

# A REVIEW OF HOUSING PROVISION AND THE CHALLENGES OF SUSTAINABLE HOUSING DELIVERY IN THE FEDERAL CAPITAL TERRITORY ABUJA, NIGERIA

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## Graphical abstract



## Abstract

Housing, despite being one of the essential elements in the sustainability of human existence, remains a challenge particularly in the global south. Nigeria, the most populous country in west Africa has a gross housing deficit of seventeen million houses. This deficit keeps increasing due to high rate of urbanization and population growth thereby resulting in high rent, overcrowding and poor living conditions. Numerous research studies predominantly focused on investigating the challenges of housing delivery on the basis of quantity and quality perspectives. However, there is a dearth of evidence-based studies regarding the challenges militating against sustainable housing provision. This paper attempts to fill this gap by presenting an overview of the housing provision and the challenges militating against sustainable housing provision in the Federal Capital Territory (FCT) Abuja, Nigeria. The article indicated that despite concerted efforts involving the adoption of both public sector "provider" and "enabler" approaches, challenges still exist towards sustainable housing delivery particularly to the low-income group. The paper recommends that housing policies and programs in the country should be designed to address the multi benefit objectives of social, economic and environmental dimensions of housing so as to achieve sustainable housing delivery in the country.

Keywords: Urban housing delivery, sustainable housing policies, affordable housing, Nigeria

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## 1.0 INTRODUCTION

Contrary to the widely held notion, the term "sustainability" is not only limited to the "environment" but covers diverse subjects. Sustainability is relevant in all spheres of life including socio-cultural, economic and physical development [1]. The term "sustainable development" focuses on enhancing and sustaining an existing system over a period or life-span. Accordingly, sustainable housing relates to the ability of a housing delivery system to improve and support sustainable development for the overall well-being of society. Numerous research studies [2-6] indicated that various governments do make concerted efforts towards housing development. However, rapid urban growth

throughout the developing world constitutes one of the lasting challenges to the sustainable provision of adequate shelter [7]. It is estimated that 50% of the world inhabitants live in cities, and the proportion will rise to 60% by 2030 [8]. Many governments particularly in developing countries of the world are for this reason, unable to sustain adequate housing provision in line with the demand [9-11]. As observed by [12], both developed and developing countries of the world are witnessing more financing need for housing and urban development projects.

In Nigerian, the proportion of the population living in urban centres has remarkably increased over the years. While only 10% lived in urban centres in the 1950s [13], 35% in the 1990s [14]; over 40% of Nigerians now live in

urban centres of varying sizes. With this rapid population and urbanization, sustainable housing delivery remains a challenge in the country [15-17].

## 2.0 HOUSING AND SUSTAINABLE DEVELOPMENT

### 2.1 Housing in the Context of Sustainable Development

Housing is often narrowly defined as buildings, dwellings or places of abode. However, housing is much broader and complex than a house in which people live [18-19]. It also involves the provision of essential amenities and infrastructural facilities towards achieving comfortable living in the built environment [20]. It is a process of providing safe, functional, and affordable shelter while reflecting the socio-economic, cultural aspirations and preferences of individuals and families within the community [21]. Housing is, therefore, a critical component in the social and economic rubric of nations. It has a profound influence on health, efficiency, social behaviour, satisfaction and general welfare of a community [17 & 22]. As observed by [23], housing links the physical development of a city, with its social and economic attributes.

The concept of sustainable development is premised on the principle of economic and social development. It seeks to achieve a balance between human activities and nature without jeopardising social and economic systems for future generations. It refers to the ability of the "natural environment" to sustain the physical, social and economic activities, for the overall human development [24]. It is a multidimensional process that links environmental protection with economically, socially and culturally sound development.

Therefore, the concept of housing is closely related to the concept of sustainability in the context of socio-cultural, economic, and environmental concerns. The underlying idea behind the concept of sustainable housing is the achievement of sustainable development. Since the prime objective of sustainable development is to meet the needs of the present generation without jeopardizing the needs of future generation [25], incorporating the principles of sustainability into housing policies will ensure the achievement of sustainable development. Housing programmes that are devoid of sustainability criteria might result in adverse consequences [26].

Sustainable housing delivery has formed part of the major discussion in several global conventions. They include the 1992 Rio-de-Janeiro summit on environment and development, the 1996 Habitat Summit in Istanbul, the United Nations Millennium Development Goals (MDG) Summit 2000 in New York, and the 2005 La Havana Summit. These global efforts culminated into the United Nation Habitat "Agenda 21". The primary objective of the Agenda is the provision and delivery of

adequate, safe, secure, accessible, affordable and sanitary housing as a fundamental human right [3].

### 2.2 Framework For Measuring Sustainable Housing

Although, environmental concern is often, considered as central to the concept of sustainability [27], sustainable development also entails of social, cultural, and economic dimensions [23-24]. In addition to environmental issues (resource and energy efficiency, ecological, health and safety); sustainable housing policies should also deal with social justice, affordability, and economic impacts of housing [28]. For instance, achieving sustainable development depends on the ability of the activity systems to nurture social cohesion and provide security for all citizens. In line with the multiple dimensions of sustainability, [26] identified parameters for assessing the sustainability of housing policies and programs (Fig 1).

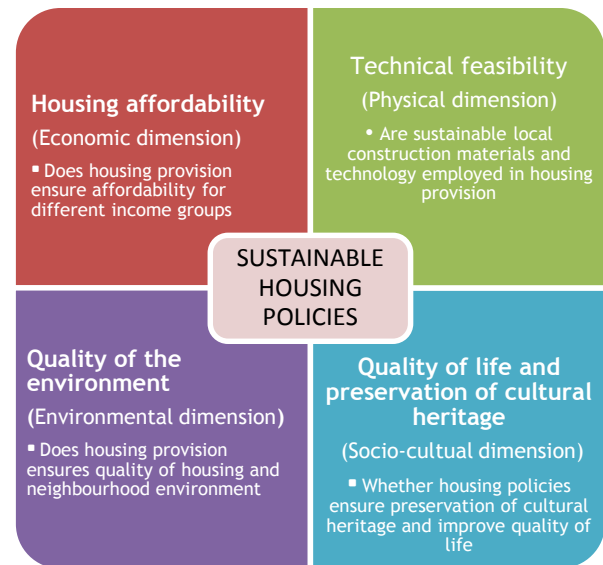


Figure 1 A framework for assessing sustainable housing delivery

### 2.3 Housing Provision In Nigeria

In recognition of the importance of housing to the socio-economic and physical development of societies, the federal government of Nigeria, as a national objective, signed the global commitment to "housing for all" as a fundamental human right. The 1999 Nigerian Constitution, section 16 (1) urges the three tiers of government (federal, state and local) to direct their policies towards the provision of adequate shelter for all citizens. Accordingly, successive governments in Nigeria, over the years, had undertaken the following initiatives and programs to provide housing to the citizenry.

### 2.3.1 Housing Provision During The Colonial Period (1928 - 1960)

Before the advent of the colonial rule in the 20th Century, a communal system of housing delivery was prevalent in most Nigerian communities. Individuals and families build houses through collective efforts of peer groups under the authority of community leaders. During the colonial period, one of the policies of the colonial administration to housing in Nigeria is the redevelopment of decaying 'core' areas and the renewal of 'slums' areas. In line with policy, the colonial government embarked on slum clearance and upgrading of central Lagos— the then federal capital city. The program had to its credit the development of Apapa and Victoria Island as high and low-density residential areas respectively. The renewal/upgrading policy also resulted in the construction of Ebute-Metta housing scheme, which provided housing units to the federal civil servants through payroll deduction system.

The colonial administration also established the Nigerian Building Society (NBS) in 1956 with the aim of extending housing opportunities to include those outside the public sector. The NBS are similar to mortgage bankers in the British system of housing provision. Similarly, during the 1952 - 1960, the administrative structure of Nigeria comprises of three semi-autonomous regions. Each of these regional governments established respective Housing Corporations charged with the responsibility of developing estates and providing mortgages for the people to build their houses.

However, inadequate finance and problem of rehousing the displaced persons are cited as some of the drawbacks that confronted the redevelopment project. In addition, the housing programs did not make any improvement on the housing situation of the urban poor [29] as it benefited only a few civil servants [18]. As observed by [30] and [31], the housing programs provided houses only for expatriates and some selected indigenous staff such as the Railways and the Armed Forces.

### 2.3.2 Housing Provision After Independence

After independence, the Federal Housing Authority (FHA) was established under Decree No. 40 of 1973. The authority was charged with the responsibility of making proposals for housing programs and implementing those approved by the government. The FHA constructed several housing estates under the National Housing Program. The program was implemented in phases in line with National Development Plans (NDPs) for the country. For instance, the Festival Town and Ipaja Town in Lagos were constructed under the 1975 - 1980 National Housing Program. The 1981 - 1985 National Housing Program was designed to provide 350 medium and high-income housing units in each of the states of the federation [32].

On the other hand, the 1986 – 1993 phase of the NHP experienced so many abandoned housing projects that resulted from the past failed programs. For this reason, the period was tagged "a period of consolidation". Emphasis during the period, therefore, shifted from new programs to completion of the suspended housing schemes. On the other hand, the 1994-1995 National Housing Program was designed to provide 121,000 houses nationwide, for all income groups. The FHA also developed the first ever federal low-cost housing estates in the then 19 state capitals. The low-cost housing estates served as the first significant government effort at providing affordable housing to Nigerian citizens on long-term mortgage repayment system.

### 2.3.3 Establishment of the Federal Mortgage Bank of Nigeria (FMBN) - 1977

The Nigerian Building Society (NBS) established during the colonial period, was converted to Federal Mortgage Bank of Nigeria (FMBN) in 1977 as a vehicle for housing delivery. With increasing pressure due to housing deficit, an all-inclusive housing policy was initiated. The policy made it mandatory for every Nigerian worker to contribute 2.5 per cent of his monthly salary to a National Housing Fund (NHF). The introduction of the NHF concept is to ensure a continuous flow of long-term funding for housing development and to provide affordable loans to low-income earners. The FMBN manages the fund and lends money to the Primary Mortgage Institutions (PMIs). The contributors to the fund were entitled to borrow money from the fund for housing development, through the PMIs. The FMBN, therefore, acts as Nigeria's secondary mortgage institution that manages the NHF; and also lends money to housing developers through the PMIs.

The FMBN recorded little success as it only disbursed loans to few middle and high-income groups in the country. Out of the nineteen billion Naira, the bank granted only N4.531 billion (23.8%) to national housing fund contributors [36]. The poor performance of the FMBN, which gave a loan to 8,874 (8.87%) out of the 1,000,000 applications between 1977 and 1990, was very worrisome. Contrary to expectations, the NHF policy, therefore, did not solve the problem of scarcity of housing in the country.

However, despite the quantum of resources expanded during the national housing program period, there still exists a discrepancy between the housing supply and demand in the country [20, 33-34]. As observed by [35], the period of national housing program expanded colossal resources worth billions of dollars but recorded a miserable failure. Table 1 gives a summary of the performance of the national housing programs in Nigeria. Although, the FHA constructed over 53,000 housing units in about 77 housing estates nationwide, the agency failed due to inadequate funding and problems of access to the NHF.

**Table 1** Performance of national housing programs in Nigeria

National Housing Programs	Target Units	Achieved	%
1975 -1980	202,000	28,500	14.1
1981 -1985	200,000	47,200	23.6
1986-1993	Emphasis on completing abandoned projects	-	-
1994-1995	121,000	5, 687	4.7

**Table 2** Challenges of Housing delivery in Nigeria

Identified Challenges	Authors
Inadequate funding	[41-43]
Lack of secure access to land	[3, 44-45]
Inadequate institutional capacity	[35, 46-47]
Rapid population growth	[36]
High cost of buildings materials	[48]
Lack of well-developed mortgage institutions	[49]
High fees associated with land development	[49]
Land grabbing and desire for profit maximization	[11, 35, 50]
Over concentration on the upper and medium-income groups	[44]
High mortgage interest rates	[22, 51]
Political interference	[35]

### 2.3.4 Site and Services Schemes

Given the mounting growth of "squatter settlements" in cities of third world countries, the World Bank suggested a new approach involving self-help development programs [20]. Consequently, the National Sites and Services program was adopted by the federal government in 1986 as a viable alternative for housing delivery. Essentially, the site and services scheme provides low-income beneficiaries with serviced plots including security of tenure for them to build their houses. Under the program, the government provided many of housing projects all over the country.

However, although site and services programs helped to improve the security of tenure, the program is capital-intensive. For this reason, the low-income group does not usually benefit from such programs. As observed by [37], the cost attached to each plot is usually beyond the reach of the urban poor. He submitted that, since the commencement of the program in 1986 only about 20,000 plots were allocated to beneficiaries in twenty states of the federation.

### 2.3.5 The National Housing Policy (NHP)-1991

In order to facilitate the provision of adequate, accessible, and affordable housing to all Nigerians, the Nigerian government formulated a National Housing Policy in 1991. The policy provided for a linkage between the housing sector and the capital market and expanded the role of the private sector in the housing delivery in Nigeria [38]. However, the goal of the policy was not realized due to several factors such as lack of political will, poor financing and weak institutional structures [21]. The policy was, therefore, revised in the year 2004, to take care of the observed

problems encountered earlier. The government adopted a more market-oriented approach to housing delivery, limiting its role to that of "enabler and regulator", rather than a provider. The revised policy created financial mechanisms and institutions that will make funds available to the private sector. The private sector is to develop mass houses and allow individual purchasers to have easy access to borrowed money through the primary mortgage institutions [39]. The policy recognized the private sector on the driving seat of housing delivery in the country.

### 2.3.6 Affordable Housing Scheme – 2003

Another dimension of the housing problem in Nigeria is that of affordability. In 2003, it was discovered that although houses were available, they were not affordable as most of them were high-priced. In line with the suggestion made by [40], the federal government made some institutional and legislative reforms. The reform provided for the establishment of Federal Ministry of Housing and Urban Development. The policy trust of the period 2003 – 2004 recognized the ability of the private sector in the delivery of affordable houses on a sustainable basis. Accordingly, several affordable housing schemes were implemented in conjunction with the new ministry. In some cases, selected developers were given some concession by the government with the aim of providing affordable housing.

### 2.3.7 Problems Of Housing Provision In Nigeria

The Nigeria government formulated various policies and programs towards overcoming the enormous housing shortage in the country. They include provider-oriented public-driven programs as well as the "enabler" policies that involve enhancing the

capacity of the private sector to deliver houses through the open market. Various strategies adopted for improving housing delivery in Nigeria include government direct provision, self-help housing model, land allocation system, affordable housing model, and Public-Private Partnership. However, housing problems continue to linger in Nigeria despite concerted efforts by successive governments for decades. Many research literatures identified a number of contextual problems that militate against housing provision in Nigeria, (see table 2).

### 3.0 HOUSING PROVISION IN THE FCT

#### 3.1 Background and Historical Development Of The FCT, Abuja

The Federal Capital Territory (FCT), Abuja became the new administrative capital of Nigeria on 12<sup>th</sup> December, 1991. Abuja city is located in the central part of Nigeria north of the confluence of the Niger and Benue Rivers and lies at latitude 9° 07'N and longitude 7° 48' E (Fig 2).



**Figure 2** Map of Nigeria showing Federal Capital Territory, Abuja

It was established when it was discovered that Lagos, the Nigerian since 1914, could no longer serve the dual role of both the state and federal capital. The problems experienced with Lagos include acute housing shortage, traffic congestion and overstressed infrastructure [53]. In order to solve the enumerated problems of Lagos, a new Federal Territory, with Abuja as the Federal Capital City, was created. The Abuja Master Plan's projections (with a target year of 2000) envisaged a population of 3.2 million residents [11].

However, the population of the city exploded even before its development is completed. As the capital of the sixth largest oil producing country in the world, Abuja has witnessed a massive influx of people into the city due to social, economic, and political factors. According to [53], with less than 50% of the planned

development achieved, the population of Abuja is estimated at 6 million. Within a span of twenty-one years (1991-2012), the city has grown from a population of 387, 671 in 1991 to projected figures of 2,245,000 in 2012 [35]. This population makes it the fourth largest city in Nigeria only surpassed by Lagos, Kano and Ibadan [54].

With an estimated growth rate of 9.3% [55], Abuja city is facing an acute housing shortage. This acute shortage was compelled by the spontaneous relocation of federal employees without adequate provision for their accommodation [56, 44], and the constant influx of people since 1991 [57].

#### 3.2 Housing Delivery In The FCT

When the federal government relocated the Federal Capital from Lagos to Abuja, the idea was to develop the FCT with 100 percent funding by the government [49]. From the onset up to the mid-2000, the Federal government was involved in the provision of houses, infrastructure, and services. For instance, 22,000 housing units in Phase I and II, and the Gwarimpa Housing Estate — the largest housing estate in West Africa [58] were constructed.

However, since the late 1990s, funds allocated to the FCTA by the federal government have continued to dwindle. This shortage of funds makes the FCTA unable to develop the city at the abnormal rate of population influx the territory is witnessing today. As at December 2012; the FCTA had an existing infrastructure liability of over ₦420 billion (\$2.6 billion). However, the annual budgetary allocation to the FCTA had not averaged more than ₦50 billion [54]. This discrepancy portends a major problem to those administering the Territory.

In order to meet the burgeoning housing need in Abuja, the Federal Capital Territory Administration (FCTA) introduced the Mass Housing Scheme in the year 2000 under its Public-Private Partnership (PPP) program. The program aims to bridge the wide gap between the supply and demand in housing stock in the Federal Capital Territory (FCT). It emphasized in creating an enabling environment for more active private sector participation [49]. Under the scheme, the government is to provide primary infrastructure and allocate land to private developers. The private developers, will in turn, provide secondary and tertiary infrastructure as well as develop and sell completed houses to members of the general public [59].

## 4.0 DISCUSSION

#### 4.1 The Challenges Of Sustainable Housing Provision In The FCT, Abuja

In the twenty-four (24) years of its existence, the FCT administration made concerted efforts in housing delivery to cater for the growing urban population of Abuja. The government formulated various policies

and programs towards overcoming the enormous housing shortage in the territory. They include "provider-oriented" public sector driven programs as well as the "enabler" policies that involve enhancing the capacity of the private sector to deliver houses through the housing market. Similarly, various strategies were adopted for improving housing delivery including government direct provision, self-help housing model, land allocation system, affordable housing model, and Public-Private Partnership.

Despite numerous efforts and initiatives, the housing policies and programs could not achieve sustainable housing provision. As submitted by [60], the policies rarely address the socio-cultural, economic and environmental concerns. Consequently, there still exist challenges in terms of meeting the socio-cultural, economic and environmental objectives of housing delivery.

#### 4.1.1 Socio-cultural Challenges

The housing policies and programs failed to meet the desired objective in terms of socio-cultural aspect of sustainability. Public sector policies of the FCT usually addressed housing as a project rather than a system. For this reason, much emphasis was placed on meeting project objectives in terms of number of housing units to be delivered. The programs tend to ignore the socio-cultural aspirations of the beneficiaries. For instance, the pro-poor affordable housing estates are usually of low standard and often the design does not give consideration to socio-cultural lifestyle of the low income group. In addition, affordable housing estates are usually located on the city periphery [23] where inexpensive land is readily available. The poor, are therefore, excluded from accessing vital infrastructure and services due to their geographical position on the city periphery. Isolating the poor in "ghetto" communities heightens crimes insecurity and other social vices [61]. Similarly, the self-help housing programs which were supposed to reduce construction cost by providing serviced plots were capital-intensive. For this reason, the low-income group does not usually benefit from such programs. As observed by [37], the cost attached to each plot is usually beyond the reach of the urban poor.

#### 4.1.2 Economic Challenges

The current pro-market housing policies in Nigeria placed emphasis on Public-Private Partnership on the assumption that housing funds would be sourced from the open market. However, the policies are criticized due to limited access to finance [42-43], and high-interest rates [22]. Critics like [62] doubted the ability of the Public-private partnership approach in improving housing delivery and its sustainability.

Challenges regarding economic sustainability also relate to affordability. The Public-private partnership oriented housing policy in the FCT is associated with over-concentration on housing the upper and

medium-income groups. This over-concentration is due to the tendency of profit maximization [50]. As supported by [63], the housing units being marketed by the private developers in Abuja are found to be unaffordable by the city's poor. They observed that low income and high mortgage interest rates (over 20%) had worsened the situation. While about 47% of Abuja residents earn ₦360, 000 (US\$ 2250) annually, the cost of a cheapest bungalow in the housing estates (under the public-private partnership program) is ₦15 million (US\$ 94,000) [51]. This huge cost makes the housing units unaffordable. As submitted by [64], private sector involvement in the provision of public works and services makes services more costly, and hinders access by the poor.

In addition, the FCT made generous land allocation beyond its policy stipulation. The policy requires that for small, medium and large-scale housing developments were 1-2Ha, 3-5Ha and 6-10Ha of land respectively. However, as submitted by [11], only 42 developers were allocated land within the specification of the FCT mass housing policy. The majority of developers received very generous allocation well in excess of the policy requirement. Because the majority of the developers had more land than they could develop; they resorted to land subdivision into single plots. For this reason, the initiative has turned into a land program rather than a housing program [11].

#### 4.1.3 Environmental Challenges

Abuja has witnessed a huge influx of people into the city due to social, economic, and political factors. According to, the population of Abuja is estimated at even though less than 50% of the planned development has been attained. With an estimated population of six million (Imam et al. 2008) and a growth rate of 9.3% [56], Abuja city is facing an acute housing shortage. This explosive urban growth has created severe housing problems, resulting in overcrowding [20], acute shortage of dwelling units [35], and formation of slums [52, 65].

The problems of housing delivery in the study area also relates to qualitative inadequacies [18, 66] While the quantitative provision was inadequate, the quality of the existing stock also leaves much to be desired. As observed by [67-68], 87% of the existing housing stocks are backlogs that do not meet the minimum quality requirement.

### 4.2 Recommendations Towards Achieving Sustainable Housing Delivery In The FCT

In line with world best practices, the current policy thrust of housing delivery in Nigeria favours a market-oriented approach to housing delivery. The policy limits the role of the public sector to that of "enabler and regulator", rather than a provider.

A crucial aspect of sustainable housing delivery is that housing programs must be designed to achieve

multiple benefits across the multiple dimensions of sustainability. That is; to concurrently improve the livelihood, the economy, and the environment. As observed by [69-70], the linkages among the four dimensions of sustainability should be taken into account, and they should not be treated in isolation. In view of these considerations, recommendations are offered in the following areas towards achieving sustainable housing delivery in the FCT:

#### 4.2.1 Policy/Regulatory Provisions

The FCT Public-private partnership guidelines for housing development provided for development of mass housing estates in line with the density regulation of a given plot. However, the guidelines did not take into cognisance the affordability of such houses especially to the low-income group (LIG). Given the problem of affordability by the LIG, there is the need to put in place policy measures that target low-income earners. This may include, for instance, mandating and restricting the sale of a certain percentage of a housing scheme to the low-income category.

#### 4.2.2 Improvement in Industry/Technology

There is also the need to reposition the building industry by employing cost-effective building materials and low-cost technology. This will ensure that housing units are affordable in line with income profile of the majority of the citizens.

#### 4.2.3 Government Involvement

Although, public-private partnership is premised on the principles of limiting the role of the public sector, it has been argued that the role of government changes rather than disappear in a partnership. For this reason, the public sector needs to intensify its involvement in terms of regulations, operation, and control.

Public-Private Partnerships are contractual arrangement that shares resources and responsibilities between a public agency and a private sector. In any such Public-private partnership arrangement, roles should be allocated to the party best able to manage them cost-effectively [12, 71].

#### 4.2.4 Financing

The FMBN is today Nigeria's secondary mortgage institution that lends money to housing developers through the Primary Mortgage Institutions (PMIs). However, the poor performance of the bank is worrisome as the bank only granted only N4.531 billion (23.8%) out of the planned N19 billion to national housing fund contributors [36]. Similarly, the PMIs process loans to only middle and high-income groups

whose monthly income can support their repayment plans. It is, therefore, suggested that a low-interest long-term fund be put in place that could easily be accessed by both the developers and the ultimate beneficiaries.

## 5.0 CONCLUSION

This article reviewed the housing delivery efforts in Nigeria and examined the challenges militating against sustainable housing provision with particular reference to the Federal Capital Territory, Abuja. The authors argue that despite concerted efforts made by successive governments and various alternative strategies employed, rapid population growth in Abuja has overwhelmed government efforts in housing delivery in the federal capital city. The paper outlined the challenges in Nigeria and offered recommendations towards achieving sustainable housing provision in the FCT. In view of highlighted challenges, future studies may want to focus on exploring innovative strategies that will ensure sustainable housing provision in Nigeria.

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