evolved criteria or indicators which must also be of international standard. These criteria are found in the indicators program of the World Bank as indicated in Appendix 1 (Priemus, 1992). 52 countries of the world participated in this indicators survey and I was lucky to be a member of the Nigerian team. Ibadan was the only city in Nigeria that was eventually documented although Lagos and Enugu were other cities covered in Nigeria. The program eventually evolved 25 Key Housing Indicators, 10 Alternate Indicators, 10 Regulatory Indicators and 10 Alternate Regulatory Indicators.

Appendix 1 presents these comprehensive indicators in relation to most nations' housing policy goals.

Despite these plethora of indicators, time and space permits me to limit myself to two of these indicators and perhaps, inferentially, the third. These are: **Costs, Affordability and Financial/fiscal performance**. In assessing the performance of the private sector housing, it is only apt to look at their production cost structure, the affordability level of the populace whom they are producing for and the extent to which the financial and fiscal environment have affected their performance.

In this analysis, cost is concerned with all categories of expenditure associated with bringing a house into existence. Thus, cost as used here, refers to the **construction cost** which is defined by the indicators' program as "the present replacement cost per square meter of a median-priced dwelling unit since the cost structure of the various development actors will determine the eventual selling prices of the various dwelling units produced. The ultimate object in realistic pricing and cost analysis is to ensure that the units are not sold below the profitable price that would allow for cost recovery and eventually, project replicability. However, replicability is predicated on the timely disposition of the units produced and this, in turn, is dependent on the affordability level of the housing consumers (Olatubara & Agbola, 1992).

The affordability level of the various households that constitute the housing consumers is determined by: Total household earnings (principal & secondary); their savings and especially, their marginal propensity to save (MPS); their spending pattern and; the importance attached to housing. Affordability is, therefore, defined as the ability and capacity of households to meet their periodic mortgage obligations without jeopardizing their health or reducing family nutrition intake. For housing to be affordable to low income people, it must be tailored to their: total income level; housing

characteristics; capacity to pay; employment needs and or circumstances and; purchasing power. Only when houses are affordable can cost recovery be successful (Agbola & Olatubara, 1989; Agbola, 1990).

Finance is the cornerstone of both housing construction and consumption and this is why the **financial and or fiscal performance** is important. For example, how many households benefit from housing loans per year and what is the value of housing loans to total housing investment, value of housing loans/value of total loans by the private sector?. In addition, what is the number of housing loans/number of units built last year? What is the percentage of housing loans for low-income households? What is the percentage of housing loans disbursed to women etc. etc?. Unless we can provide answers to these questions however crude they may be, we may not be able to profitably assess the private sector participation in housing delivery.

What is observable in the contemporary housing scene is that there has been an increased tempo in the interest and production of housing units by the private sector. It would seem that after much vacillation and monumental failures from public housing programmes and projects, the government has provided a window of opportunity which seems appealing to the private sector. The various re-energization of the housing finance systems, the tempting access to the National Housing Fund (NHF) by the various Primary Mortgage Institutions (PMIs) and the advent of the new democratic system all seem to have wetted the appetite of the private sector to do business in the housing sector. Various property development agencies, many in consortium fashion, have blazed the trail in organized private sector housing production.

In a three-month random search of the newspapers and magazines in 2003, shortly after the policy became operational, there were about thirteen different private consortia developing

private houses in different parts of the country. My duty in this lecture is to assess the production of these houses within the contest of the cost, location, affordability and financial environment all with a view to ascertaining the impact of these mode of production on the housing of Nigerians.

In terms of cost, a cursory look at Table 2 shows the various cost profiles of the various housing developers. Our mini-survey covered only thirteen developers engaged in land and housing development and with different cost structures. For example, the second developer on the table, Victory Park Estate in Lekki has put on the market some Site and Service plots for housing and commercial development at the following prices:

Regular Standard Plot Size (900 m ²)	N11.25m
Commercial Plot size (1,500 m ²)	N24.75m
Commercial plot size (500m ²)	N16m

Fountain Springville estate in Lekki offering 365 services plots of minimum size of 800m² on a 40 hectare land at N6,500/m² is targeting the middle income people. A plot of 800 m² cost about N480,000.

Virtually all the other developers concentrated on housing production. The types of houses they were producing unequivocally shows their targeted customers. None of these houses are tenement housing, the type an average Nigeria would readily rent and the locations are also not in their favour. The major house types are either detached, semi-detached, maisonette, cluster unit flats, duplex, twin duplex or terraced houses.

Another look at Table 2 shows that the cost structure is fit for only those in the upper middle to the high-income category of Nigerians. For example, the developer of the Ocean Bay Estate on the Alpha Beach, off Lekki/Epe Expressway is developing 175 residential plots targeted at the Medium & Upper Income Cadre. The house types are 3 & 4 bedroom bungalow; 4 bedroom

Table 2: Private Sector Involvement in Housing Production: A 2003 Profile

S/No	Name of Estate	Total Area	Type of Development	Type of Building	Total Cost	Cost Per Plot / Unit of Building	Financier	Beneficiary	Payment Schedule
1.	Beautiful Gate Estate, Sangotedo, Ajah	100 Hectares	House	2, 3, 4 bedroom bungalows	16 billion	Undisclosed	HSB / Exim Bank, U. S.		8 years
2.	Victory Park Estate, Lekki.	0.53 Hectares	Houses and Service Plots	4, 5 bedroom detached	5 billion	Reg. Plot standard size (900m ²) - N11.25m Com. plot size (1,500m ²) - N24.75m Com. plot size (500m ²) - N16m			50% down payment, balance paid within 6 months
3.	Cable Point Estate, Admiralty Way, Lekki. Phases A & B		Houses, Massionnette Flats	3, 4 bedroom chister unit flats. 3, 4 bedroom maisonette. 4, 5, semi detached and detached houses	202 million	Cable Point Estate, Admiralty Way, Lekki 5 bedrooms detached houses ensuite 2 rooms service quarters: N50m 4 bedrooms semi-detached house en suite 1 bedroom service quarters: N42m 4 bedroom Massionnette: N35m 3 bedroom Massionnette: N30m 4 bedroom chister unit flats: N25m 3 bedroom chister unit flats: N20m			
4.	Princess Terrace Estate, Abuja		Houses	3 bedroom row houses	1.1 billion	N33m/Unit			Partnership-Gateway Bank.
5.	Golden Park Estate, Sangotedo, Ajah	6.37 Hectares	Houses	1 bedroom apartment and 4 semi detached houses	1.5 billion	Duplex - N27m Terrace - N22m			Wema Bank Plc.

S/No	Name of Estate	Total Area	Type of Development	Type of Building	Total Cost	Cost Per Plot / Unit of Building	Financier	Beneficiary	Payment Schedule
6.	Palm View City, Port-Harcourt	240 Hectares	Service Plots		Not yet determined	Not yet determined			
7.	Cornerstone Housing Delivery Scheme IV, Ikeja		Houses	Twin Duplex and Semi-Detached Houses	13.5 million	Type A: N6.5m Plus 500,000 fee for infrastructural provision Type B: N7m			22% initial deposit. 30% & 18% all to be paid in 9 months
8.	Ocean Bay Estate	34 Hectares	Houses	3 & 4 bedroom bungalow, detached and semi-detached houses, terrace houses		Between 25.6m for 4 bedroom to N68m for 5 bedroom detached house	Legacy Realities Limited		40-40-20 to be paid in 1 year
9.	Cable Point Estate	2 Hectares	Houses	5-bedroom detached houses, 4 bedroom semi-detached houses, flats and Massionnette	1 billion	N50m - 6 5-bedroom detached house N42m - 8 4-bedroom semi-detached house N35m - 6 4-bedroom Massionnette house N25m - 2 units of 4-bedroom flat N20m - 2m units of 3-bedroom flat N30m - 2 units of 6; 3-bedroom Massionnette			

S/No	Name of Estate	Total Area	Type of Development	Type of Building	Total Cost	Cost Per Plot / Unit of Building	Financier	Beneficiary	Payment Schedule
7.	Manor Gardens Estate, Opp. Victory Garden Estate, Lekki	2 Hectares	Houses	Semi-detached and detached houses	Not yet declared	Not yet declared			
8.	TMC Green Village, Akpajo, Port-Harcourt	7 Acres	Houses	3 bedroom duplexes	6.5 million	N6.5m			In full, 65% down payment, mortgage loan from TMC, 10% part-payment for NHF contributor
9.	Fountain Spring Ville Estate, Lekki	40 Hectares	Service Plots			N6.500/m ²			
10.	Royal Dsnfrtton HUDM (Housing and Urban Development Ministry) Estate, Eric Moore, Lagos	0.2 Hectares	Houses	3-bedroom Terrace Duplex/Town house	12 million	N12m	Universal Trust Bank		

SOURCES: THE PUNCH, MONDAY, JUNE 6, 2003, p.39; THE PUNCH, MONDAY, SEPTEMBER 15, 2003, pgs.55 & 64; THE PUNCH, MONDAY, OCTOBER 6, 2003, p.43; THE PUNCH, MONDAY, OCTOBER 13, 2003, p.43; THE PUNCH, MONDAY, OCTOBER 20, 2003, pgs.44, 50 & 53; TELL, DECEMBER 6, 1999, pgs.44-45; TELL, SEPTEMBER 15, 2003.

terrace house; 4 bedroom semi-detached house; 5 bedroom detached house at a Cost Per Building of Between N25.6m for 4 bedroom to N68m for 5 bedroom detached house. The cost for some others developers are even more intimidating. The cost of units of the Cable Point Estate developers are: N50m for 5-bedroom detached house; N42m for 4-bedroom semi-detached house; N35m for 4-bedroom Massionnette house; N25m for 4-bedroom flat; N20m for 3-bedroom flat; and N30m for 3-bedroom Massionnette.

Since we live in a dynamic world, I sought to know if the situation has changed in terms of the cost of housing and or land for housing construction between 2003 and 2005. There has been no change neither is there a possibility of a respite in the price trend. Indeed, it would seem to me that the developers have become more emboldened or is it empowered? If we compare Table 2 with Table 3 which captures the 2005 housing market situation, it would be observed that the number of developers have increased, the number of housing units have increased but the unit prices have gone over the roof with prices per unit ranging from N1.2m to N5m for serviced plots to between N2m and N5m for 2-bedroom flat to between N50m and N70m for 4/5 bedroom penthouse. The location of choice for these developers remains Lagos, Abuja and Port-Harcourt.

The mode of access to these houses are also against the poor. For most of these private developers, you pay a non-refundable 10,000 naira allocation form, 60% as initial payment to show your seriousness and 40% when the houses are completed - if you do not go for outright purchase.

It is true that more houses are being produced perhaps more than in the past by the private sector but the types of houses being produced are changing. Can Nigerians afford the types of houses being produced? Indeed, what is the affordability level of Nigerians?

Table 3: Private Sector Involvement in Housing Production, 2005

S/No	Name of Estate	Sponsor/ Owner of Estate	Town	Type of Development	Type of Housing	Cost Per Unit / Plot	Beneficiaries	Payment Schedule
1.	First City	Bond Bank	Lekki, Lagos	House	2&3 B/R Penthouse Luxury Suites	N50m		N12.5m deposit. Balance in 3 instalments
2.	Abraham Adesanya		Lekki, Lagos	House	2 B/R Flats	N5m		
3.	Deril Court	Wigatap Homes Ltd.	Mokola, Ibadan	House	80 Units 2 B/R Flat	N500m		50% Deposit. Balance over 7 months after possession
4.	Lekki Phase I	Sola Enitan & Co.	Lekki, Lagos	House	4 B/R Detached	N40m		
5.	Agbara		Agbara	House	4 B/R Detached	N10m		
6.	Good Home	Good Home Ltd.	Lekki, Lagos	House	4 B/R, Semi Detached and Detached	N14m N17m		
7.	One Walter Carington Crescent	Investment Banking & Trust Company	Victoria Island, Lagos	House	3&4 B/R Terrace	Undisclosed		
8.	Ajiran Foreshore	Lagos Executive Cooperative Society	Surulere	House	3 b/R Bungalow 2 B/ R Terrace	N12m N10m	Members	15-25 yrs. Mortgage maturity value, 50% of loan duly insured
9.	Dideolu	Dew of Hemon Property	Ajah, Lagos	Service Plots		Undisclosed		
10.	UACN Property	First Bank Plc	Epe, Lagos	House	3 B/R Flats	N20m	20% NHF Depositor	
11.	Iribe (Hallmark Home)	Turnmile Tech & First Bank Plc.	Port-Harcourt	House	4 B/R, 5 B/R Bungalow	N9.5 N25		Undecided

S/No	Name of Estate	Sponsor/ Owner of Estate	Town	Type of Development	Type of Housing	Cost Per Unit / Plot	Beneficiaries	Payment Schedule
12.	Convenant Garden	1 st Interstate Bank Plc & Diya Fatimilehin Co.	Apo Village, Abuja	House	4 B/R Duplex	N15.5		N4m cash deposit N11.5m mortgage over 10 yrs. @ 10% per annum
13.	Niger Tower	UACN Property	Ikoyi, Lagos	House	4&5 B/R Penthouses	N70m		
14.	Pennisular Garden	Femab Property Ltd.	Lekki, Lagos	Service Plot		N4m		
15.	Diamond	Femab Property Ltd.	Lekki, Lagos	Service Plot		N3m		
16.	Dream House	Femab Property Ltd.	Ikorodu, Lagos	Service Plot		N5m		
17.	Victory Park	Grant Property Ltd.	Lekki, Lagos	House	2 B/R, 3 B/R Detached houses	N23m N27.5m		
18.	Skyview	Gateway Bank	Wuse II, Abuja	House	3 B/R Terrace	Undisclosed		
19.	Olaiya	Sparklinght Ppt. Dev., Stallion Home Saving & Loan Ltd.	Badagry, Lagos	House	2 B/R Semi-Detached Bungalow	N500,000	NHF Contributors	
20.	Sparklinght	Sparklinght Ppt. Development	Isheri, Lagos	House	3 B/R detached, semi-detached bungalows, 2 B/R semi-detached bungalows	N5.95m N5.5m N4.95m	NHF Contributors	20% of Initial Deposit

S/No	Name of Estate	Sponsor/ Owner of Estate	Town	Type of Development	Type of Housing	Cost Per Unit / Plot	Beneficiaries	Payment Schedule
21.	Sparklinght	Sparklinght Ppt. Development	Isheri, Lagos	Service Plots		N1.5m N1.75m		
22.	Kings Court Annex II	Stallion Home Saving & Loan Ltd.	Abuja	House	4 B/R Twin Duplex,3 B/R Detached Bungalow,3 B/R Semi-Detached2 B/R Detached2 B/R Semi- Detached	N8.95m N6.75m N5.7m N5.4m N4.7m		
23.	Katampe		Abuja	House	3 & 4 B/R Flat ensuite			30% Deposit balance over 6 months, 10% Discount for full payment
24.	Airport	ES & A Consult	Abuja	Service Plot		Undisclosed		

Source: *The Guardian*, Monday, May 17, 2004, pg.7-8.
The Guardian, Monday, 2, 2005, pg.21, 24-26.
The Guardian, Monday, May 9, 2005, pg.7-11.
The Guardian, May 16, 2005, pg.24.
The Guardian, Monday, May 23, 2005, pg.16-18

The lowest paid government worker earns about N12,000 and this could be used as the benchmark for poverty level. The salary and income profile of Nigerians may not be enough to be partakers of these houses when they are eventually completed (Table 4). Table 4, for example, shows the salary and income structure of Nigerians. At the pinnacle of the most senior civil servant, academic, bank or insurance worker, his annual income may only be sufficient to buy land. Perhaps only the bankers may be exempted from this dilemma but how many Nigerians are or can be bankers?. Yet, the Nigerian housing policy does not want any Nigerian to spend more than 25% of his/her income as housing expenditure. What percentage of the median income of Nigerians is the cost of the lowest of these houses being produced by the private sector?

It is apparent from the location and cost structure that the houses being produced presently by the private sector are not for the generality of Nigerians. It means that the houses being produced may have, at best, cosmetic effects on the housing situation of Nigerians especially in reducing their rent burden. It could be argued that the filtering process would work to make these houses available to them eventually and in sufficient numbers to reduce the rent burden. Available experiences from other developed nations of the world (as argued above) do not lend credence to this supposition. The scenario is even worse when the financial and fiscal environment possibilities are added.

Were it possible for the average Nigerian to get loan from the housing finance institutions readily, it might have been possible for the filtering process to be accelerated but the facts on the ground does not lend credence to this (Agbola, 1990, 1995). For example, the cheapest source of housing development funds to date is the National Housing Fund (NHF). Yet, the total amount of money contributed to the Fund till the end of 2001 is just about

Table 4: Salary structure of the formal and informal sectors in Nigeria

Levels	Federal Civil Service	Public Tertiary Industry	Commercial Banks		Insurance Companies		Informal Sector (N)
	A (N)	A (N)	B Grade	Income (m)	C Grade	Income (m)	D
01	71,388	94,743	Utility Officer	0.36	Trainee II	65,000	Less than 10,000 3,000
02	77,661	103,062	EA Executive Admin. Officer	1.1	Trainee I	80,000	5,000
03	83,659	112,322	SEA Snr. Executive Admin. Officer	1.6	Supervisor II	100,000	7,000
04	92,073	142,043	ABO Assistant Branch Officer	2.1	Supervisor I	110,000	10,000
05	105,683	157,977	BO Branch Officer	2.6	Assistant Superintendent	120,000	20,000
06	129,490	205,577	SBO Senior Branch Officer	3.1	Superintendent	125,000	Above 20,000
07	168,505	259,535	AM Assistant Manager	3.6	Senior Superintendent	130,000	
08	212,734	305,849	DM Deputy Manager	4.1	Assistant Manager	150,000	
09	251,585	353,480	M Manager	4.6	Manager	200,000	
10	289,739	402,703	SM Senior Manager	5.1	Director	280,000	
11	-	-	AGM Assistant General Manager	5.6	Controller	350,000	
12	330,084		DGM Deputy General Manager	6.1			
13	362,192		GM General Manager	6.6			
14	398,219		Executive Director	7.1			
15	435,710						
16	494,821						
17	554,650						

Sources:A: FRN, *The Presidency*, 2003.B: *A Typical Commercial Bank*, 2005.C: *A Typical Insurance Company*, 2005.

D: CBN, 2001.

N8.5 billion. Table 5 gives the breakdown by sectors-public and private. Since most Nigerians did not take the Fund

Table 5: Sectoral Contributions to the NHF from 1992 - December 2001

YEAR	Public Sector N	Public Sector N	Total Amount N
1992/1993	19,933,362	-	19,933,362
1994	172,584,666	86,292,334	258,877,000
1995	211,560,000	211,560,000	423,120,000
1996	402,482,895	201,241,285	603,723,854
1997	249,744,000	498,939,486	748,409,230
1998	450,521,985	450,521,985	901,043,970
1999	1,180,886,895	455,115,495	1,636,002,390
2000	1,272,615,779	728,537,686	1,999,666,934
2001	1,336,667,232	668,334,616	2,005,003,848
TOTAL	5,235,237,691	3,300,542,897	8,535,780,588

Source: FMBN, April 2002

seriously at inception, very few, as shown in Table 6 got involved. Overtime, many got involved but this cumulatively translate to only 1.6million Nigerians out of a population of about 130 million in 2001.

But Table 7 gives a more telling story of the difficulty of accessing housing funds by the generality of Nigerians. Since the inception of the NHF and with the procession of 1.6 million passbooks in 2001, only 2,461 Nigerians have applied for the funds out of which 1,981 or 80.5% got approval. A more critical analysis of the beneficiaries of the fund would further reveal that only the rich and educated have access to the funds although it could be argued that nobody is barred from accessing the funds.

But how will they access the funds when they do not know;

*How will they know unless they are told;
Who will tell them except those that they will
believe in who may be in their socio-economic
group.*

**Table 6: Status Report on the National Housing Fund as at
31st December 2001**

1	No. of Employers Registered	17,420
2	No. of Contributors Registered	1,857,279
3	Amount Collected	N8,535,780,588.00
4	Passbooks Processed	1,625,613
5	No. of Contributors Refunded	6,853
6	Amount Refunded to Contributors	N28,912,778.59
7	No. of Applications so far	2,461
8	No. of Individual Loan Beneficiaries	2,043
9	No. of PMIs Accredited	60
10	No. of PMIs involved so far	25
11	Loan Amount Approved	N1,394,513,848.39

Source: FMBN, March 2002

My considered opinion from the above analysis is that it is not the private sector, as presently constituted and operated, that would deliver the types of houses Nigerians need at the cost/prices they could afford. In my own opinion, the present housing delivery arrangements have accentuated vertical and horizontal inequity and the gap between the haves and have-nots have been widened. Since the private sector is profit oriented sector and since there is a supposed advantage in their mode of operation, then it would seem that the government would have to be involved in the private sector delivered houses for the generality of Nigerians.

Table 7: Applicants, Beneficiaries, Loan Applications and Loan Approved by the NHF Between 1997 & 2001

Year	Amount of Loan Application	Amount Approved		Amount of Outstanding Applications		No. of individual Applicants %	No. of individual Beneficiaries		No. of individual Applicants Pending	
		Amount	%	Amount	%			%	No.	%
1997	1,230,912.00	1,230,912.00	100.00	Nil	-	7	7	100.00	-	-
1998	12,090,400.00	5,488,800.00	45.40	6,601,600	54.60	23	17	74.00	6	26.00
1999	193,593,287.00	149,198,247.00	77.10	44,383,990	22.90	318	236	74.20	82	25.90
2000	457,473,720.00	157,341,920.00	34.40	300,131,800	65.60	584	329	56.30	255	43.70
2001	1,014,560,278.03	604,186,062.39	59.06	410,374,215.91	40.04	1,529	1,392	91.04	137	8.97
Total	1,678,948,597.03	917,445,937.39	54.06	761,502,659.91	45.04	2,461	1,981	80.05	480	19.05

Source: FMBN, April 2002.

Mr Vice Chancellor Sir, my task in the rest of this lecture is to conclude by examining how the majority of Nigerians who will be left behind in the purely private-sector arrangement will be accommodated; after all, they are in the majority.

5. Housing the Left over Nigerians and The Public — Private Partnership Imperative

The need for this re-examination is compelling because there are dilemmas associated with the production of housing solely by the private sector developers especially for the majority of Nigerians (Agbola, 2003). This is because whatever the claims for private enterprise as the essential condition of the free and democratic society, the credibility of the system depends, in the final analysis, on its results (as made evident in this preceding sections). The heart of the case for capitalism (or the market system on which the private sector housing delivery is predicated) is that it is more productive, more efficient, more successful than government ownership and operation. Hence, the case against public housing could not be complete without the proposition that the private housing industry (perhaps with some kind of backing from government) could provide housing for the poor more effectively than a government agency. An international comparison will perhaps be more illustrative here.

Unlike in Nigeria where the organized private sector housing delivery was spurred and energized by the government, this proposition for private sector led housing initiative was, indeed, extensively developed by the private housing organizations themselves in the U.S.A. of the 1950s. It contained several components. Although the benchmark for poverty varies between the two countries, poverty remains an intolerable condition of life however defined and or measured. It was suggested that the poor do not have to have new housing. A high proportion of the

poor in the U.S.A. own used automobiles (just as the middle and upper low income people in Nigeria) and this does not arouse angry protests that it is the responsibility of government to see that everyone has a new car. By analogy, if the private home-building industry can produce a large number of new dwellings, those who can afford them will move out of their older homes, which will then, by a series of stages, “trickle down” eventually to the very poor (Freedman, 1969). Thus, if you can have a “Tokunbo” car without any societal prejudice, you should be able to have a “Tokunbo” house too. This is the process known in housing analysis as “filtering”. When the average outlays on public housing units are compared with those of low-cost, privately produced housing, it was found that houses were produced faster and cheaper by private industry than by government.

These arguments have, however, been countered by those who equally clamoured for the least possible government intervention in the economy **BUT** such limited intervention must be with certain basic responsibilities toward the poor. The arguments of the proponents of the continued public provision of housing for the poor (even if through the private sector) has been influenced by their personal experiences.

One of the greatest apostles of this view in the US of the 1950s was Senator Taft whose attitude toward the poor had been profoundly affected by the slums of his own town, Cincinnati. According to Mayer (1962), he became convinced that the private housing industry could not cope with the problem of housing the poor. He surmised that: “Private development and perfectly free enterprise in the United States have never eliminated those slums and I see no reason to think that they ever will, because *they simply cannot reach the lowest income group*”. He noted that “without it (public housing), I do not think we can solve the problem”. His support for the program was qualified. Even in his

avowed support for public housing, he opined that it must be limited in size, responsive to local interests, and non-competitive with private industry. Nonetheless, he regarded public housing as indispensable, for he was entirely unconvinced by the argument that private business could do the job better. He did not accept the “trickle-down” theory. He was of the opinion that the filtering process took too long, and by the time housing was accessible to the lowest income group, it had often reached a stage of dilapidation beyond repair. He had no belief that private builders could produce housing at prices the very poor could afford (Agbola, 2003).

In the America of Taft’s era and in today’s Nigeria, it would seem that the building industry and the housing market have done little to refute Taft’s scepticism. There has been almost no new standard housing at prices even remotely within the reach of the poor. Promises were made by many of Nigeria’s political leaders in many communities, but they were unfulfilled. In the USA and during the public housing controversy in Houston, the local builders purchased a whole section in one of the daily newspapers to announce the formation of a corporation that would immediately begin construction of 10,000 low-cost homes - 2,500 for Negroes, 2,500 for Mexican-Americans, and 5,000 for whites. The advertisement even said “The first group of homes are well under way at this date”. This was before the elections. With the election over, and public housing defeated, a regretful announcement was made: “The construction of these homes would be delayed by materials shortages”. Even when “low-cost” housing was completed in other cities, it required payments well beyond the rents charged in public housing.

It could hardly be otherwise. Building for the poor does not offer the same profit margins to be found higher up the income scale and that is why many Nigerians may die as renters. The

poor, the truly poor, have no friends in a competitive housing market. As evident in this lecture, they cannot buy, they cannot build and they cannot borrow. In any field, production for the low-income market only becomes possible through large volume and small per-unit profits. This requires the techniques of mass production and massive government subsidy. But the home-building industry is still made up predominately of small entrepreneurs using an essentially traditional technology. Although no policy anywhere in the world will promise home ownership to all its citizen, it is, however, the goal of any housing policy to decently house all its citizens.

My assertion, therefore, Mr. Vice-Chancellor, is that the challenge of housing the Nigerian poor must be evolved in a more pragmatic style where a larger role is created for the private enterprise within a multi-faceted public-private partnership but one in which the profit motive will not be the overarching criterion. The housing of the poor can only be improved if social, economic, and physical factors are viewed as parts of an interrelated whole. Total "systems" must be used if the problem is to be solved. Major elements in the new systems must be private-public partnership.

It is not certain that private real estate developers possess the managerial talent needed to operate housing projects for the poor. This is because the standard principles of real estate management are not likely to be effective in coping with the culture of poverty. Home ownership, according to Freedman (1969), is a much admired article of faith; but there is little empirical support for the view that a man who owns his own home acquires a new dignity when that man or woman has been crippled by generations of deprivation and or discrimination. .

Although construction costs in Nigeria is one of the highest in the world, it would seem that public housing is still almost the only truly low-income housing being built when compared with the

present price regime of the private developers. Although often effected with heavy subsidy, it has affected the lives of the few individuals that have access to them. This is probably why the government at all levels in Nigeria still announce various number of units to be built by their respective governments. This runs counter to the new democratic and private market ethics in which, given equal opportunity, individuals are expected to be self-reliant and rise from poverty to property through their own efforts. Yet, today's reality in Nigeria is far from this threshold.

Nigerians of today have been battered by economic mismanagement and political harassment that there is a yearning gap between the individualist dream of a good house in a good environment and reality. For the majority of the people, themselves deeply dependent on government in many ways, that gap is already so wide as to strain credulity. For the very poor, the "underclass", who are the inheritors of failure, the gap may be, for another generation at least, unbridgeable. To demand, therefore, that nothing be done for the poor unless it is brought within the prevailing ideological framework of private sector productive system may be the least effective means of "problem solving" in the housing sector. We can hardly be sure that private enterprise, even if underwritten by government to the point at which it may be neither private nor enterprising, will be able to deal effectively with poverty at its hard core.

Most countries of the world have experimented with sundry programs of housing the poor. If the lore of the private sector has become very irresistible, then there must be a meeting point between the public and private sector. There is an on-going alliance between the two presently in diverse forms. While the real estate developers must temper the urge for tempestuous profit with their social responsibilities for the poor, the government must meet them mid-way to fashion out programs and projects that would be

examples in best practices. Luckily, the cost elements of housing is already known as consisting principally of land, finance, labour and building materials. It is in meeting the poor midway in these elements that the government could provide succour to them and rekindle their hopes for decent housing.

Some of the ways in which this could be done are through:

5.1 The Assisted Land Purchase Option

One of the ways to assist the poor in this regard is to facilitate access to land and provide the means to pay for same. As currently operated, it would seem that the government has made access to land and cheap funds to develop them possible for the developers. Yet, the prices of land at between N.5 and 2m are definitely unaffordable to an average Nigerian. There is, therefore, a need for “an assisted land purchase option” for certain categories of Nigerians. As I opined in 1998, this is a system in which identified low income Nigerians come together perhaps in form of cooperatives, to seek out suitable sites, negotiate with the relevant land owning bodies and then request for a loan from a housing finance agency. This is also possible through the NHF via the PMIs if the problem of access to the fund through requisite and sustained sensitization is done to get the average Nigerians registered in the programme (Agbola, 1998).

It is in this regard that planning and planners can aid the course of greater and non-controversial access to land through the establishment of cadastre maps, which will document ownership of land and adjacent uses. A cadastre is an official register of location, boundaries, ownership, value and other attributes of land (Urban Edge, 1985).

5.2 Housing Finance

The existing housing finance apparatus seems to work especially with the access to the NHF through the PMIs. The major problem as they affect the average Nigerian is non-inclusion. An average Nigerian is not likely to be a formal sector worker and by inference may not be involved in the NHF benefits. How do they access the cheap source of NHF? The FMBN must actively seek this category of Nigerians out through a more proactive means of sensitization to bring them in. As presently structured and operated, the Bank is too complacent and docile in sourcing funds compared to its private commercial counterparts. NHF may be necessary but surely not sufficient for the gigantic task before the bank. The FMBN of tomorrow must do legitimate business to stay in active business. It may not be out of place for its workers to have targets to be met in order to shore up the finances of the bank. Luckily, FMBN has branches in most states of the federation and the PMIs are becoming more widespread too (Agbola, 1989).

5.3 Building Materials

The establishment of BUMPAN is a welcome development and when fully functional, it may bring down the prices of the core building materials (Agbola, 2004). But I do not see how these will benefit the average Nigerian since the most acceptable, orchestrated and deterministic building material now is cement. I suggest the use and popularisation of mud and mud bricks for the Nigerian populace (Agbola, 1983).

As observed by former President Julius Nyerere of Tanzania, "the widespread addiction to cement and tin roofs is a kind of mental paralysis". Mud, adobe, earth-bricks, soil-cement and other traditional building materials are cheap, readily available and

can be made and used by the poor people themselves to build their own homes (Agarwal, 1981). Mud is the most widely used building material in the world, yet it is almost invariably ignored by governments, development banks and aid agencies but mud has made palaces and cathedrals. To my mind and based on my survey of the housing horizon, it is the material of choice for the poor. It is a material, which the government must encourage by its use in public sponsored housing construction. Its lack of use is merely psychological and this mental paralysis must be reversed.

5.4 Labour for the Building Industry

One of my concerns with the 2002 National Housing policy is its assumption about the availability of labour for the house building industry in Nigeria. Even if the private sector was to build the many houses, labour, which takes about 40% of the total cost may not be available as was found in the oil boom period. There is no knowledge of the demand in and supply of labour to the industry. Available research do show that the old apprenticeship system which stood the industry well in the past has become disused. Master bricklayers, carpenters and the like do not have apprentices, as the young men do not want to do arduous tasks. Similarly, the supply of labour to the industry through the Trade and Vocational schools have not been successful. They are half-baked, lack requisite experience, have exaggerated opinion of themselves and hardly wants to learn. Since the law of demand and supply must apply, the resultant effects are that construction labour costs will rise, total cost of construction will rise and the eventual selling price of houses will rise and become unaffordable to the very poor (Agbola, 1983, 1985).

There is, therefore, the urgent need for an initial appraisal of the manpower need of the industry with particular reference to the existence, use and vitality of the apprentice system; the types,

number and categories of tradesmen and women from the formal system of technical and vocational schools with a view to mapping out a more comprehensive future for the manpower supply to the sector. Only then can the poor be sure of constructing houses at minimal cost even if they have to build themselves.

5.5 Private Builders and Tenement Housing

Many Nigerians must first be renters before they can become home owners. There is, therefore, the urgent need for the provision of tenement housing which Nigerians can rent and which the present system is not providing. Once land, labour, finance and building materials, as mis-wired by the government presently, it should be possible for the private developers to engage in the construction and management of tenement houses even if on build, operate and transfer (BOT) basis. With the various incentives given to the private developers, they should be made to jointly build high profile houses (presently in vogue) without neglecting tenement building as the joint production of the two will allow for cross-subsidy through which the builders could easily recoup their costs on both. Those interested in this venture could be given preference and precedence over others in the allocation of land, finance and other incentives.

Whatever bridging measures the government extends to the private sector in these regard must not be frittered away by hidden transaction costs or strangulating bureaucracy, otherwise, the end will not justify the means.

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APPENDIX 1

Appendix 1: Housing Policy Goals and Measurable Housing Indicators

Housing Policy Goals	No.	Housing Indicators
1. Quantity and Price Goals: Adequate Housing for All Affordability	1	New Household Formation
	1A	(Households Per Dwelling Unit)
	2	Homelessness
	3	Housing Production
	4	Housing Investment
	5	House-Price-to-Income Ratio
	6	Rent-to-Income Ratio
	7	House Price Appreciation
2. Quality Goals: Reduction of Overcrowding Durability Provision of Basic Services Accessibility Security of Tenure Choice	8	Floor Area Per Person
	A2	(Persons Per Room)
	9	Permanent Structures
	10	Water Connection
	11	Journey to Work
	12	Unauthorized Housing
	A3	(Squatter Housing)
	13	Residential Mobility
	14	The Vacancy Rate
	15	Owner Occupancy
16	Residential Segregation	
3. Demand-Side Goals: Development of Housing Finance Development of Fiscal Policy Subsidies for Low-Income Groups	17	The Housing Credit Portfolio
	18	The Credit-to-Value Ratio
	A4	(New Housing Credit)
	A5	(Mortgage-to-Prime Difference)
	A6	(Mortgage-to-Deposit-Difference)
	A7	(Mortgage Default Rate)
	19	Housing Subsidies
20	Targeted Subsidies	
4. Supply-Side Goals: Residential Land Development Infrastructure Provision Low-Cost Construction Reorganizing the Building Industry Construction Labour Force Development	21	The Land Development Multiplier
	A8	(Land Concentration)
	22	Infrastructure Expenditure
	23	Per Capita
	A9	Construction Cost
	A10	(Import Share of Construction)
	24	(Construction time)
25	Industrial Concentration. The Skill Ratio	

Housing Policy Goals	No.	Housing Indicators
5. Regulatory and Institutional Reform Goals: Housing Market Development Land Market Development Housing Finance Development Public Sector Involvement Low Price Distortions Removing Bureaucratic Bottlenecks Affordable Standards Compliance with Regulations Squatter Tolerance Housing as a Local Tax Base	R1 R2 RA1 RA2 R3 R4 R5 RA3 RA4 RA5 R6 RA6 RA7 R7 RA8 RA9 R8 R9 R10 RA10	Restrictions on Exchange Land Registration Coverage (Public Land Ownership) (Customer Land Ownership) (Housing Finance Development) Public Sector Involvement Rental Price Distortion (Cement Price Distortion) (Extent of Rent Control) (Rent Control) Permits Delay (Foreclosure Delay) (Rental Eviction Delay) Minimum Lot Size (Salable Land Ratio) (Land Development Controls) Compliance Squatter Tolerance Effective Property Tax Rate (Property Tax Receipts)
6. Broad Socio-Economic-Impact Goals: Alleviation of Poverty Controlling Inflation Generating Household Savings Generating Income Growth Increasing Productivity Generating Investing Growth Reducing the Balance of Payments Deficit Reducing the Government Deficit		Under-Five Mortality Rate The Rate of Inflation The Household Savings Rate Manufacturing Wage Growth Manufacturing Productivity Capital Formation Balance of Payments Deficit The Government Deficit

Source: Priemus (1992), pp. 237-238