

THE LEGACY AND CHALLENGE OF PUBLIC HOUSING PROVISION IN LAGOS, NIGERIA

Dr. Adetokunbo O. ILESANMI (BSc, MSc, PhD, MNIA)

Department of Architecture, Covenant University, Ota, Nigeria

aoikcom@yahoo.com

+234-8058009879

Abstract

This paper is based on an evaluation of public housing provision through the Lagos State Development and Property Corporation (LSDPC), which is utilized as a case study to examine and discuss the legacy and challenge of public housing provision in Lagos, Nigeria.

The paper reviews the existing literature on public housing and the role of the state, including an overview of housing research in Nigeria. It describes the context of Lagos, as an emerging mega-city. It also examines housing development through the LSDPC which was established in 1972 as the government institution for public housing provision. Specific attention is given to housing during the first civilian administration (1979-1983) which emphasized low-income housing. The period represents the most dynamic in the legacy of public housing provision in Lagos State. Primary qualitative data was derived from structured interviews conducted on key officers of the corporation. Quantitative data was obtained through questionnaire administration on a systematic sample of 806 household-heads from a sampling frame of 8,060 housing units, based on a purposive sample of eight LSDPC estates.

Findings indicate decreasing emphasis on low-income housing and increasing commercialization. However, the survey shows residents responding satisfactorily to the physical and social environments of their housing. The majority perceived access to their housing to be equitable and the housing density of their blocks and estates to be tolerable; and about 60 percent reported satisfaction with their estates and apartments. These findings are at variance with the popular notion of public housing as both physically inadequate and socially inequitable.

The paper in conclusion makes a case for mixed public housing schemes, given enhanced institutional frameworks, innovative public-private partnerships and home-ownership schemes. The tendency toward total neglect of low-income housing provision is considered inequitable and undesirable.

Key words: evaluation, legacy, low-income housing, public housing provision.

THE LEGACY AND CHALLENGE OF PUBLIC HOUSING PROVISION IN LAGOS, NIGERIA

1.0 Introduction

This paper examines and discusses the legacy and challenge of public housing provision in Lagos, Nigeria based on a case-study evaluation of selected public housing schemes of Lagos State Development and Property Corporation (LSDPC). Fuelled by Nigeria's oil-boom in the 1970s, the enduring by-products of rapid urbanization include: squatter settlements, slums, unbridled physical development, and inability to march the housing needs with available resources. Public housing, as a major response to some of these urban problems, has however endured an underlying stigma and generated much criticism (Husock, 2003). The problems of lack of amenities, poor maintenance, strained relationships between public housing residents and management, and chronic financial crisis have been mentioned as recurring themes of state-controlled, public housing (Davidson, 1999). This study is an attempt at evaluating the extent to which such criticisms apply to the selected public housing schemes in Lagos, and to ascertain the key challenges for the future. It is essential that empirical research findings support criticisms, if they are to serve as valid constructs for objective decision-making and policy formulation.

Although housing is a universal need, its provision has assumed diverse approaches – in terms of policy instruments and institutions – in different parts of the world. Housing issues and policy problems are both global and inherently local-specific to a given time and place. One of the major responses to the housing challenge has been Public housing. It has taken varied forms in different geographical contexts and other descriptive terms are sometimes used in its place – such as social housing, state-housing, state-sponsored housing, welfare housing, non-profit housing, low-cost housing, affordable housing, and mass housing. Here, *public housing* refers to a form of housing provision, which emphasizes the role of the State (government and its agencies) in helping to provide housing, particularly for poor, low-income and more vulnerable groups in the society (Van Vliet, 1990).

Two broad approaches to public housing have been identified: *Government-provided* housing and *Government-sponsored* housing (Power, 1993). The former involves large-scale direct local authority production and ownership of housing that is further from market rents, more strictly allocated according to need, and more directly managed by government. The latter approach is one that is nearer market rents, and various kinds of independent landlords – such as housing associations, cooperatives and private landlords – build, allocate and manage them.

Many developing countries, particularly in Africa, accord relatively low priority to housing in their overall scheme of national development, and the volume of construction generally falls short of housing demands (Van Vliet, 1990). According to Drakakis-Smith (2000), many governments in developing countries have persistently refused to see the provision of adequate shelter as a priority issue in the development process. Low-cost housing provision in particular is considered to be resource-absorbing rather than productive and loses out to investment in industrial infrastructure.

2.0 Literature Review

2.1 Housing and the Role of the State

Research on public housing impinges upon social policy in general and housing policy in particular, hence the need for an understanding of the role of the State in housing provision. Housing policy can be viewed as a component of social policy, other areas being health care, education, employment, retirement, as well as policies for the socially disadvantaged. Social policy refers to the study of the role of the State in relation to the welfare of its citizens. The role of the State in housing has been a matter of controversy. Housing policy is closely linked with political philosophies resulting in different views as to the degree of intervention that is desirable. Throughout the history of interventions in most parts of the developed world, social and housing policies have been the subject of criticism both from the ‘Right’ for trying to do too much, and from the ‘Left’ for doing little (Clapham, Kemp and Smith, 1990; Hill, 1996).

Housing literature has viewed housing provision from two diametrically opposed philosophical perspectives. The first school of thought sees housing as ‘economic’ or ‘investment’ good. The second perspective views housing as a ‘social’ good or service, a vehicle for meeting the shelter needs of the lowest-income groups. Conventionally therefore, two contrasting models of housing policy identified are the *non-statist* and *statist* perspectives (Kemeny, 1992). These, Clapham *et al* (1990) referred to, respectively as *market model* and the *social democratic model*. The *market model* suggests that social aims are best pursued with a minimum of state intervention. The *social democratic model* argues against the market: that state intervention is required to secure a just distribution of the various rights of citizenship.

These two models of housing policy approximate to the two schools of thought concerning the nature of housing: either as ‘economic’ good or as a ‘social’ good or service. The proponents of the non-statist perspective argue that: the unfettered market forces of demand and supply should determine housing consumption; and that the ability of the individual to pay should determine production and provision of housing, without regard to the housing needs of people (Bramley, 1993). In the statist approach, housing assumes a role, which transcends the welfare of the individual and contributes to some greater social good. The approach to housing policy in Nigeria has tended to oscillate between the ‘welfare mixed economy’ and the ‘free market model’. The conventional wisdom today is that “government has no business building houses”, and that governments should focus on providing favourable investment climates, infrastructure and mortgage facilities to low-to-middle income families (Akeju, 2007).

However, in most countries of the world, the bulk of housing provision remains outside the public sector. It has been reported that majority of rental housing units in Nigeria which provide accommodation for majority of city-dwellers belong to the informal private sector (Salau, 1992). This contrasts with other areas of social policy such as education and health, where governments have applied a much more comprehensive and universal approach.

Advocates of a free market in housing often present an economic case, arguing that the market provides an efficient way of allocating scarce resources by directing productive factors into the supply of those goods and services which are most in demand. It is argued that resources would be employed in the production of housing in such a way as to maximize output for given inputs.

However, stronger arguments seem to justify state involvement in housing. Protagonists of this school often rationalize their stand on the premise that: housing is a necessity of life and a social right; it affects productivity (individual and national); bad housing can have negative physical and mental impact upon its occupants, and produce negative externalities on society. In addition, the workings of an unregulated competitive market cannot expect to produce outcomes which are entirely in accord with social needs and egalitarian political objectives. Hence, society at large must help meet the needs of the poor, the under-privileged and those who cannot fend for themselves. The fundamental case for state intervention in housing is that market forces alone cannot ensure an adequate stock or a fair distribution of housing (Lansley, 1979).

In the Nigerian context, official participation in housing may be viewed not only as a social and environmental necessity, but a political and economic expediency, necessary to support peace and stable development. Ogunshakin and Olayiwola (1992) asserted that:

“Official interventions in housing are politically necessary options aimed at the control and regulation of the “contents” of housing through the urban space...in order to prevent a disruption of the system or the total collapse of the prevailing social superstructure of the society....private market mechanisms cannot meet the housing needs of the low-income groups; nor do they have the incentives to embark on housing for a segment of the population that cannot pay for it”.

Justification for government intervention also point to the imperfections of the market, the need to cater for some groups in society who may not be able to make provision for themselves, and the need for the state to intervene in the market in order to provide costly but essential support networks and infrastructure. The imperfections which characterize housing arise from its unique features, which prevent the housing market from operating in the smooth way that markets for other goods are generally expected to do.

These unique features of housing are as follows:

- (i) Heterogeneity: Housing is a highly heterogeneous good, differing in age, size, quality, location, amenities and conditions of occupancy.
- (ii) Durability: houses last much longer than most other consumer durables. The purchase of a house represents a combination of the purchase of housing services and an investment element.
- (iii) High Cost-Income ratio: cost of housing is very high, relative to income, and people seldom purchase houses straight out of income. The operation of the housing market is therefore closely linked with the finance market, changes in which can have drastic effect on house prices and the level of building.
- (iv) High transaction cost: housing incurs relatively high transaction costs (legal charges, survey fees, and others) giving occupants powerful subjective ties to their homes. These discourage mobility and slow down the response in market conditions.
- (v) Low elasticity of supply of housing, due to the complex nature of the building process. The provision of an adequate supply of housing would take a long time if left to the market, and any sudden change in the level of housing demand is likely to be reflected in changes in house prices rather than the supply of housing.
- (vi) Externalities: Housing concerns not merely the individual, but society. Housing conditions influence health, attitudes, education and employment opportunities and quality of life. At the roots of public involvement in housing is the recognition that housing is more than shelter. Housing is also a key element in the total environment, affecting urban and regional planning.

Because the free market forces only respond to private costs and benefits, they would not lead to an optimal allocation of resources in a situation where a private activity imposes social costs or generates social benefits. Such situations justify government intervention on purely, economic grounds, to ensure that resources are allocated in an optimal way.

2.2 Overview of Housing Research in Nigeria

Research on housing in Nigeria began to generate significant interest only from the post-Civil war, oil-boom years – the 1970s. Even then, the pace of research was slow, the thematic coverage narrow, and the treatment broad and cursory. Onibokun (1983), in an assessment of housing research in Nigeria, identified: the paucity of sound literature, the recency of interest in housing research, and the limited geographical focus of the existing research work. The sudden “oil-boom” national prosperity and resultant upsurge in housing and infrastructure development awakened a keener awareness of the need for comprehensive information to guide the design of housing policies.

Notable among the early literature in the housing field are Koenigsberger, 1970; Adeniyi, 1972; Onibokun, 1975, 1980; Onokerhoraye 1977; Aradeon, 1978; and Abiodun, 1980. These provided a broad overview of housing problems and prospects in Nigeria, within the frameworks of the National Development Plans. They formed the basis for the development of much of successive national and state housing policies. While authors considered haphazard housing policies and obscure implementation strategies as major obstacles impeding government objectives in the housing sector, and suggested the formulation of an integrated housing policy, these recommendations were seldom empirically supported. Interestingly, Nigeria had housing projects and estates before there was ever a national housing policy, meaning that governments had been adopting *ad hoc* approaches to housing problems.

Empirical research in public housing in Nigeria has been meager. Critical, in-depth evaluation of public housing providers and products has been negligible. A few efforts focused on the economic aspects relating to low-cost housing and how low-income earners were dealing with their housing problems (Wahab, 1976; Onibokun, 1977). Issues of desirable public housing form, materials and methods of construction, best location for public housing schemes, and effective utilization, management and maintenance of public housing units, are still prospective areas of research.

With specific reference to Lagos, most studies have focused on issues of housing quality, slum clearance, slum and squatter upgrading, and few peripheral issues, such as social change, urban land-use, and land-management. Pioneering studies include Mabogunje (1961), and Marris (1961); the latter examined the social implications and performance of the Lagos slum clearance and re-housing schemes. Aribiah (1972) identified factors contributing to the shortage of housing in Lagos, and the housing policies formulated to tackle the problem. The factors include the high cost of the generally imported building materials, and the change in house-type from multi-room dwellings to flats (multi-apartments), which considerably reduced the quantity of housing available to the populace.

Ogunpola and Oladeji (1975) examined the housing situation in metropolitan Lagos, with particular reference to housing stock, quality, occupancy rate, rental prices in relation to income and communally provided facilities, relating these to internationally accepted standards of housing. Okpala (1977) examined the potentials and perils of public urban land ownership and management in Lagos in the colonial and immediate post-colonial era. He identified problems associated with public management of urban land to include: bureaucratic corruption and goals displacement. The temporal delimitation of this study makes much of its recommendations irrelevant to present realities, although the problems identified, remain the bane of the housing and land policies and programmes in Lagos.

Saka (1987) examined on a macro-level past housing policies and programmes in Nigeria and observed that, while these policies were well intentioned, they had achieved little impact, as programmes originally planned to meet the needs of the low-income group have often met with the displacement of policy goals, whereby these were taken over by higher-income groups. Ogunshakin and Olayiwola (1992) traced the causal roots of the collapse of mass housing policy in Nigeria to the contradictions in the institutional mechanisms of decision making and implementation processes, rather than the essence of the policy *per se*. The import of this observation is the underlying need to evaluate not only the products of public housing (the housing estates), but also the institutional frameworks and housing delivery process of public housing corporations.

Olugbesan (1998) emphasized that planning sustainable strategies for mass housing cannot be effective outside end-user involvement. Agbola (1998) emphasized the conceptualization of housing as both a product and a process, which encompasses economic, sociological, and psychological phenomenon. Arayela and Falaye (2000) examined the recurring problem of inadequate housing supply in Nigeria, from the perspective of sustainable development, prescribing an agenda on how to increase housing stock through the use of stabilized laterite bricks. There seems to be a growing trend of research in this direction, particularly into the use of locally sourced materials for low-cost housing. Olotuah (2000) reiterates the social responsibility of government in housing and the dangers inherent in abdicating its social duties in housing provision. It is on the basis of these past studies that the need arises for this present attempt at examining the place of public housing in the overall housing milieu of Lagos State, both as a legacy and a challenge.

3.0 The Legacy of Public Housing in Lagos State

Public housing began in Nigeria with the establishment of *Lagos Executive Development Board* (LEDB) in 1928 in response to the ravages of epidemics, the incidence of communicable diseases and the need to combat the filthy, poor and unhealthy living conditions as existed then in Lagos. Before then, the only planned public residential areas of Nigeria's cities were the government-reserved areas (GRAs) for expatriate colonial administrators and executives of foreign firms. The LEDB's first attempts at low-cost housing were the *Yaba Estate*, which were sold to workers, and the *Lagos Housing Scheme (LHS)* in Surulere, built on a bigger scale and on rental basis – also for low-income workers. LEDB also implemented the *Lagos Central Planning Scheme (LCPS)*, to rid Lagos Island of its slums, and the *Surulere Rehousing Schemes I & II*, scheduled to accommodate people displaced from Central Lagos (Fadahunsi, 1985). The immediate post-Independence days witnessed minimal public intervention in housing, as the activities of housing agencies were limited to the regional capital towns of Ibadan, Enugu, Benin, Kaduna, and Lagos, the then national capital. The major beneficiaries were the middle-class 'bureaucrats'-senior civil servants (Onibokun, 1985).

3.1

Emergence of Lagos Megacity

Lagos State lies between longitudes 2°42'E and 3°42'E and latitudes 6°22'N and 6°52'N, on the Gulf of Guinea, along the Bight of Benin. With an area of approximately 3,577 square kilometres, representing only 0.4 percent of Nigeria's land area, it however accommodates over 6.2 percent of the national population (1991 census). That 17 percent of the total area of the State consists of lagoons, creeks, and waterways, further accentuates the severe land constraints. Hence, the State has had to grapple with myriad of developmental problems. It bears a share of human capital and investment resources almost out of proportion to its size and land area, resulting in the deterioration of environmental quality and overall quality of life. Social and infrastructural facilities are hardly able to keep pace with the expansion of Lagos metropolis and the rapid population growth (Balogun, Odumosu and Ojo, 1999).

Lagos has evolved from a trade harbor in the 19th century, not only to become the political and economic nerve center of the Federal Republic, but also a city-state. It served as the capital of independent Nigeria and seat of the national government from 1960 until 1991. It is presently the largest seaport in Nigeria, handling 80% of the nation's imports trade; it provides the most important connecting point for travel within and outside the country, with its international airport; and is the western terminus for the Nigerian railway system and links by rail and road, to other major Nigerian cities. The direct consequence of such scenario is massive migration to Lagos and resulting higher demands for housing. The city's rapid, mostly unregulated growth, coupled with the challenges of its fragmented geography, has resulted in large expanses of urban slums and spontaneous settlements. Lagos is the most populous conurbation in Nigeria. Numbering 126,000 in 1931 and 290,000 in 1950, it has swollen to over ten million in 1995 (UNCHS, 1996). Its population is presently about 15 million, estimated to attain 18 million by 2010 (National Geographic, 2009), and thus become one of the ten most populated cities in the world (UN, 1999). UNCHS (1996) projects Lagos to become the third largest megacity in the world by 2015.

Lagos, by the UN standards, has attained the megacity status, with the attendant challenges of living up to that titanic position; regrettably it lacks the marching infrastructural facilities. The population pressure has been heightened by inadequate housing provision for the continuous streams of immigrants. The average population density within the city is about 20,000 persons per square kilometre, compared to the national average of 1,308 persons (LMCR, 2006). The inadequacy of decent housing has resulted in the emergence of 42 slum areas in 1985, and over 100 in 2006. However, the present Lagos State government has initiated plans to establish the necessary institutional frameworks to radically transform the problems of this burgeoning mega-city into a viable and sustainable urban scheme.

3.2 The Lagos State Development and Property Corporation (LSDPC)

The bubonic plague of 1924 was the immediate event that prompted the establishment of the *Lagos Executive Development Board (LEDB)* in 1928, as the first government housing agency. Since 1951, the public sector has been involved in housing delivery in Lagos. With the creation of Lagos State in 1967, came the need better coordinate between the existing district planning authorities. The *Lagos State Development and Property Corporation (LSDPC)* thus emerged out of the merger in April 1972 of the Lagos Executive Development Board (LEDB), Western Nigeria Housing Corporation (WNHC) and two other district authorities – Ikeja and Epe (Fadahunsi 1985).

LSDPC was restructured in 1978, with most of its functions divested from it, except that of producing houses both for sale and for rentals. The corporation had to apply for land for its use from the Governor, through Land Use and Allocation Committee. The administrative processes involved in land acquisition constituted a major constraint to the development of its public housing schemes.

Housing Strategies of the First Civilian Administration

With the advent of the first civilian administration in 1979, significant policy changes involving a more radical and integrated approach were adopted than the preceding military periods, in alleviating the housing problems in the state. The major strategies adopted were:

- (i) Direct construction of housing on a massive scale, which was anticipated, would reduce the perennial shortage of housing, particularly for low-income groups (LSDPC, 1982).
- (ii) Establishment of the *New Towns Development Authority (NTDA)*, in 1981, to provide an enabling environment for private initiative in housing provision, and open up new towns to accommodate the growing population.
- (iii) Establishment of *Lagos Building Investment Corporation*, (later renamed Lagos Building Investment Company, LBIC), to encourage savings for building or purchasing of houses, and granting loans to prospective, qualified homeowners.

These, along with the LSDPC and the State Department of Lands and Housing, were the main institutions involved in the development of housing policies and projects in the State during this era.

Summary of the public housing legacy

In two decades, (1951 – 1972) Lagos Executive Development Board (LEDB) produced only 7,000 housing units. However, a relatively higher quantitative contribution came in only four years under the first civilian administration (1979-1983), which emphasized public housing. This period represents to date, the most dynamic in the history of public housing in Lagos State. The housing programme in this era derived from a housing policy, based on a political ideology which recognized the right of every citizen to adequate shelter.

As the implementation agency of the 1979-1983 housing programmes, LSDPC embarked on massive construction of low-cost housing estates. The administration envisioned a programme of 50,000 housing units, out of which by 1983 when the military terminated the civilian regime, about 16,000 units (32 %) had been completed and allocated. Though the number was far below the target and grossly inadequate relative to the high demand for housing in Lagos, when compared to the combined efforts of its predecessors and successors, it made more contribution to the provision of

housing in Lagos State. To further the cause of its housing policy, this administration extended the staff housing loan scheme previously enjoyed by senior staff only, to low-income workers in Lagos State Public Service, who had worked for a minimum of ten years (LSDPC, 1982a). The loans granted under liberalized terms of payment, enabled low-income employees to purchase housing units. Most of the existing public housing estates in Lagos, particularly in the low-income category, were implemented during this era. These can be considered as the most representative legacy of the notion of public housing in Lagos and they constitute substantial interventions in the urban context.

The successive military regime (1984-1985) reappraised and substituted this housing programme, with a plan of 8,000 units of more elaborate design models, out of which 2,000 were completed. Successive regimes gradually began to deviate from this earlier housing policy, and by 1986, another military regime finally closed what could be considered as the public housing era.

In the more than three decades of existence, LSDPC has developed residential estates in various locations in the state, for varied categories of clients, mostly on owner-occupier basis. Since 1987 however, when government stopped granting subventions on low-income houses, priority has shifted to profit making, self-sustaining projects: medium and upper medium-income housing schemes, and commercial complexes, and LSDPC has joined the growing trend of government agencies embracing commercialization (LSDPC, 2000).

4.0 Summary of Empirical Research

4.1 Research Method

The case-study research approach was employed to elicit information specific to the context of the LSDPC. Primary data was obtained from key management staff responsible for decision making by means of structured interviews and content analysis conducted. Quantitative data was obtained through questionnaire administration on a systematic sample of 806 household-heads from a sampling frame of 8,060 housing units, based on a purposive sample of 8 estates (5 low-income and 3 medium-income) out of a total of 28 estates (20 low-income and 8 medium-income). 760 of these

questionnaires (94.1%) were returned and analyzed. The purposive sample represents those estates that capture the greatest number of housing typologies, namely Anikantamo, Ijaiye, Iponri, Isolo, Ojokoro (Low-income) and Alapere, Ebute-Meta and Ijaiye (Medium-income). Secondary data came from LSDPC records, architectural and layout drawings, and relevant official publications.

4.2 Research Findings

The institutional evaluation aspect of the study reveals decreasing emphasis on housing for low-income earners and increasing commercialization of LSDPC's housing delivery system. However, the survey aspect of the research shows most residents responding satisfactorily to the physical and social environments of their housing. The majority of respondents (81.6%) perceived the process through which they obtained their houses to have been equitable. Respondents in both medium and low-income estates generally assessed the housing density of their block and the estate to be tolerable. Six out of every ten respondents on the average, found the spaces between their blocks to be adequate. About 60 percent reported satisfaction with their estates and apartments. These findings contradict the popular notion of public housing as both physically inadequate and socially inequitable. Some aspects of the results are worthy of particular emphasis.

- (i) Housing density: households of six persons were most prevalent in the estates, even though the low-income estates, on the average, had larger households than the medium-income estates. Considering the general state of overcrowding in many parts of Lagos, these were comparatively fair levels of housing density.
- (ii) Government employees (public servants) represented only 13%, a relatively low proportion of the sample; the estates have not ended up as mere public servants' quarters.
- (iii) Attachment to place: more than half of the original owners (54%) had a strong attachment to their houses and locations. About 68 per cent valued their houses favourably as being worth the cost of purchase; while 84 percent saw their houses as comparing favorably better than the houses they lived in before. Most residents of the estates perceived their housing as equitable in

terms of privacy, sense of community, and levels of safety and security, although the medium-income estates fared better.

On the whole, the findings showed residents responding in a moderately positive manner to the physical environment of their housing units and neighbourhoods, and to the social character of the community. These results do not support the popular notion of public housing as both physically inadequate and socially inequitable. The prospect for continued government intervention in the provision of housing is therefore evident from both the literature review and the empirical data.

5.0 The Challenge of Public Housing in Lagos

Notwithstanding the commendable legacy of public housing in Lagos, particularly in the era under consideration, public housing is presently confronted by a number of significant challenges. These can be considered in four key areas:

5.1 Administrative, Institutional and Management Challenge

Inadequacy of up-to-date and detailed records has been the bane of housing provision in Nigeria. Meeting the challenge of public housing in Lagos requires taking stock of the present state in quantitative and qualitative terms. The management challenge is particularly acute in a large agency such as LSDPC where the need has arisen to shift from a restrictive organizational structure that is out of sync with private practice and ill-suited to effective housing delivery to a less hierarchical one.

5.2 Financial and Economic Challenge: Inadequate funding

Perhaps the most critical challenge confronting housing delivery in Nigeria is financial. This is significant because the capital-intensive nature of housing provision requires the availability of a large pool of long term savings. The last two decades have witnessed substantial cuts in funding to operate, improve and maintain public housing in Lagos State. Funds are needed for both routine operational needs of the estates, and new development to increase the supply of additional housing. This situation is compounded by the nature of housing finance in Nigeria, which is characterized by: structural weakness in the capital markets, distortions in the legal and regulatory frameworks,

especially as relating to land titling and ownership, and limitations in the knowledge base in an environment of mostly informal income and limited collateral.

5.3 Physical Challenge

The older public housing units face critical needs for comprehensive rehabilitation and improvement in the face of insufficient revenues. Significant numbers of the housing units require such improvements that would go a long way towards removing the stigma of public housing.

5.4 The Land Challenge

Land tenure and administration remain pivotal to any meaningful policy on housing delivery. There are various legislative, administrative and policy issues confronting easy delivery of housing, particularly to the low income group and people in the informal sector of the economy, for which appropriate land reforms would be necessary panacea. A review of the land tenure system should favour private-led development to assure people access to land and mortgage loans. Strategies to make land available for low income housing development may include land exchange (urban land for rural), land pooling and readjustment and guided land development. In all these strategies, acquired land should include mixed-income developments with majority skewed towards low income housing.

6.0 Recommendations

Six decades of public housing provision in Lagos, and three decades of housing policy implementation offer a number of lessons that can help inform future choices.

6.1 Development of a Research data base

This is necessary to provide basic data for planning and implementation of effective strategies for housing and urban development. In order to improve the quality and consistency of factual information on public housing in Nigeria, governments should support research to identify and review current public housing provision in all states of the Federation. Such evidence-base housing research plays an important role in contributing to housing policy and practice.

6.2 Development of Future Scenarios for public housing

Based on the review of the current state, it is needful to develop alternative future scenarios for public housing in the next few decades to challenge the status quo and assist long term strategic planning. Scenarios are not predictions of the future, but descriptions of alternative possible futures, which are used to stimulate thinking about the future and to test long-term strategic plans.

6.3 Mixed public housing schemes

Beyond making a case for public housing, the findings of this study also draw attention to the practicality of mixed public housing communities. Critics of public housing often emphasize the social ills of such estates due to the dangers of segregating housing and concentrating poverty (Husock, 2003). This is however not the case in LSDPC housing, based on this study. The analysis of residents' socio-economic characteristics, showed considerable social homogeneity among residents of both low-income and medium income estates, on other grounds apart from income levels: age ranges, marital status, level of education and ethnic origins. The negative disposition towards public housing in the developed world, where governments in some instances used public housing as a tool for racial segregation, cannot wholly apply to the developing world's contexts. The situation of demolishing "severely distressed" public housing projects is therefore uncalled for, because the worst public housing estate is better than the best squatter settlement. If there is room for squatter settlement upgrading, then there remains a place for mixed public housing estates in Lagos.

6.4 Innovative Public-Private Partnerships

Undoubtedly the private sector is a far more efficient provider of societal goods and services than is the government. Governments function best in seeking to create a proper enabling environment for the private sector (Ogu, 2001). A comprehensive public and private approach to the housing problem is therefore required to make the kind of progress that is needed. This will synergize the technical and organizational expertise of the private sector with the accountability and regulatory functions of the public sector to improve the housing delivery. Government intervention should be to help the private developers utilize accumulated funds for mortgaged based housing, to

encourage the financial institutions and banks to invest portions of their gross profit into housing and also partner with viable housing developers through long-term mortgages.

6.5 Integration of Rental housing and Homeownership

A principal concern in public housing is the failure to provide the residents of public housing a meaningful degree of ownership, responsibility and control over their residential environment. Most of the LSDPC estates are owner-occupied, except in cases where original owners have let out their apartments on rent. This trend toward increased homeownership should be encouraged, because for many families homeownership is the sole asset that helps to build long-term economic security.

Innovative homeownership schemes can be increased through the following:

- (i) Establishment of local housing trust funds for the development of affordable housing.
- (ii) Implementation of inclusionary zoning: reserving a specific percentage of housing units for lower-income households in new developments.
- (iii) Employer assisted housing programmes: through employee homeownership incentives. These may include down payment assistance, low interest loans, and actual creation of housing units.

However, the experience of majority of low-income households is that homeownership is often not their first option. Long-standing economic challenges coupled with the recent global economic meltdown have made the purchase of a home in the formal sector unrealistic for households with falling real incomes. The rapid up-swing in the prices of building materials has further reduced affordability for most. Lack of employment opportunities is as serious a problem to this category of people as housing availability. Hence, the usual preference is in renting housing and eventually owning one when the household is stabilized. It is not surprising therefore that majority of urban housing for the poor in Nigeria have always been provided by the rental sector (Rakodi, 1995).

While homeownership has proved to be the ideal form of tenure in many places, a realistic housing strategy that would cater for the urban poor should start from the existing context (rental housing) to the desired ideal (homeownership). Although, renting is a partial answer to the urban

housing challenge of developing countries, governments cannot afford to deny reality, and perpetuate the myth of universal homeownership (UNCHS, 2003).

The reality in Lagos is that majority of households live in informal rental housing, and that rental housing is a valuable tenure to most households at some stage in their lifetime. There is therefore need for greater attention to be paid to this housing sector simultaneously with the goal of owner-occupation. A balanced view of owning and renting will encourage large-scale investment in rental housing, seek ways to stimulate the self-help landlord to build for rent, improve the quality of the rental housing stock, seek ways to increase affordability; help the tenants through subsidies; and stream-line the judicial bottlenecks through encouraging forums for conciliation and arbitration.

UNCHS (2003) illustrates the strategy of a hybrid form of renting-ownership scheme which combines the advantages of renting and owning. Households start to rent but part of their payments contribute to the eventual purchase of the house. This arrangement satisfies the need for families who rent at the inception but desire homeownership in the future. According to Martin and Nell (2002):

“Rental housing and ownership together create a healthy and vibrant housing sector. Each offers a range of choices to meet the lifestyle and economic needs of consumers...housing policy should therefore strive to create both forms of tenure in order to facilitate a vibrant housing sector”.

6.6 Regulatory Reforms: Inappropriate Standards and Regulatory Barriers

The unilateral imposition of “imported”, exclusionary, discriminatory, restrictive, obsolete, or culturally-insensitive housing standards into the context of the developing world could be a major barrier to the availability of affordable housing. Such regulations not only increase the rents and costs of housing, they also lower homeownership rates and affect the location of housing adversely. There is need to review such environmental regulations, exclusionary zoning practices and slow, burdensome permitting and approval processes in order to ease the housing production process. Consideration must be given to the development of culturally appropriate space planning, housing and building standards that better reflect and meet the needs and resources of users.

6.7 Responsive Public Housing

Public housing neighbourhoods should explore the phenomenon of user-initiated expansion of flexible units. It has been shown that when these supposedly-passive users gain control over their housing, when physical conditions enable it, when the social environment encourages self-improvement, and when the administrative institutions do not inhibit it, a considerable portion of them turn into active, participating users, contributing to their own welfare as well as the public welfare (Oxman and Carmon, 1986). Indeed, some of the earlier-stated challenges can be better met through increased resident participation in public housing governance such as the establishment of resident councils of elected public housing representatives within each housing estate.

6.8 Design, materials, technology and professionals for public housing

The problem of public housing is closely tied to the economic conditions of the users and to the question of how to build a house that the urban low-income can afford. This calls for practical solutions to low-cost housing design and construction through the use of locally-sourced building materials and culturally-sensitive designs. This includes the development of building methods and technologies that are both appropriate to the resources and skills available, and which offer flexibility while reducing cost. The imperative is for architects and planners to re-examine conventional standards, to explore new roles for professionals in the housing process, and develop innovative delivery strategies. A holistic approach will therefore embrace and adapt such approaches as: sites and services, core housing, self-help, incremental housing, adaptable and flexible housing, informal settlement upgrading, and other approaches which extend the traditional role of the professional.

Rondinelli (1990) had asserted that public housing, sites-and-services, slum upgrading, and government assisted self-help programmes have failed to provide sufficient housing to meet the needs of the poor, and that these must be supplemented by programmes that reduce the costs of housing construction and increase the participation of communities, the informal sector, and private enterprise in providing low-cost housing. But even these “enabling strategies” which were novel

wisdom two decades ago, have over time become the conventional wisdom. There is therefore the need to develop more innovative strategies to meet current challenges of the new millennium.

Having come full cycle, it seems apt to revisit the concept of public housing and find out if the failure of public housing projects was really strategic or procedural. Must the idea of public housing always involve expensive demolition of existing informal settlements? Can new construction of housing units on less costly suburban land not be done simultaneously with squatter settlement upgrading? The former does not have to be a replacement for the latter, but a complement. Such holistic perspectives to the solution of housing problems must be adopted, rather than swinging from one extreme to another after few decades of “trial-and-error”. Rondenelli’s (1990) assertion that “public housing policies must be combined with other options if they are to have a serious impact on reducing shelter deficiencies” remains relevant today. The idea of “enabling” should not be an excuse for government agencies to totally neglect their social responsibility for housing the poor.

7.0 Conclusion

This paper makes a case for public housing based on the evaluation of the legacy of public housing provided by the LSDPC. The principal problem of the current conventional wisdom which argues for the low level of government involvement in housing is that the private commercial sector is generally not interested in providing accommodation for the low-income groups. The private sector has not and will not be able to serve their huge and growing housing needs. Admittedly public housing contends with a number of serious challenges, but these are solvable. They do not necessarily constitute sufficient reasons to abandon it. The foreign stereotype of massive high-rise public housing with their social ills does not exist in Lagos. The lack of decent public housing in the mega-city has consigned hundreds of thousands of families to deplorable living conditions and crippling rents. The paper has made a case for mixed public housing schemes, given enhanced institutional frameworks, innovative public-private partnerships and a balance of home-ownership and rental schemes. The argument that public housing policies have been financially infeasible and

socially disruptive is not an accurate assessment of the case of Lagos. The tendency toward total neglect of low-income housing provision is therefore considered inequitable and undesirable.

References

- Abiodun, J.O. (1980) Housing problem and policies: The experience of a tropical African country, Nigeria. Paper presented at the 50th Advance Summer Institute in Regional Science, Amsterdam (August).
- Adeniyi, E.O. (1972) Housing in Nigerian National Development. NISER Report Series No.83, *The Nigerian Journal of Economic and Social Studies*, Vol.XIV, Ibadan, NISER, pp.315-326.
- Agbola T. (1998) *The Housing of Nigerians: A review of policy development and Implementation*. Research report No. 14, Development Policy Centre, Ibadan.
- Akeju, A.A. (2007) “*Challenges to Providing Affordable Housing in Nigeria*”, Paper presented at the 2nd Emerging Urban Africa International Conference on Housing Finance in Nigeria, Abuja, Oct. 17-19, 2007
- Aradeon, D. (1978) Regional assessment of human settlement policies in Nigeria. *Habitat International* Vols 3 and 4, 331–339.
- Arayela, O. and Falaye, T.A. (2000) Urban development challenges in the new Century: The recurring problem of Inadequate housing supply in Nigeria. *Journal of the AARCHES*, Vol 1, No5, August, pp.42-47.
- Aribiah, O. (1972) Social aspects of urban rehousing in Lagos, *Lagos Notes and Records* Vol.3, No.2 1972, pp.40-48.
- Balogun, Y., Odumosu T. and Ojo K. (eds) (1999) *Lagos State in Maps* (pp 1-3), Lagos: Geography and Planning department, Lagos State University.

- Bramley, G. (1993) The enabling role for local housing authorities: a preliminary evaluation. In P. Malpass and R. Means (eds), *Implementing Housing Policy*, Buckingham, Open University Press.
- Clapham, D., Kemp, P. and Smith, S.J. (1990) *Housing and Social Policy*, London: Macmillan.
- Davidson, A., (1999) Alternative models of social housing: tenure patterns and cost – rating in New Zealand and Sweden, *Housing Studies*, Vol. 14, No. 4, pp.453-472.
- Drakakis-Smith, D. (2000). *Third World Cities*, Second Edition. London: Routledge.
- Egunjobi, L. (1994) The chequered history of Nigerian housing policies. In I.O. Albert, J. Adisa, T. Agbola, and G. Herault (eds) *Urban Management and Urban Violence in Africa* Vol. 1 (pp.169-178), Ibadan: IFRA.
- Fadahunsi, S.O. (1985) Fifty years of housing in Nigeria. In P. Onibokun (ed.) *Housing in Nigeria*, (105-132). Ibadan: Nigerian Institute of Social and Economic Research.
- Federal Republic of Nigeria (1991) *National Housing Policy*, Lagos: Federal Ministry of Works and Housing.
- Hill, M. (1996) *Social Policy: a comparative analysis*, Hertfordshire: Prentice Hall/Harvester Wheatsheaf.
- Husock, Howard (2003), How Public Housing Harms Cities, *City Journal*, Winter 2003, www.city-journal.org/html/issue_13_1 accessed on 3, June, 2009.
- Kemeny J. (1992) *Housing and Social theory*, London and New York: Routledge.
- Koenigsberger, O. (1970) Housing in the National Development Plan: An example from Nigeria, *Ekistics* No. 180; vol. XXX, pg.393 – 397.
- Lansley, S. (1979) *Housing and Public Policy*, London: Croom Helm.
- LMCR (2006) Report of the Committee on Lagos Mega-City Region, Federal Republic of Nigeria.
- LSDPC (1982) Lagos State of Nigeria, Opening of Iponri Low-Cost Houses. Ilupeju: LSDPC Publication.

- LSDPC (2000) *LSDPC at a glance*. Lagos State Development and Property Corporation Publication.
- Mabogunje, A.L. (1961) A Study in Urban Geography. Unpublished PhD Thesis, University of London, London.
- Marris, P. (1961) *Family and Social Change in an African City: A Study of Rehousing in Lagos*, London: Routledge and K. Paul.
- Martin S. M. and Nell M. (2002) An assessment of rental housing in South Africa, report for USAID, cited in UNCHS (2003), pp.136.
- National Geographic (2009) Lagos, Nigeria (<http://www.nationalgeographic.com/places/cities/index>) accessed January 19, 2009.
- Ogu, V. (2001) Enabling strategy and sustainable urban housing in Nigeria: Focus on Benin City. NISER Monograph series 8, Ibadan: Nigeria Institute of Social and Economic Research.
- Ogunpola, A., and Oladeji, O. (1975) Housing as an Indicator of urban poverty: the case of Metropolitan Lagos. Paper presented at Annual Conference of the Nigerian Economic Society.
- Ogunshakin, L. and Olayiwola, L. (1992) The collapse of official housing policy in Nigeria, *Habitat International*. Vol.16, No.1, pp.41-53.
- Okpala, D.C.I. (1977) Potentials and Perils of Public Urban Land Management: A Case Study of the L.E.D.B., 1928-1972. Unpublished PhD Thesis, Cambridge: MIT.
- Olotuah, A.O. (2000) The Challenge of Housing in Nigeria, in O.B. Akinbamijo, A.S. Fawehinmi, D.R. Ogunsemi, and A. Olotuah (eds), *Effective Housing in the 21st Century Nigeria*, Akure: The Environmental Forum, Federal University of Technology, pp.16-21.
- Olugbesan, T. (1998) *Environmental Issues: A collection of articles*, Lagos: Y-Books.
- Onibokun, A.G. (1975) A critical review of the Nigerian government housing policy and programmes. Paper presented at the 2nd International Conference on Housing, Ibadan (April).

- Onibokun, A.G. (1980) The public housing programme in Nigeria: An examination of the sharing of functions and responsibilities by the three levels of Government. Paper presented at the 3rd International Conference on Housing, Kaduna, Nigeria (August).
- Onibokun, P. (1983) *Issues in Nigerian Housing: A Bibliographic Review*, Ibadan:NISER.
- Onokerhoraye, A. G. (1977) The Spatial Pattern of Residential Districts in Benin, Nigeria, *Urban Studies* Vol.44, pp.291-302.
- Oxman R. and Carmon N. (1986) Responsive Public Housing: An Alternative for Low-income Families, *Environment and Behaviour*, Vol.18, No.2, 258-284.
- Power, A. (1993) *Hovels to high-rise. State housing in Europe since 1850*, London and New York: Routledge.
- Rakodi, C. (1995) Rental Tenure in the Cities of Developing Countries, *Urban Studies*, vol.32, No.4-5, 791-811.
- Rondinelli D. A. (1990) Housing the Urban Poor in Developing Countries: The Magnitude of Housing Deficiencies and the Failure of Conventional Strategies Are World-Wide Problems, in *American Journal of Economics and Sociology*, Vol. 49, No. 2 (Apr., 1990), pp. 153-166
- Saka, S.A. (1987) The Implementation of low-income housing programmes in Nigeria: 1980 – 1985, an Unpublished MA Development Studies Research Paper, Institute of Social Studies, Hague.
- Salau, A. T. (1992) Urbanisation, housing and social services in Nigeria: The challenge of meeting basic needs, in Porter R. B. and Salau A. T. (eds) *Cities and development in the Third World*, England: Magnet Publishers.
- UNCHS (1996) *An Urbanizing World: Global Report on Human Settlements*. Oxford: Oxford University Press. World Commission on Environment and Development (1987) *Our Common Future*, Oxford University Press, p.8
- UNCHS (2003) *Rental Housing: An essential option for the urban poor in developing countries*, United Nations Human Settlements Programme (UN-HABITAT), Nairobi.

Van Vliet, W. (1990) (ed.) *International Handbook of Housing Policies and Practices*, Westport, CT: Greenwood Press.

Wahab, K.A. (1976) Nigeria and her housing problems – Searching for solutions, *Construction in Nigeria*, Vol. 6, No. 11, Nov., pp. 20 – 25.