

HOUSING AFFORDABILITY FOR LOW-INCOME EARNERS IN FCT, ABUJA,
NIGERIA.

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DEDICATION

To Almighty Allah, my Family and Mentor [TPL (Alh) Idris Angulu Mundi]

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ABSTRACT

The influx of population into FCT, Abuja for the last two decades had put challenges in the provision of housing, particularly affordable houses for the low-income earners. After several attempts by the government to solve these challenges, the result seems to remain the same. The government decides to adopt a new approach which is Public-Private Partnership (PPP) approaches. The approach was organized in such a way to give the Private Sector opportunity to participate in the provision of housing at an affordable cost for the FCT inhabitants with much emphasis on the low-income earners of the city whose income largely depends on the minimum wage. Therefore, this research tries to examine the level of achievement of the PPP program in terms of compliance and commitment in delivering adequate and affordable housing for the low-income earners. From the information gathered and analysed, the findings show there was a total failure from both the parties involved i.e public and private sectors. This is due to the fact that right from inception of the program, the partnerships failed to follow the policy guidelines as a process for its implementation. This alone had retard the achievement of the program without realizing its target goals in making houses available at an affordable price for the low-income groups. Most of the Organized Private Sectors that participated were more concerned about profit maximization than the initial agreement of the scheme. Therefore, this research seeks to address the loopholes of the scheme by making some recommendations and conclusion that can correct the existing challenges and future handling of similar schemes that aim at providing adequate and affordable housing for the low-income earners of FCT and Nigeria at large.

ABSTRAK

Kemasukan penduduk dalam FCT, Abuja sejak dua dekad yang lalu telah memberikan cabaran dalam penyediaan perumahan, rumah mampu milik terutamanya untuk golongan berpendapatan rendah. Selepas beberapa percubaan oleh kerajaan untuk menyelesaikan masalah ini, hasilnya tetap sama. Kerajaan kemudian memutuskan untuk menggunakan pendekatan baru iaitu melalui pendekatan Kerjasama Awam-Swasta (PPP). Pendekatan ini adalah salah satu cara untuk memberi peluang sektor swasta untuk mengambil bahagian dalam penyediaan perumahan pada kos yang berpatutan untuk penduduk FCT dengan lebih penekanan kepada golongan berpendapatan rendah di bandar dimana sebahagian besarnya bergantung kepada gaji minimum. Oleh yang demikian, penyelidikan ini cuba untuk mengkaji tahap pencapaian program PPP dari segi pematuhan dan komitmen dalam menyampaikan perumahan yang mencukupi dan mampu milik untuk golongan berpendapatan rendah. Daripada maklumat yang dikumpul dan dianalisis, ia menunjukkan bahawa terdapat kegagalan dari kedua-dua pihak yang terlibat iaitu sektor awam dan swasta. Ini adalah kerana sejak permulaan program ini, hasil kerjasama itu gagal untuk mematuhi garis panduan dasar sebagai proses pelaksanaannya. Ini telah menyebabkan pencapaian program ini terbantut tanpa menghiraukan matlamat sasaran ITS iaitu membuat rumah pada harga yang berpatutan untuk golongan berpendapatan rendah. Sebahagian besar sektor swasta cuma prihatin terhadap pemaksimuman keuntungan lebih daripada perjanjian awal skim ini. Oleh yang demikian, penyelidikan ini bertujuan untuk menangani kelemahan skim ini dengan membuat beberapa cadangan dan kesimpulan yang boleh membantu dalam menangani cabaran sedia ada dan sekaligus membantu pengendalian skim yang sama di masa hadapan yang juga bertujuan untuk menyediakan perumahan mencukupi dan mampu dimiliki oleh golongan berpendapatan rendah di FCT dan juga seluruh Nigeria.

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LIST OF ABBREVIATION

ADECA	: Alabama Department of Community and Economic Affairs
AGIS	: Abuja Geographic Information Systems
AHURI	: Australian Housing and Urban Research Institute
CBO	: Community-Based Organization
FCC	: Federal Capital City
FCDA	: Federal Capital Development Authority
FCT	: Federal Capital Territory
FCTA	: Federal Capital Territory Administration
FRN	: Federal Republic of Nigeria
GRA	: Government Residential Areas
LEDB	: Lagos Executive Development Board
NAHA	: National Affordable Housing Agreement
NGO	: Non-Governmental Organization
NHP	: National Housing Policy
OPS	: Organize Private Sector
PPP	: Public Private Partnerships
REDAN	: Real Estate Developers Association of Nigeria
UN-Habitat	: United Nation Habitat
UNCHS	: United Nation Centre for Human Settlements

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

The increase in population growth among developing nations and cities across the world within the last few decades had contributed so much challenges and problem especially in the urban housing provision. The rise in urban growth of Africa means that providing housing and other services for urban residents, especially the low-income earners, will be a major issue for urban managers and governments (Biitir, 2009).

UN-Habitat in 2003, described this problem as particularly worrying as it constitutes a crucial element that affect the long-term outlook of humanity and their wellbeing (UNCHS, 2003). Housing is increasingly becoming a scarce commodity in many cities in the developing world because this rapid population growth concentrates in cities. In 1996, it was estimated that, about 100 million people are homeless in the sense that they live in insecure or temporary structures or in squatter settlements (UNCHS, 1996b).

UN-Habitat (2011), estimates that between 2000 and 2030, Africa's urban population will increase from 294 million to 742 million. Increasing urban growth in Sub-Saharan Africa means that providing housing and other services for urban residents, especially the low-income, will be a major issue for urban managers and governments. This is a daunting prospect, given that most African states are currently unable to deal with the housing demand, supply and its affordability of the existing urban populations.

Recent studies have shown that housing delivery is a high contentious and politicized issue that is of great concern to administrators, scholars and the public in Nigeria (Sule, 2001). In the last decades, the influx of people into urban areas, the national population increase and inadequate responses by the government have contributed to the appalling situation in the country, to the extent that economic development and the welfare of the citizens are adversely affected (Federal Republic of Nigeria, 1991; Akinmoladun & Oluwoye, 2007; Ademiluyi & Rayi, 2008). However, housing delivery system in Nigeria is a combination of various inter-linkage components such as land, infrastructures, building materials, building regulations policies and more importantly the finance component (Ebie, 2003).

Therefore, it's at this juncture that the role of housing as a social policy tool has risen in prominence and recent research has highlighted how housing policy needs to reflect both shelter and non-shelter outcomes such as workforce participation, access to employment opportunities and education attainment (e.g. Burke et al. 2007; Dockery et al. 2008). Smith (2009) identified dimensions of social and economic participation, health and financial stability, as becoming increasingly critical measures against which the success of housing policy interventions will be gauged by government in the coming decades. There currently exists a critical gap between the increasing push for housing to play a social policy role, the measurement of housing affordability and its impact on household income.

Abuja has been experiencing very rapid urbanization. This is largely due to urban growth associated with natural population growth and rural-urban migration driven by rapid socio-economic changes and development, tied to the movement of the seat of Federal Government of Nigeria from Lagos to Abuja in 1991. However, this growth has not been matched with simultaneous provision of adequate housing infrastructure for all income groups. Therefore, the need to provide adequate, suitable, equitable and affordable housing for different income earners has remained a major priority of the government, since that piecemeal housing can never solve the housing requirement of the country estimated at about 16 million units (Gemade, 2010).

With the declining financial resources of government on housing delivery and other infrastructural services, Public Private Partnerships (PPPs) has been widely advocated for housing and infrastructure development in Abuja and other part of Nigeria through recent housing reforms. The National Housing Policy (NHP, 2006) marked a significant transition of the government to position itself as enabler and facilitator in housing delivery. It advocated increased participation by the private sector and emphasized government's role in creating conditions to boost housing supply by eliminating legal and regulatory constraints and supporting appropriate infrastructure investments.

This entailed a notable shift in the public sector role from direct housing provision to engaging the private sector in constructing, financing, operating and maintaining housing units. Deriving from international documents such as the Global Strategy for Shelter to the year 2000 (UNCHS, 1992), and later Enabling Markets to work (World Bank, 1993), subsequent policy documents like Nigeria National Housing Policy (NHP, 2006) emphasized the policy thrust of simultaneously enhancing and changing the roles of the public and private sectors. This new role requires that real estate developers learn how to build houses to particular price targets, so that members of different income groups can aspire to the status of homeownership.

The purpose of all these policies is to ensure that all Nigerians especially the low income groups own or have access to decent, safe and healthy housing accommodation that would be achieved through a private sector led housing delivery system anchored on mass construction of houses and strong mortgage finance (NHP, 2006).

With all these policies put in place by the government, yet low-income groups housing needs in Abuja have often been relegated to the background because, they are unable to stand the stiff competition among the high class and political actors who benefited more from the little ones been realized. This competition drives up the cost of housing so that the most minimal standard of formal sector housing is unaffordable to the low-income group. For example, according to UNCHS (1996), low-income households spent more proportion of their income on housing than upper-income households and that the low-income groups have diversity of demand for housing. This diversity arises from the fact that the low-income groups may have nothing to spend on housing because all their income is spend on daily necessities (basic needs). Therefore how much income is available for housing affects their demand for housing affordability.

Therefore, after several years of shifting the seat of capital territory from Lagos to Abuja, the Federal government is yet to develop systems that can provide alternative housing solutions for all income groups. So, adequate and affordable housing continue to be a mirage for low income earners and vulnerable people in the city.

In recognition of this fact that neither the public nor the private sector are able to address this problems individually which will form the background of this research work wishes to address this problem of housing delivery with the available policies and strategies for housing provision in Abuja with specific emphasis on the way forward in providing affordable housing and household wellbeing for low income earners in Abuja.

1.2 Statement of Research Problem

Housing programme involving the public-private partnership was launched in the year 2000, towards delivery of adequate housing stock for the growing population of the federal capital territory. Under this arrangement, the Federal Capital Territory Administration (FCTA) is expected to provide land and required primary infrastructure to the housing development sites while the developers provide the houses and tertiary infrastructure for all level of civil servant according to the approved specifications of the FCT authority.

The federal government had recognized the fact that the provision of adequate and affordable housing is a natural challenges and worst off in Abuja with over three hundred thousand career civil servants (Jibril and Garba, 2012). However, the implementation of housing programme has been ongoing for a long time now but it seems like there was no much progress with respect to adequate and affordable provision in order to sustain the lower income population in the capital city, Abuja.

This study try to show that there is exist a widening gap between the increasing push for housing to play a social policy role i.e the measurement of housing affordability to low-income earners in the federal capital territory. The effort of the government was prompted to organize various schemes targeting housing provision within the FCT without much emphasis on its affordability. Yet these schemes have only realized less than 30% of housing requirement for low income groups in the FCT, leaving a large portion of more than 70% of the group to source for their alternative means of housing. This therefore, resulted in growing number of squatter and shanty houses within the city and its suburb. This growing of squatters within the city has yielded a continuing demolition exercise from FCT Development Control, thereby exposing many working class homeless especially the low income earners.

Therefore, it is against this background that this research seeks to assess and analyze various schemes and programmes put in place in the provision of housing within FCT as growing urban center of Nigeria and to recommend as an alternative measures in the supply of affordable housing without having negative impact on the low-income earners through a viable means that meet their demand for housing units within FCT, Abuja.

1.3 Research Objectives

The objectives of this study will involve to:

- i. Review the relevant literature on housing affordability and its policies for low income earners.
- ii. Present the background and methods of analysis used.
- iii. Analyze the current housing situation in the FCT, Abuja with reference to public-private partnership (PPP) approach for the purpose of providing an alternative measures in the supply of affordable housing for low income earners.
- iv. To make recommendations and conclusion towards the better implementation of affordable housing for the low income earners.

1.4 Research Question

In this research, many questions are put forward and expected to be answered by the research at the end of its completion. Here are some of the questions;

- i. How does the housing affordability affect the low-income earners?
- ii. What are the measures/methods put in place towards analysing affordable housing for the low-income earners in the FCT?
- iii. What is the outcome of public and private organization in the provision of affordable housing through the process of their partnership?
- iv. What are the recommendations for any challenges encountered in the provision of affordable housing for the low-income earners of FCT?

1.5 Scope/ Limitation of the Study

The research will be restricted to affordable housing development for low-income earners of the FCT, Abuja in line with their current minimum wage. It will also cover the strategies of housing affordability provision that was put in place in Abuja towards achieving such. Geographically, the study will cover the FCT, Abuja metropolis.

1.6 Significance of the Study

With the declining financial resources of government on housing delivery and other infrastructural services, Public Private Partnerships (PPPs) has been widely advocated for housing and infrastructure development in FCT, Abuja and other part of Nigeria as part of recent housing reforms. The National Housing Policy (NHP, 2006) marked a significant transition of the government to position itself as enabler and facilitator in housing delivery. It advocated increased participation by the private sector and emphasized government's role in creating conditions to boost

housing supply by eliminating legal and regulatory constraints and supporting appropriate infrastructure investments.

This entailed a notable shift in the public sector role from direct housing provision to engaging the private sector in constructing, financing, operating and maintaining housing units. Deriving from international documents such as the Global Strategy for Shelter to the year 2000 (UNCHS, 1992), and later Enabling Markets to work (World Bank, 1993), subsequent policy documents like Nigeria National Housing Policy (NHP, 2006) emphasized the policy thrust of simultaneously enhancing and changing the roles of the public and private sectors. This new role requires that real estate developers learn how to build houses to particular price targets, so that members of different income groups can aspire to the status of homeownership.

The purpose of all these policies is to ensure that all Nigerians especially the low-income groups own or have access to affordable, decent, safe and healthy housing accommodation that would be achieved through a private sector led housing delivery.

In recognition of the fact that neither the public nor the private sector are able to meet up and address the problem of individually in supplying affordable housing to low-income earners, rather the little ones provided are above the reach of the urban poor. This will form the backdrop of this research work which wishes to investigate the problems of housing delivery with the available policies and strategies for housing provision in the FCT, Abuja with specific emphasis on the way forward in providing adequate and affordable housing for low-income earners in the Capital city, Abuja. The information gathered would assist the researcher on the best possible alternative recommendation toward the existing policies and strategies for housing development to increase housing affordability. Then the Information would equally serve as a guide to developing affordable housing programmes for the low income houses in FCT, Abuja and other part of the country.

1.7 Research Study Area

It was in 1976 that Federal Military Government led by Late General Murtala Mohammed enacted Federal Capital Territory Act (FCT) established Abuja after it has been chosen to be the administrative capital of Nigeria and with solely administrative functions. This was after the failure of Lagos due to the problems of inadequate land space for future expansion, terrible traffic congestion, poor drainage, acute housing shortage and associated costs, unbearable ethnic influence etc. The planned period for the transfer was to be completed in 1986. However, it was on 12th December, 1991, that the final movement of Federal capital to Abuja became a reality. Abuja is located in the geographical centre of Nigeria and lying between latitudes 6o 45' and longitudes 7o 39' north of the equator. The land of approximately 8,000 square kilometres was carved out from the then neighbouring states of Kwara, Niger and Plateau to serve as the FCT and the Federal Capital City (FCC) to constitutes about 250 square metres. From its designed capacity the FCC will contain 3.2 million people when the development of the city is completed, however, the Abuja population has exploded to 6 million with less than 50% of development attained. The government vested all the land in FCT in the Federal Government of Nigeria. The government also created Federal Capital Development Authority (FCDA), as its agency responsible for the spatial planning and development of the FCT.

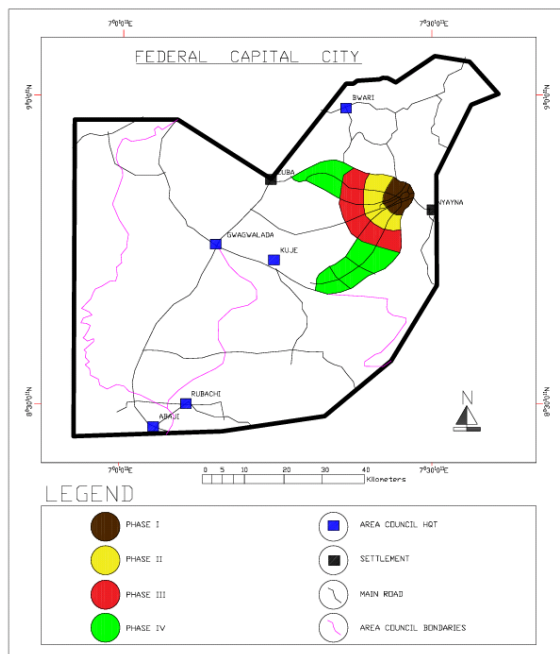
Abuja is a fast growing city and its growth is largely attributed to the role the city plays as the Federal Capital Territory. According to the last 2006 National Population Census, the population of FCT is 1,406,239.

Fig. 1.1: Map Of Nigeria Showing Abuja



Source: AGIS, 2017

Fig. 1.2: Map Of Abuja Showing Federal Capital City



Source: Digitized by the Author from Google Image, 2017

1.8 Organization of Thesis

Chapter 1: serves as the introduction of the research which identify the specific subject as well as the related issues and problems, based on the statement of research problem, the research put forward the questions according to the objectives outlined.

Chapter 2: this chapter of the research provides a literature review of the link between housing affordability and low-income earner or groups, alongside with different country experience of housing affordability.

Chapter 3: this provides a set of the methodology and background of the study area was highlighted to present an overview of the case study area.

Chapter 4: it analysis housing program, polices and implementation in the study area in relation to housing affordability for low-income earners.

Chapter 5: suggests appropriate recommendation and conclusion towards an effective and efficient realization of affordable housing for low income earners which can assist policy-makers in making housing policy that can yield affordable housing.

1.9 Summary

The above chapter has lay down the background of the research which identify the specific subject as well as the related issues and problems, based on the statement of research problem, research objectives, research question as well as the significance of the research which put forward the questions according to the objectives outlined to the guides the research all through. This created a link to the next chapter where relevant literatures are review for proper guide in achieving a desirable result at the end of the research.

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