

Shelter for All: An Appraisal of Implementation of the National Housing Policy

**Okafor Obiefuna A., PhD
Hospitality Management
Federal Polytechnic, Oko**

Abstract

The housing conditions of Nigerians have progressively worsened over the last 10 years. Although the Federal Government launched a national housing policy in 1990, which supposedly require eight million new housing units by the year 2020 if all Nigerians were to have access to some decent accommodation at affordable cost. By that projection the country was expected to build 700,000 housing units annually from 1991 to the end of the century. But all these turned out to be a mirage. The actual number of houses built within the period added up to a small fraction of one million. Consequently the paper argues that the government policies portend further impoverishment and marginalization of the suffering masses, thereby consolidating the imperialist and capitalist hold over Nigeria's socio-political economy such the paper contends, has serious or dangerous implications to National Development.

Introduction

Shelter has been universally accepted to be a man's second most important need, after food. It has often been said that whether we are too old or very young, jobless or employed, wealthy or indigent, accommodation is a necessity for the protection of man, his family and his belongings (Okeke, 1983). This need has been recognized globally. For instance, one of humanistic psychologists Abraham Maslow sees this need as shelter which in fact is only an aspect of housing.

Hornby (1974) defined shelter as "condition of being kept safe, e.g. from rain, danger". He went further to say that shelter is something that gives safety of protection especially a hut to keep off wind or rain. As a result of the crucial importance of shelter to the existence of man, the provision of houses or the lack of it, has for along time engage the attention of individuals, corporate bodies and government in most countries of the world. This is the case with Nigeria. In the past, there has never been a unified and distinct housing policy in Ngeria designed for the provision of houses for all people, both in the urban and rural areas.

Judging from the plethora of commentaries on the poor performance of the federal government housing policy over the year, no person would perhaps regard as startling, the news that the entire nation still envisage – SHELTER:NO WHERE TO PUT THEIR HEADS', as broken promises. It is rightly acknowledged that both successive governments and the general public have constantly at various times compaliend very bitterly over the abysmal opoon level of performance of Federal Govnrment parastatal in charge of implementation of housing policies. It is also true that what might be called ritualistic attempts by successive governments to improve

the level of performance of housing programme through periodic re-organisations, proved grossly ineffectual.

It is estimated that more than 50% of Nigeria's populations live in slums (Okoye, 1996). Even then, those who could find accommodation in single rooms and in slums were luckier. In most Nigerian towns, a teeming population could be seen sleeping in market stalls, motor parks, and uncompleted buildings and under bridges, as in Lagos. The groups mostly affected are the low income earners and an army of the unemployed who could hardly afford the escalating cost of accommodation.

Residential accommodation problem remain acute particularly in Lagos, Abuja and Port-Harcourt (Okoye, 2004).

On January 20, 1994 the government in response to the worsening housing crisis in the country launched the national housing programme. NHP, under the scheme, each of the then 30 states would have a specific number of housing units with the federal capital territory FCT, Abuja and Lagos having the highest figure of 10,000. Other states were to have between 1000 and 5000 units, depending on need.

Lateef Jakande, then minister of works and housing, promised to deliver 121, 000 houses in the states and Abuja between 1994 and 1995. However, by the time he was removed as a minister in early 1995, only 1,136 housing units were completed and 17,395 were said to be under construction. The effort of the minister in the direction was a subject of intense controversy. He was later accused of setting up an unrealistic housing programme which government was not in a position to finance.

Based on the feasibility study the minister conducted, he has estimated that N70,000 or N80,000 would be sufficient for a unit. About 42,941 prospective buyers nationwide paid N2.5 billion as deposits when the prices of the housing units were raised by Abusallam Adisa by over 2000%. He scuttled Jakande's ideas. Most of the depositors are still demanding for a refund.

The National Housing Fund (NHF), is also dogged by controversy. The fund was set up by government to raise cheap long term loans to primary mortgage institutions for lending to contributors to own houses. But the NHF has been accused of not serving the interest for which it was set up. Adams Osiomhole, the then president of the Nigerian Labour Congress, NLC, has asked that the scheme be scrapped and deposit refunded to contributors. His argument is that the workers are not likely to benefit from the scheme.

Decree 3 of 1992, which established the NHF, makes it compulsory for every Nigerian worker earning N3000 and above to contribute 2.5% of his basic monthly salary to the fund. But eight years after its establishment, most contributors were unable to obtain the loans.

The third National development Plan, 1975 – 1980, contained a plan to strengthen the housing programme of the government, through the federal housing Authority (FHA) between 1973 and 1976. FHA reportedly spent N480 million on the construction of 8,500 housing throughout the

country. But the housing projects of the FHA in Gwarimpa, Lugbe and Kubwa were abandoned (Nwankwo, 1998).

Then, there was the fourth national development plan, which covered the second republic government of President Shehu Shagari. Most of the state governments and parastatal which benefited from the housing programme of the national party of Nigeria, NPN, controlled Federal Government failed to complete the houses. These abandoned projects litter the landscape across the country over-grown with weeds.

To ameliorate the terrible living conditions of Nigerians, many state governments have established residential estates of different categories. But these efforts were far from meeting the target. Thus led to calls for the involvement of both the public and private sectors.

According to Oladeinde (2000) general manager of the Lagos building and investment company Ltd. the blame of the situation is on land ownership policy of government, and poor housing finance, among others. He was of the opinion that the problem associated with land ownership and documentation was a major obstacle to the successful implementation of housing delivery programmes in the country. He however suggested that government should simplify the process arguing that if it is not too difficult to own a plot of land; people would be encouraged to build their own houses. Other major set-backs according to Oladeinde (2000) were the inadequacy of long term loans and funds for mortgage business and high interest rate on mortgage business and high interest rate mortgage services.

There is no area of social services where the urban worker needed relief, more desperately than in housing, because of its profound impact on health, welfare and productivity of the individual.

Mustapha Zubairu, a chartered town planner and director general FHS, gives some hope. He told his success story that he was perfecting a plan covering the year 2000 – 2004 that would ensure that Nigerian participate in building their own houses. He was rather opinionistic that the design would reflect the diverse culture and climate conditions of the people as well as their incomes.

The Emergence of Institutions

Immediately Agriculture began to advance technologically, there started a slow condensing of scattered family units into villages, eventually culminating in the cradle of civilization. People began to group together because they soon discovered it was easier to do certain tasks collectively than alone.

To begin with, their institutions were mainly religious in their exercise of absolute authority, but they gradually came to include civil government and commerce as well. As more effort was directed toward organizing and nurturing various institutions, it was natural that personal shelters became subordinated to public buildings. Advances in construction methods were applied principally to such large projects, although some filtered down to the individual sheltered unit (Odumodu, 2008).

In ancient Egypt personal shelter made of reeds and mud were used as models for monumental projects in stone, such as tombs, temples or new government cities. In Nigeria, such traditional buildings are used as tourist attraction centers.

Contemporary Role of Shelter

Influence of social and cultural values towards man's capacity to shelter himself has now reached beyond the minimal requirements of finding protection from weather and enemies; a place for his material goods and privacy. Today the emphasis is on discovering ways in which he can create shelters adaptable to conditions in which he chooses to live.

Social and cultural values such as practicality, aesthetics and prestige influence man's choice and design of dwelling far more than the older, more rudimentary considerations. Where a house is built, how well it is built, its size, whether or not its design has been given individual attention, its setting and its upkeep are status factors attached to today's concept of personal shelter.

As a result of advanced technology, increased productivity, and awareness of psychological needs, more affluent societies have more leisure, and more time and interest are centered about the home.

The Growing Needs for Shelters

In highly developed countries greater mobility, an increasing population and a decrease in average family size require that the rate of increase in dwelling units exceeds the rate of population increase (Okereke, 2009). In the United States in 1790, it took roughly 175 shelter units to house 1,000 people. In Nigeria with a population of about 140,541 million according to 2006 national census, the government introduced the National Housing Fund to make sure that majority of its citizens are sheltered in order to have meaningful development. This is why in some parts of the country; there exists low cost buildings, housing estates, etc.

Summarily, shelter is very necessary in national development. Shelter is what is needed by everybody be it rich or poor. No meaningful development would take place if enough comfortable houses are not provided to the citizens that need them.

Housing Programme by Government

Federal housing policies had often been built into National Development Plans and these had not been aimed at providing houses for both those in the urban as well as the rural areas. In this connection, Segynola (1987), observes that the exclusion of the rural areas from benefiting from the Federal Government Housing state policies as shown in the different National Development Plans of 1946, 1951-56, 1955-60, 1962-68, 1970-74, 1975-80 is passing fast into history considering the recent report of the survey of housing conditions in Southern Nigeria.

In more recent years, particularly during and after the second Republic, the governments of Nigeria both Federal and states, have been more positive in the provision of houses for the

people. With the creation of many more states in the country, property Development Agencies have been created both at the Federal and state levels, with specific policies aimed at providing shelter to the people. These are called by various names in the states. That of the federal is known as the federal Housing Authority. In some states they are called Housing Corporation. Ade (1988), points out that there were about twenty-nine of them in the country.

The most recent national housing policy was lunched in 1991 mainly to create a conducive environment for a sustainable housing delivery system as well as encourage private entrepreneurial initiative in housing development. The policy opens a partnership between government and private sector in working towards an effective housing delivery system. The arrangement is such that government plays the role of an 'enabler' while the private sector provides the vehicle for the delivery of housing services. The major functions of the agencies established by the government include among others;

1. The building of houses for sale to the public
2. The development of estate for the erection of houses for sale or lease.
3. The provision of rental houses for minimum and low income groups
4. The provision of serviced plots for industrial and commercial purposes.
5. The implementation of housing schemes in various local government areas in the states.

Through their operations, these agencies have provided many modern housing estates, both low-cost and medium, including permanent and prefab estates.

These are provided both in the urban areas and in some rural areas. The concept of development is dynamic particularly in the developing world where emphasis shifts in consonance with the perceived interests of the society at large. The dominant philosophy and ideology of progress that have guided development in Nigeria consider development in terms of exploitation of nature and conquest of natural forces. Shelter plays a very important role in national development. Such roles include.

Socio-Economic Roles

In the civil service, offices are built to accommodate workers. Houses are provided to shelter both workers and the working materials. As one of the basic needs of man, any worker without office accommodation does not feel belonged to the work place. This will invariably affect the workers' productivity. Also as a worker, it is expected that he will possess his own house. In order to help workers do this, the national Housing Fund was set up. The idea of a National Housing Fund arose out of a basic logic and understanding that workers given the socio-economic realities of the day may not be able to erect houses with their meager salaries. This is especially worrisome when it is realized that the need for shelter forms one of the most fundamental and primordial needs of man.

Shelter can be seen as one basic human need which affects the lifestyle and aspiration of working class. Shelter in this sense connotes both the physical structure and the necessary ancillary services or facilities like water, electricity, roads, habitable environment, and proximity to a human community, (Anugwom and Anugwo 1999). According to Mbinda (1992), traditionally, government has been viewed as the surest provider of shelter.

It must have been this realization that led the Nigerian Government into enacting policies over the last four decades aimed at ameliorating the housing needs of Nigerian workers. Other institutions like schools, hospitals, markets, banks, churches or mosques etc. require enough comfortable accommodations for the people. In a nation where shelters are in short supply such nation cannot say it is developing.

Implications to national development

The federal housing policies has often been built into national development plans and these had not been aimed at providing houses for both those in the urban as well as the rural areas. The idea was quite in the right direction however, much as one would concede that certain 'benefits' would be achieved from the housing policy, one is highly skeptical about the propriety of this policy in the light of the present untold hardship being experienced by the masses of this country. In the first place, the property development agencies contradict the very basis of existence of these policies (Ekejiuba, 2008).

These agencies are meant to provide service at reasonable cost in the interest of the public but all to not avail. From what we enunciated in the introductory part of this paper, one would discover the standard of living has drastically degenerated over the years as a result of high rate of inflation, unemployment, retrenchment, wage-freeze, withdrawal of government subsidies on certain essential items like petroleum and food, and cut in government expenditure or subsidies on some social services like education and health. All these indicate that the purchasing power of the average Nigerian worker is very weak to guarantee a minimum standard of living for one to build house.

Conclusion

The comfort of most Nigerians would be adversely affected the way the bourgeois take over the whole low cost housing scheme built for the low income group and the proletariats to have their natural habitat or domain consensus.

Rural developments also suffer a great set back due to the non implementation of these policies.

The gap between the rich and the poor widen the more due to the way those state Agencies and the Federal Housing Authority handle the execution of government policies. This, no doubt creates unfair distribution of poverty by government actions.

Non implementation of the housing policy also exacerbate the culture of corruption among the officers entrusted with the housing fund, thereby breeding frustration, disaffection, alienation and the inevitable threat to internal security. Such a situation poses a service threat to the peace, order and stability of the nation.

Recommendation

1. The National Housing Fund like we did mention must serve the purpose for which it was created and the mortgage institutions must operate with low interest rate in giving out loans.
2. The National Development Plans no matter the years and the content thereof should strengthen the housing programme of government through the Federal Housing Authority to favour both the high and low income earners.
3. Land ownership policy and documentation in the country should be reviewed with all seriousness.
4. Poor housing finance is another obstacle which needs to be viewed seriously.
5. The design of the houses should depict all manner of cultures in this country, through town planners, to avoid demolishing the structure in future.
6. The climate condition of the area where the house is to be located must be considered in the design of the building.

All these notwithstanding, housing has never been given the importance it deserves in national affairs. This is why for several years; Nigeria has no ministry of housing.

Budgetary allocations to housing were never ascertained and the sector suffered great neglect. Housing does not get a vote in the budget the way education, health, agriculture and even sports get, despite the importance of housing to all men on the individual level.

The attitude of traditional Economist to housing is another area where they claimed that housing is a durable form of investment requiring a substantial outlay to create but paying little per year. It guarantees no foreign exchange, competes with industry and agriculture for capital, drains off labour and material therefore suggested that attention be focused on asset, that advance productivity. Housing deserves a low priority in both internal spending and international aid.

However, the fallacy in these arguments is the fact that economic development cannot progress well in the absence of a well thought out corresponding social development.

No worker can perform satisfactorily at work if he lives in subhuman conditions. Poor living environment will also make the worker less healthy. A poorly fed worker cannot give his best to his employer. Again, a worker who spends more than necessary part of his income on housing cannot but continue to ask for wage increase and or house subsidy from his employer. Moreover expenditure in the housing sector can generate employment opportunities, create purchasing power for the product of industry and can in fact serve as a base for industrial development, if industries for the production of local building materials can be developed.

Given this scenario, a new policy orientation geared towards greater in the provision of shelter for all by the year 2020 (i.e. a ten year programme) should be adopted. Government at all level should see housing as a priority item which deserves equal attention as health and education.

The federal government must as a matter of urgency create a separate ministry for lands and Housing to enable proper attention be paid to Housing and land matters. All state governments must similarly establish their own ministries for housing and land matters.

All hand must be on deck to increase the supply of housing stock. Government must build more houses for sale and lease to the public. Undue emphasis on owner – occupier must stop. We cannot all own houses. This is not possible and it is not happening anywhere in the world.

It is estimated that more than 50% of Nigeria's populations live in slums (Okoye, 1996). Even then, those who could find accommodation in single rooms and in slums were luckier. In most Nigerian towns, a teeming population could be seen sleeping in market stalls, motor parks, and uncompleted buildings and under bridges, as in Lagos. The groups mostly affected are the low income earners and an army of the unemployed who could hardly afford the escalating cost of accommodation.

Residential accommodation problem remain acute particularly in Lagos, Abuja and Port-Harcourt (Okoye, 2004).

On January 20, 1994 the government in response to the worsening housing crisis in the country launched the national housing programme. NHP, under the scheme, each of the then 30 states would have a specific number of housing units with the federal capital territory FCT, Abuja and Lagos having the highest figure of 10,000. Other states were to have between 1000 and 5000units, depending on need.

Lateef Jakande, then minister of works and housing, promised to deliver 121, 000 houses in the states and Abuja between 1994 and 1995. However, by the time he was removed as a minister in early 1995, only 1,136 housing units were completed and 17,395 were said to be under construction. The effort of the minister in the direction was a subject of intense controversy. He was later accused of setting up an unrealistic housing programme which government was not in a position to finance.

Based on the feasibility study the minister conducted, he has estimated that N70,000 or N80,000 would be sufficient for a unit. About 42,941 prospective buyers nationwide paid N2.5 billion as deposits when the prices of the housing units were raised by Abusallam Adisa by over 2000%. He scuttled Jakande's ideas. Most of the depositors are still demanding for a refund.

The National Housing Fund (NHF), is also dogged by controversy. The fund was set up by government to raise cheap long term loans to primary mortgage institutions for lending to contributors to own houses. But the NHF has been accused of not serving the interest for which it was set up. Adams Osiomhole, the then president of the Nigerian Labour Congress, NLC, has asked that the scheme be scrapped and deposit refunded to contributors. His argument is that the workers are not likely to benefit from the scheme.

Decree 3 of 1992, which established the NHF, makes it compulsory for every Nigerian worker earning N3000 and above to contribute 2.5% fo his basic monthly salary to the fund. But eight years after its establishment, most contributors were unable to obtain the loans.

The third National development Plan, 1975 – 1980, contained a plan to strengthen the housing programme of the government, through the federal housing Authority (FHA) between 1973 and 1976. FHA reportedly spent N480 million on the construction of 8,500 housing throughout the

country. But the housing projects of the FHA in Gwarimpa, Lugbe and Kubwa were abandoned (Nwankwo, 1998).

Then, there was the fourth national development plan, which covered the second republic government of President Shehu Shagari. Most of the state governments and parastatal which benefited from the housing programme of the national party of Nigeria, NPN, controlled Federal Government failed to complete the houses. These abandoned projects litter the landscape across the country over-grown with weeds.

To ameliorate the terrible living conditions of Nigerians, many state governments have established residential estates of different categories. But these efforts were far from meeting the target. Thus led to calls for the involvement of both the public and private sectors.

According to Oladeinde (2000) general manager of the Lagos building and investment company Ltd. the blame of the situation is on land ownership policy of government, and poor housing finance, among others. He was of the opinion that the problem associated with land ownership and documentation was a major obstacle to the successful implementation of housing delivery programmes in the country. He however suggested that government should simplify the process arguing that if it is not too difficult to own a plot of land; people would be encouraged to build their own houses. Other major set-backs according to Oladeinde (2000) were the inadequacy of long term loans and funds for mortgage business and high interest rate on mortgage business and high interest rate mortgage services.

There is no area of social services where the urban worker needed relief, more desperately than in housing, because of its profound impact on health, welfare and productivity of the individual.

Mustapha Zubairu, a chartered town planner and director general FHS, gives some hope. He told his success story that he was perfecting a plan covering the year 2000 – 2004 that would ensure that Nigerian participate in building their own houses. He was rather opinionistic that the design would reflect the diverse culture and climate conditions of the people as well as their incomes.

The Emergence of Institutions

Immediately Agriculture began to advance technologically, there started a slow condensing of scattered family units into villages, eventually culminating in the cradle of civilization. People began to group together because they soon discovered it was easier to do certain tasks collectively than alone.

To begin with, their institutions were mainly religious in their exercise of absolute authority, but they gradually came to include civil government and commerce as well. As more effort was directed toward organizing and nurturing various institutions, it was natural that personal shelters became subordinated to public buildings. Advances in construction methods were applied principally to such large projects, although some filtered down to the individual sheltered unit (Odumodu, 2008).

In ancient Egypt personal shelter made of reeds and mud were used as models for monumental projects in stone, such as tombs, temples or new government cities. In Nigeria, such traditional buildings are used as tourist attraction centers.

Contemporary Role of Shelter

Influence of social and cultural values towards man's capacity to shelter himself has now reached beyond the minimal requirements of finding protection from weather and enemies; a place for his material goods and privacy. Today the emphasis is on discovering ways in which he can create shelters adaptable to conditions in which he chooses to live.

Social and cultural values such as practicality, aesthetics and prestige influence man's choice and design of dwelling far more than the older, more rudimentary considerations. Where a house is built, how well it is built, its size, whether or not its design has been given individual attention, its setting and its upkeep are status factors attached to today's concept of personal shelter.

As a result of advanced technology, increased productivity, and awareness of psychological needs, more affluent societies have more leisure, and more time and interest are centered about the home.

The Growing Needs for Shelters

In highly developed countries greater mobility, an increasing population and a decrease in average family size require that the rate of increase in dwelling units exceeds the rate of population increase (Okereke, 2009). In the United States in 1790, it took roughly 175 shelter units to house 1,000 people. In Nigeria with a population of about 140,541 million according to 2006 national census, the government introduced the National Housing Fund to make sure that majority of its citizens are sheltered in order to have meaningful development. This is why in some parts of the country; there exists low cost buildings, housing estates, etc.

Summarily, shelter is very necessary in national development. Shelter is what is needed by everybody be it rich or poor. No meaningful development would take place if enough comfortable houses are not provided to the citizens that need them.

Housing Programme by Government

Federal housing policies had often been built into National Development Plans and these had not been aimed at providing houses for both those in the urban as well as the rural areas. In this connection, Segynola (1987), observes that the exclusion of the rural areas from benefiting from the Federal Government Housing state policies as shown in the different National Development Plans of 1946, 1951-56, 1955-60, 1962-68, 1970-74, 1975-80 is passing fast into history considering the recent report of the survey of housing conditions in Southern Nigeria.

In more recent years, particularly during and after the second Republic, the governments of Nigeria both Federal and states, have been more positive in the provision of houses for the

people. With the creation of many more states in the country, property Development Agencies have been created both at the Federal and state levels, with specific policies aimed at providing shelter to the people. These are called by various names in the states. That of the federal is known as the federal Housing Authority. In some states they are called Housing Corporation. Ade (1988), points out that there were about twenty-nine of them in the country.

The most recent national housing policy was lunched in 1991 mainly to create a conducive environment for a sustainable housing delivery system as well as encourage private entrepreneurial initiative in housing development. The policy opens a partnership between government and private sector in working towards an effective housing delivery system. The arrangement is such that government plays the role of an 'enabler' while the private sector provides the vehicle for the delivery of housing services. The major functions of the agencies established by the government include among others;

1. The building of houses for sale to the public
2. The development of estate for the erection of houses for sale or lease.
3. The provision of rental houses for minimum and low income groups
4. The provision of serviced plots for industrial and commercial purposes.
5. The implementation of housing schemes in various local government areas in the states.

Through their operations, these agencies have provided many modern housing estates, both low-cost and medium, including permanent and prefab estates.

These are provided both in the urban areas and in some rural areas. The concept of development is dynamic particularly in the developing world where emphasis shifts in consonance with the perceived interests of the society at large. The dominant philosophy and ideology of progress that have guided development in Nigeria consider development in terms of exploitation of nature and conquest of natural forces. Shelter plays a very important role in national development. Such roles include.

Socio-Economic Roles

In the civil service, offices are built to accommodate workers. Houses are provided to shelter both workers and the working materials. As one of the basic needs of man, any worker without office accommodation does not feel belonged to the work place. This will invariably affect the workers' productivity. Also as a worker, it is expected that he will possess his own house. In order to help workers do this, the national Housing Fund was set up. The idea of a National Housing Fund arose out of a basic logic and understanding that workers given the socio-economic realities of the day may not be able to erect houses with their meager salaries. This is especially worrisome when it is realized that the need for shelter forms one of the most fundamental and primordial needs of man.

Shelter can be seen as one basic human need which affects the lifestyle and aspiration of working class. Shelter in this sense connotes both the physical structure and the necessary ancillary services or facilities like water, electricity, roads, habitable environment, and proximity to a human community, (Anugwom and Anugwo 1999). According to Mbinda (1992), traditionally, government has been viewed as the surest provider of shelter.

It must have been this realization that led the Nigerian Government into enacting policies over the last four decades aimed at ameliorating the housing needs of Nigerian workers. Other institutions like schools, hospitals, markets, banks, churches or mosques etc. require enough comfortable accommodations for the people. In a nation where shelters are in short supply such nation cannot say it is developing.

Implications to national development

The federal housing policies has often been built into national development plans and these had not been aimed at providing houses for both those in the urban as well as the rural areas. The idea was quite in the right direction however, much as one would concede that certain 'benefits' would be achieved from the housing policy, one is highly skeptical about the propriety of this policy in the light of the present untold hardship being experienced by the masses of this country. In the first place, the property development agencies contradict the very basis of existence of these policies (Ekejiuba, 2008).

These agencies are meant to provide service at reasonable cost in the interest of the public but all to not avail. From what we enunciated in the introductory part of this paper, one would discover the standard of living has drastically degenerated over the years as a result of high rate of inflation, unemployment, retrenchment, wage-freeze, withdrawal of government subsidies on certain essential items like petroleum and food, and cut in government expenditure or subsidies on some social services like education and health. All these indicate that the purchasing power of the average Nigerian worker is very weak to guarantee a minimum standard of living for one to build house.

Conclusion

The comfort of most Nigerians would be adversely affected the way the bourgeois take over the whole low cost housing scheme built for the low income group and the proletariats to have their natural habitat or domain consensus.

Rural developments also suffer a great set back due to the non implementation of these policies.

The gap between the rich and the poor widen the more due to the way those state Agencies and the Federal Housing Authority handle the execution of government policies. This, no doubt creates unfair distribution of poverty by government actions.

Non implementation of the housing policy also exacerbate the culture of corruption among the officers entrusted with the housing fund, thereby breeding frustration, disaffection, alienation and the inevitable threat to internal security. Such a situation poses a service threat to the peace, order and stability of the nation.

Recommendation

1. The National Housing Fund like we did mention must serve the purpose for which it was created and the mortgage institutions must operate with low interest rate in giving out loans.
2. The National Development Plans no matter the years and the content thereof should strengthen the housing programme of government through the Federal Housing Authority to favour both the high and low income earners.
3. Land ownership policy and documentation in the country should be reviewed with all seriousness.
4. Poor housing finance is another obstacle which needs to be viewed seriously.
5. The design of the houses should depict all manner of cultures in this country, through town planners, to avoid demolishing the structure in future.
6. The climate condition of the area where the house is to be located must be considered in the design of the building.

All these notwithstanding, housing has never been given the importance it deserves in national affairs. This is why for several years; Nigeria has no ministry of housing.

Budgetary allocations to housing were never ascertained and the sector suffered great neglect. Housing does not get a vote in the budget the way education, health, agriculture and even sports get, despite the importance of housing to all men on the individual level.

The attitude of traditional Economist to housing is another area where they claimed that housing is a durable form of investment requiring a substantial outlay to create but paying little per year. It guarantees no foreign exchange, competes with industry and agriculture for capital, drains off labour and material therefore suggested that attention be focused on asset, that advance productivity. Housing deserves a low priority in both internal spending and international aid.

However, the fallacy in these arguments is the fact that economic development cannot progress well in the absence of a well thought out corresponding social development.

No worker can perform satisfactorily at work if he lives in subhuman conditions. Poor living environment will also make the worker less healthy. A poorly fed worker cannot give his best to his employer. Again, a worker who spends more than necessary part of his income on housing cannot but continue to ask for wage increase and or house subsidy from his employer. Moreover expenditure in the housing sector can generate employment opportunities, create purchasing power for the product of industry and can in fact serve as a base for industrial development, if industries for the production of local building materials can be developed.

Given this scenario, a new policy orientation geared towards greater in the provision of shelter for all by the year 2020 (i.e. a ten year programme) should be adopted. Government at all level should see housing as a priority item which deserves equal attention as health and education.

The federal government must as a matter of urgency create a separate ministry for lands and Housing to enable proper attention be paid to Housing and land matters. All state governments must similarly establish their own ministries for housing and land matters.

All hand must be on deck to increase the supply of housing stock. Government must build more houses for sale and lease to the public. Undue emphasis on owner – occupier must stop. We cannot all own houses. This is not possible and it is not happening anywhere in the world.

It is better to have such standard housing than no housing at all. A man with a room where he shares facilities with other occupants is better than the one living under the bridge. Substandard is better than subhuman. These are the two crisis side to the National Development. We must begin to cut our coat according to our cloth not according to our size.

References

- Ade N.O. (1988); Edo State Housing Corporation: “The Place of Low Cost Housing”. News Watch. January.
- Agugwom, E.E. and Anugwuom K.N. (1999); The Structural Adjustment Programme and Urban Poverty in South-Eastern Nigeria, “A Research Report Presented to CODESRIA.
- Ekejiuba E.O. (2008); Low Cost Housing in Wuse Abuja-Federal Capital Territory “Nikkson Shaw” Magazine. March
- Hornbye (1974) Housing Estate in America Arizona: London Cassel Publishers.
- Mbinda O.E. (1992); Housing Authority” Current Situation in Lagos Nigeria’s Weekly News Magazine.
- Nwankwor P.E. (1998); Housing Policy and Implementation in Nigeria Sunday Champion 25th January.
- Odumodu E.N. (1983) The Position of Housing Authority in Nigeria Ibadan, University Press.
- Okeke, J.B.E. (1999). “Housing Co-operation and Poor Quality Scheme”. African Hospitality Journal Vol. 4 No. 2.
- Okereke E.M. (2009); Housing Conditions in Rural Areas: Enugu State: Prime Magazines’ Onobo Printing Press.

Okoye E.N. (2004); How to Organize and Maintain an efficient Housing Scheme. Housing in Nigeria, Vol. 2 No.1

Okoye B.B.E. (1996), "The Importance of Housing Scheme" New Jersey Prentice Hall Inc.

Oladeinde E.C. (2000): Housing for all: Challenges and Imperative Daily Champion 16th March.

Segynola A.A. (1987): Factors Influencing Housing Conditions in Rural Areas. Akoko-Edo Vol. 55 3rd July.