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Housing and Neighborhood Condition in the Katungu District of Makurdi Town, Nigeria

Mrs Udoo, Vesta Memshima[1] Dr Iorliam, Tarungwa Sylvester[2]
Mr Kumaiin Stephen[3]
Corresponding Author: Mrs Udoo, Vesta Memshima

Abstract: This study assessed the housing condition in Katungu, one of the oldest residential districts in Makurdi town. The survey research design was adopted and the study population consisted of the dwelling units, ancilliary facilities of housing and the socio-economic characteristics of households. Using the Taro Yamane formula, a total of 312 dwelling units and their corresponding household heads were systematically selected. Data was collected through physical observation using a checklist and structured questionnaires. At the end, information on 192 dwelling units and 192 household were complete and subjected to statistical analysis using statistical tools such as means, frequencies and percentages as well as Pearson's correlation test. The result of the study showed that in Katungu neighbourhood 62.4% of households have more than 5 members ; and that sizes of individual households correlated negatively (r=0.583) with the sizes of their dwelling units. Again the result shows that for 60% of the households, their monthly incomes did not correlate with the size of the households. However among 40% of the households a positive relationship exists between the households' monthly incomes and the household size. Furthermore the result shows that the structural and aesthetic conditions of 65.5% of the dwelling units are in various stages of dilapidation only 13.4% of the dwellings are in very good and excellent conditions. Similarly the study revealed that sanitary facilities in 60.7% of the dwelling units in Katungu are in bad conditions, only 17% of these are good or excellent state. Finally the result of the study shows that none of the environmental facilities / sanitation services are in good working conditions. On the whole, it can be concluded that housing and environmental conditions in Katungu district are in a deplorable state. Consequently it has been recommended that urgent urban renewal programmers be carried in the district as an immediate remedy to the deplorable housing condition in the area.

Key words: Housing Conditions, Neighborhood Quality, Urban Renewal.

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I. INTRODUCTION

Housing undoubtedly has been acknowledged globally as one of the basic necessities of human kind. Been preceded only by air and food in the ranking of man's basic survival needs, it has also been acknowledged that good housing has a profound impact on the health, and economic productivity of an individual (Alnsour 2011; Gibson, petticrew, Bambra, Sowden, Wright and Whitehead 2011; Yakubu, Akaateba and Akanbang 2014), and again one of the best indicators of a person's standard of living and his place in society (Onibokun 1985; UN–Habitat, 2006; Anofojie, 2011). Apart from its primary function of providing shelter and privacy, housing also offers other functions to humanity such as: proximity to the workplace, shopping and business centres, schools among others; environment –which has to do with the quality of the neighbourhood, including public safety and aesthetics; and investment potential –which, has to do with the degree to which home ownership may affect capital accumulation (National Housing Policy, 1991; Microsoft Encarta, 2009).

Despite the fore mentioned housing attributes the UN – Habitat (2006) asserts that in the post-industrial society of the 21st century, over a billion of the world's city residents are still living in low quality housing conditions. These are concentrated mostly in the sprawling slums and squatter settlements of poor and developing nations of Africa, Asia and Latin America. In these countries, it has been alluded that good quality housing is the exclusive preserve of the rich and wealthy few while the dominant majority of the people live in deplorable housing conditions. In Nigeria a great proportion of the urban population, still live in substandard, deplorable and unsanitary residential environments, despite the fact that decent housing is regarded as the right of every individual, (Onibokun 1982, and Olayiwola, et al 2005). The buildings therein are often badly maintained and lack sanitary facilities, light, privacy, and adequate ventilation among others. This situation

contradicts the goals of National Policy on Housing, which seek to secure for all Nigerians good quality housing that is adequate to their health and well being.

In recent times, growing concern on deteriorating state of housing in most urban areas of the developing nations has attracted urgent global attention. Though data on housing quality in many cities of the developing including Nigeria is limited, the cost of doing nothing to the contemporary housing situation may be highly detrimental because according to United Nations (1996), urban slums are potential breeding grounds for social and economic vices. In this light and the fact that low quality housing and blighted environments are inimical to the general wellbeing and quality of life of people, the need to appraise the condition of housing in vulnerable areas of the city in developing countries including Nigeria for the purpose of improvement becomes imperative.

Makurdi, since becoming the capital of Benue state in 1976, has witnessed accelerated population growth and spatial expansion. The high population influx in the city generated housing deficit problems such as increasing occupancy ratios / congestion and pressure on the existing stock. These triggered qualitative housing challenges of deterioration of the few existing stock and decay of neighbourhood facilities/services apart from poor waste disposal and sanitation especially at the core areas or earlier settlements within the city.

This paper examines the condition of housing in Katungu, one of the early settlements of Makurdi town with the view of bringing to the limelight the current status of housing situation in the area. It is hoped that this will promote government awareness of the situation and engender the formulation of effective physical planning policy and actions for remediation.

II. LITERATURE REVIEW

The concept housing has been variously considered in literature. The Wikipedia (2016) defines a house as a building that functions as a home, ranging from simple dwellings such as rudimentary huts of nomadic tribes and the improvised shacks in shantytowns to complex, fixed structures of wood, brick, marble or other materials containing plumbing, ventilation and electrical systems. However in its true sense housing encompasses far more than mere living space or shelter. According to Agboola (1998), it is a multidimensional package of goods and services that extend beyond shelter with various attributes that provide a unique home within any neighbourhood. This all encompassing view of housing has been reverberated by the World Health Organization (WHO). Accordingly, the WHO (1961) defined housing as

"…a residential environment that includes the physical structure that man uses for shelter, and all necessary services, facilities, equipment, and devices needed or desired for the physical and mental health and social well-being of the family and individual.

This implies that housing refers to the totality of the environment rather than the dwelling unit in isolation. Housing condition then can be conceptualized as the satisfactory state of the dwelling unit, and all the ancillary services and facilities (that are necessary for man's wellbeing) within the housing environment often measured against some variables of livability at a particular time (Omole, 2001, Sanda and Jambo, 2010). These variables include the socio-economic status of the occupants, condition of the physical structure or dwelling unit –materials used in construction, age of the dwelling; and variety and adequacy of facilities provided, room occupancy rates as well as aesthetic features of the physical environment. Besides good housing also considers the location of dwelling places as they relate to the various places of interaction, and the social reputation of the neighborhood (Agabi and Odekunle, 2014). Significantly therefore, good quality housing plays vital roles in people's lives and provides the foundation for stable communities and social inclusion. It is consequently essential to planning as it does not only ensure the safety and dwelling of people, but promotes beauty, convenience and aesthetics in the overall built-up environment (Jiboye, 2010).

Contemporary literature on urban housing in Nigeria however reflects acute problems that are characteristically quantitative and qualitative in nature. Mabogunje (2000) and Arigbola (2002) observed that a higher proportion of Nigerian city residents still live in substandard and poor quality housing. In reality most of the housing forms in Nigeria are over stretched to accommodate extended family living thereby exposing the occupants to myriads of inconveniences even as spatial congestion and infrastructural overloads cause problems in living comfort (Jiboye, 2010). The precarious situation of inadequate housing as Okoye (1990) asserted has been accentuated by the rapid urban growth rates and poor economic growth that has become the common feature of towns and cities in Nigeria. Studies have shown that the rapid rate of urbanization in Nigeria and the consequential explosion of urban population have not been matched by a corresponding commensurate change in social, economic and technological development (Mabogubje, 1990). Consequently, housing needs are hardly matched by effective demand since the large majority of the populace does not have the financial wherewithal for adequate housing. Besides, the rate of provision of new housing stock has lagged severely behind the rate of population growth resulting to staggering housing deficit (Agbola, 2006). An annual production of more than 70,000 housing units is required to cope with the current population trend in the country. (Agbola, 2006; Mabogunje, 1990).

The quantitative inadequacy problem of housing stock translates to qualitative problems in the cities. High rates of overcrowding, fast deteriorating environmental facilities, degenerating building structures, and infrastructural decay have been reported in all the urban centres in Nigeria (Adedibu, 1980; Onibokun, 1987). Consequently, housing problems in Nigeria as in other developing countries encompass the quantitative inadequacy of housing, the structural deficiency in the quality of existing stocks and poor aesthetic conditions of the housing environment.

Housing condition is affected by many factors. Onibokun (1990) highlighted some of these to include: age of the dwelling units, the type of building and roofing materials used in their construction, varieties and adequacy of facilities provided in the dwellings and the mode of handling the various aspects of construction (site preparation, foundation laying and the construction of walls and roofing). These elements according Yakubu et al (2014) and Lawrence (2004) are critical in assessing housing condition regardless of the type of house (traditional, or modern). It becomes a concern only when it falls short of reliability required; the focus of this work is on the physical state of dwelling units, and the surrounding environmental condition.

In view of the gravity of the highlighted problems of urban housing and the attendant effects on the wellbeing of the Nigerian society, the need for housing improvements in our towns and cities cannot be over emphasized. This assertion is predicated on the appreciation of the essence of the house within the context of human habitation whereby their qualities, availability, location, are considered crucial to individual's quality of life.

III. STUDY AREA

Katungu settlement located within the North Bank area of River Benue is one of the earliest settlements in Makurdi town. The settlement started around 1932 as 'Labourers' Camp' for accommodation of the workers at the time the Railway bridged across River Benue was under construction by the British colonial administration. The settlement is bounded to the north by North Bank Market, to the east by Asase while to the west and the south it is bounded by the A3 Federal Highway and Benue River respectively (Figure 1).

Initially the earlier settlers of this area according to Makar (1997) were sea-faring fishing tribes particularly Kabawa and Nupawa who once lived along River Niger around Kaba and Ilorin in present Kwara state but later migrated through Lokoja to settle in the area for the purposes of fishing. However with the debut of Railway Bridge construction project, more people came in for employment and a temporary Labour Camp emerged in the area to accommodate the incoming laborers. After the bridge construction works was completed, the area became the destination point for immigrant relations of the earlier settlers. Consequently, at present the people residing in the residential district consist predominantly of Hausa speaking tribes of Kabawa, Nupawa and Jukun origins. However with increasing growth of the city and emergence of the NorthBank market, other tribes particularly the non Hausa speaking tribes such as Tiv, Ibos and a few Moslem Yorubas have come to settle within the community.

The people living in this part of Makurdi city are predominantly subsistent farmers and fishermen while a few others are engaged in petty trading businesses and other informal sector employments such as farm gardening, shoe shiners, auto mechanics, tailoring and auto spare parts dealers.

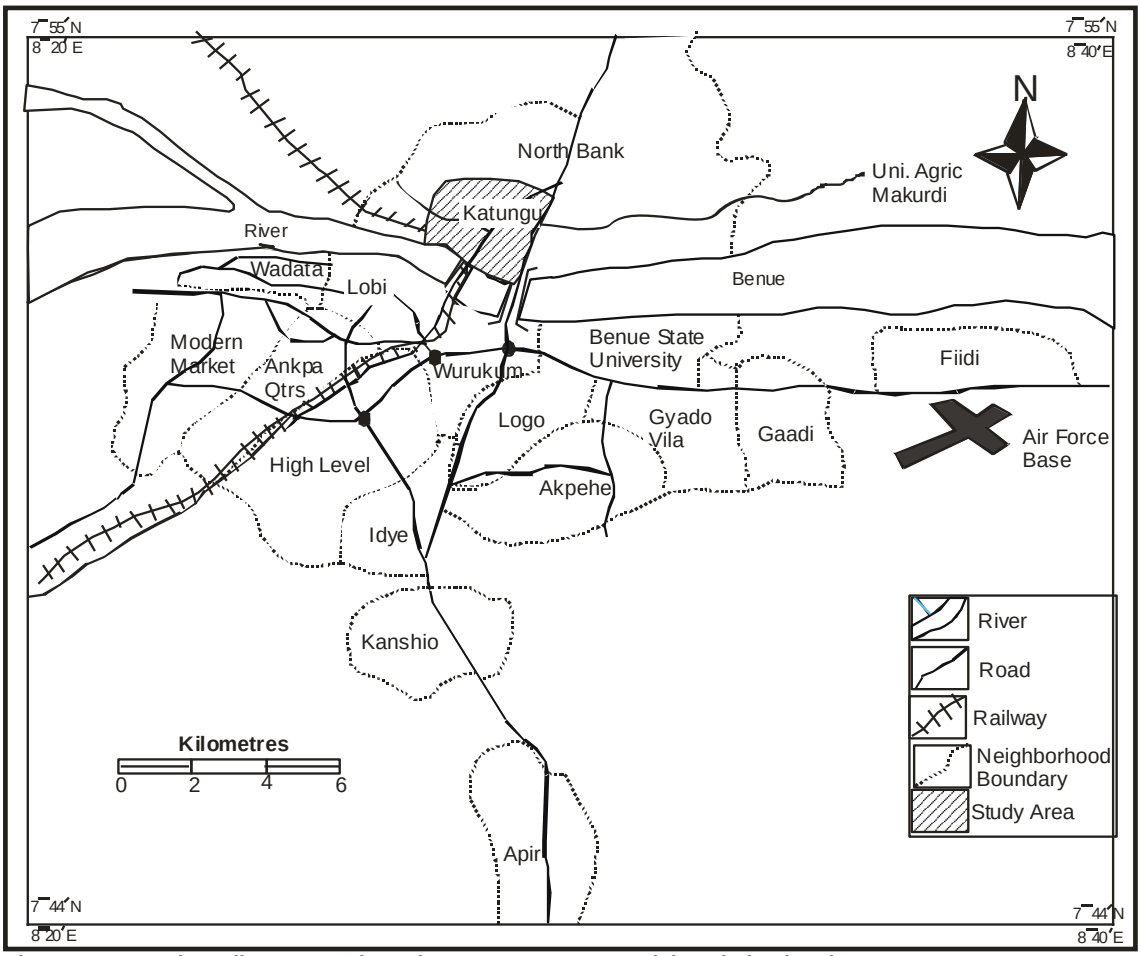

Figure 1: Makurdi Town Showing Katungu Residential District

Source: Ministry of Lands and Survey, Makurdi

As one of the early settlements in the city, most parts of Katungu district are not planned and therefore have few access routes. Most houses are connected to each other by a network of irregular pathways. Beside road infrastructure, basic urban infrastructure and services are scarcely provided. And because the area is densely populated even the few available facilities are over stretched due to over bearing pressure on them. Consequently they are in varying levels of dilapidation.

IV. METHODOLOGY

The data used in this study is largely collected from the field through physical observation and interviews. The data covered: the socio-demographic characteristics of household heads, the location, and condition of bathrooms and kitchen, the source and perceived physical condition of water used for household purposes. Data was also collected on the condition of building foundation, walls, and roof as well as fittings (Doors, lighting, windows). The instruments of data collection were; questionnaire, housing condition assessment scale, and the neighborhood facility check list/assessment scale.

Using the Taro Yamene formula a sample size of 312 houses from a known population of 621 houses in the area was used for investigation. The systematic sampling method was adopted to select houses for study. In the procedure after the first house was randomly picked other houses were selected at intervals of two for physical observation while in each house the head of household or any adult was orally interviewed. However, given mistakes observed from some field assistants' wrong entry of either observation or interview results, only the results from 192 houses observed and their corresponding respondents were considered valid for analysis. As the remainder were either incomplete or in appropriate. The data was analyzed using frequencies, percentages and correlation analysis.

V. FINDINGS AND DISCUSSIONS

Demographic characteristics of household heads

Table 1 Socio-Economic Characteristics of Household Heads

characteristics	number of household heads	percentage
Sex		
male	162	84.3
female	30	15.7
Age		
below 20 years	12	6.25
20-39	55	28.6
40-59	73	38
60 and above	52	27
Ethnic distribution		
Tiv	14	7.3
Other ethnicity	15	7.9
Jukun	28	14.5
Hausa	135	70.3
Marital status		
single	21	10.8
widow	24	12.5
widower	9	4.9
married	138	71.8
Educational status		
no formal education	28	14.6
primary education	59	30.9
secondary education	75	39
tertiary education	30	15.4
Income		
10,000 and less	19	9.9
10,000- 20,000	60	31.2
20,001-30,000	53	27.6
30,001 and above	60	31.3
Size of dwelling units		
1-2 bedrooms	25	13
3-4	72	37.6
5-6	55	28.6
7 and above	40	20.8
Family size		
1-2	9	4.7
3-4	28	14.7
5-6	35	18.2
7 and above	120	62.4
Total	**192**	**100**

Table 1 reveal that out of the 192 household heads sampled, 162(84%) are male, only 30 (16%) are female, this implies that the most families are headed by men. Out of the 30 female, 24(12.5%) are widows while the other 6 form part of the single population which constitute 21(10.8%) of the sampled population. 138(71.8%) of residents of Katungu settlement married while 33(17.4%) were married before but have lost their spouses. This means that 171(89.2%) of residents of Katungu are family people only 10.8% of households are comprised of spinsters. This is also evident in the family size as 62.4% of families in Katungu area have family size of between 7 and above members. This is above the Nigerian National average household size of 5 members. This result corroborate with the assertion of Gou and Bhat (2006) that in United State "households tend to locate in an area with a high proportion of other households with a similar household structure and household size as their own.

The result revealed that majority of residents 135 (70.3%) belong to the Hausa tribe, the Tiv tribe a major tribe in Benue state constitute only a 7.3% of the residents, while other tribes like Ibo, Yoruba, Idoma

constitutes 7.9% of Katungu residents. This is not surprising as studies have shown that as households make housing choice within budgetary constraints, Social connection is considered, social connection and prestige is an important determinant of household residential location. This result also agrees with Ahmad (1992) who conducted a study on migrants households in Karachi city and concluded that ethnic considerations dominated the mobility of migrants. Migrants to a city prefer to settle close to friends or relatives in areas where the majority of households are of the same ethnic background. (Winstanley, Thorns, and Perkins, 2002) showed that familiarity and social connections influences residential location choice. They claimed that many people are reluctant to leave familiar and convenient surrounding to which they have grown accustomed and became attached.

The relationship between the Socio-economic Variables was investigated using Pearson Product Moment correlation coefficient. Preliminary analyses were performed to ensure no violation of the assumptions of normality, Homoscendascity, and linearity. Table 2 shows that there were strong positive relationships between the variables as follows: Tribe and marital status (r=.996) with high levels of marriages associated with the dominant tribe (Hausa) in the area, the coefficient of determination of 99.2 means that the tribe factor help to explain nearly 99.2% of the variance in marital status; Tribe and family size, (r=. 987) with larger size of family associated with the dominant tribe (Hausa). Strong positive relationships also existed among other variables such as; age and education(r=.792), age and income(r=.859), age and size of dwelling units(r=.732), Education and size of dwelling unit(r=.763).

However there were weak relationships between the following variables: age and marital status (r=.209), tribe and size of dwelling (r=-.240), marital status and size of dwelling (r=-.175) and size of dwelling and family size(r=-.084) the coefficient of determination is 0.7056 meaning that only 0.7% of size of Family help to explain the variance in size of dwelling unit. The implication is that larger families are overcrowded as the size of dwelling unit does not increase with increases in the size of family.

Table 2 relationships among Socio-economic Characteristics of resident

Correlations

		age	tribe	marital status	education	income	dwelling size	family size
age	Pearson Correlation	1	.187	.209	.792	.859	.732	.323
	Sig. (2-tailed)		.813	.791	.208	.141	.268	.677
	N	4	4	4	4	4	4	4
tribe	Pearson Correlation	.187	1	.996**	-.446	.447	-.240	.987*
	Sig. (2-tailed)	.813		.004	.554	.553	.760	.013
	N	4	4	4	4	4	4	4
marital status	Pearson Correlation	.209	.996**	1	-.430	.498	-.175	.993**
	Sig. (2-tailed)	.791	.004		.570	.502	.825	.007
	N	4	4	4	4	4	4	4
education	Pearson Correlation	.792	-.446	-.430	1	.468	.763	-.321
	Sig. (2-tailed)	.208	.554	.570		.532	.237	.679
	N	4	4	4	4	4	4	4
income	Pearson Correlation	.859	.447	.498	.468	1	.754	.583
	Sig. (2-tailed)	.141	.553	.502	.532		.246	.417
	N	4	4	4	4	4	4	4
dwelling size	Pearson Correlation	.732	-.240	-.175	.763	.754	1	-.084
	Sig. (2-tailed)	.268	.760	.825	.237	.246		.916
	N	4	4	4	4	4	4	4
family size	Pearson Correlation	.323	.987*	.993**	-.321	.583	-.084	1
	Sig. (2-tailed)	.677	.013	.007	.679	.417	.916	
	N	4	4	4	4	4	4	4

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Sanitary Condition of Households in Katungu Makurdi

The sanitary condition variables studied were the kitchen and the bathrooms. In many respects the quality of toilet and kitchen amenities available in housing affects the quality of individual houses. However the provision of these amenities in Nigerian cities has been inadequate, Sule (1993) asserted that in 1983, there were 32.1 modern toilets available in Lagos per 100 person, in Bauchi and Onitsha 24.3, Porthacourt and Kano 19.3, Abeokuta 16.4, Akure and Zaria13.6 modern toilets per 100 persons among other Nigerian cities.

Table 3 shows that 5.2% of the bathrooms of study population are in excellent condition meaning that, they are located en suit (in separate room), their toilet can flush, their drains/pipes are well connected and in

proper working condition, they have toilet wash hand basins with running water and the toilets are used only by occupants. These are the only toilets that do not need any form of improvement.

Furthermore, 13% of the toilets are in very good condition meaning that they are located en suit (in separate room), but these have few defects –either the toilets cannot flush, or the drains/pipes are not well connected/in working condition, or the sink trap has no running water or they are not used by occupants alone, other members of the neighboring households also use them. Again 20.3% of the houses in the study area are said to be good while 36.5% of toilets/bathrooms in the area are in fair condition (because they are located in a separate room but either they are the toilets can flush, or the drains/pipes are well connected in working condition, or the sink trap has running water or they are not used by occupants alone). On the other extreme, 25% of the toilets in Katungu are in poor state because, the water cistern cannot flush, their drains/pipes are not well connected and are not in proper working condition. These also have no wash hand basins with running water and the toilets are shared with neighbors. These toilets are in most deplorable condition and needs urgent repairs.

Table 3 Sanitary Condition of Katungu Makudi

Characteristics	**Number of household**	**Percentage**
Condition of Bathroom/toilet		
Excellent	10	5.2
Very good	25	13.0
Good	39	20.3
Fair	70	36.5
Poor	48	25
Condition of Kitchen		
Excellent	11	5.8
Very Good	21	10.9
Good	45	23.4
Fair	55	28.7
Poor	60	31.2
Total	**192**	**100**

Source: field work 2016

Table 3 also shows the conditions of kitchens in Katungu. About 5.8% of kitchens in Katungu Makurdi are in Excellent, because they located in a separate room, they have space both for food storage and preparation, they have sink connected to both water supply and waste water disposal system, and the kitchens are also used only by the occupants of the household. According to the assessment scale developed for this study, these kitchens do not need any form of improvement.

On the other hand, the table 3 also shows that 31.2% of kitchens in the area are in poor condition. Meaning that the kitchens are not located in a separate room, have no space for food preparation, but they do not have space for food storage, no sink trap with water running, no proper waste water drainage system, and the kitchen is shared with other neighboring households.

Table 4 Overall sanitary condition

sanitary condition	**number of households**	**percentage**
Excellent	11	5.5
Very Good	23	11.95
Good	42	21.85
Fair	63	32.6
Poor	54	28.1

Source: field work 2016

Physical condition of building

This comprises of foundation, walling, roofing and electricity condition using the external housing condition index to aid with the interpretation of results.

Table 5 revealed that 39.0% of houses in the study area experience poor electricity supply. This means that although there is enough current to power household appliances in the area the supply is not regular, due to

either poor connection to the grid mains or faulty internal wiring of the dwelling units. The electrical fittings like lighting points, sockets and fans are also not properly installed.

Table 5 Physical Condition of housing Units

Characteristics	**Number of Households**	**Percentage**
Condition of Electricity		
Excellent		
Very good	14	7.3
Good	45	23.4
Fair	58	30.2
Poor	75	39.1
Condition of Foundation		
Excellent	10	5.2
Very Good	20	10.4
Good	38	19.8
Fair	82	42.8
Poor	42	21.8
Condition of Roof		
Excellent	9	4.7
Very good	15	7.8
Good	48	25
Fair	85	44.3
Poor	35	18.2
Total	**192**	**100**

It is believed that, the foundation of any building is the bedrock of such buildings. If the foundation is not strong/ lay well, it means that the building will not last longer.

Table 4.11 shows that 82(42.8%) have their foundation/wall fair, because the foundation is not exposed but have defect of holes and missing part, the foundations are sagging, buckling. 42(21.8%) foundation are poor because the foundation footing is exposed, with serious defects of leaning, buckling, sagging and large holes/missing parts, 38(19.8%) are good, 20(10.4%) is very good and 10(5.2) of dwelling units foundation are excellent. This means that the foundation footing is not exposed, foundation has no holes/missing parts, not sagging, bucking.

Protection of occupants against extreme weather condition like Temperature and precipitation is a basic requirement for safe housing. Table 4.12 shows that only 9 representing 5% of house roofs are excellent meaning that they are not blown away from buildings, the roofing sheets are tightly in place, there is no leakage; roof does not look weak and collapsing. 35(18%) of house roofs are poor because even though there are not blown away from the building, the roofing sheets have lost their colour, there are leakages of different sizes and they are weak and collapsing,

Table 6. Overall Physical Condition of Buildings

External housing Condition	**Number of Households**	**Percentage**
Excellent	6	4.95
Very good	16	8.5
Good	44	22.7
Fair	75	39.1
Poor	51	26.4
Total	192	100

Environmental Condition

Environmental condition is referred to in this work as the immediate surroundings of dwelling places. The environmental variables considered in this report are; transport and accessibility, drainage of storm water and management of solid waste at the level of neighborhood. A total of 11 streets (access) road in the neighborhood laid in a grid iron form, are connected to the trunk A Federal Highway which connects the area with other parts of the town by a collector road. The present state of the roads and drainage was analyzed.

Table 7 reveals that accessibility in Kaltungo district is below our excellent and very good ratings. None of the roads could be rated as excellent or very good. Rather 36.35% (4) of the streets were in good condition meaning that they are not covered with asphalt and have no street lights but are lateritic, 4(36.35%) are fair because they are lateritic and badly washed by erosion but are still motor able. 3(27.3%) are poor because are not motor able. This affects the mobility of the dwellers.

Table 7 Environmental Condition

Characteristics	**Number of facilities**	**Percentage**
Condition of street	**Number of roads**	
Excellent	0	0
Very good	0	0
Good	4	36.35
Fair	4	36.35
Poor	3	27.3
Total	**11**	**100**
Condition of drainage	**Number of drainage**	
Excellent	0	0
Very good	0	0
Good	3	13
Fair	14	61
Poor	6	26
Total	**23**	**100**
Condition of waste site	**Number of wastes site**	
Excellent	0	0
Very good	0	0
Good	2	60
Fair	3	40
Poor	0	0
Total	**5**	**100**

Katungu settlement is located at the footing of the bank of River Benue, the upper land drains through the settlement naturally to the river. Drainage is therefore very critical in the area. Table7 revealed that there are 23 drainage channels in the area out of which 3(13.0%) are constructed, but because of lack of maintenance parts of the channels have collapsed and silted up. 14(61%) of the drainage channels are not guided by building there are dug and left in the natural state. While 6(26%) are dug and not guided and are silted up. This has exposed the residents to the risks of flooding.

VI. SUMMARY AND CONCLUSION

This study has assessed the present state of housing infrastructure in Katungu Neighborhood, Makurdi Town. The emphasis was on the socio-economic status of residents, physical structure of the dwellings, current state of sanitary facilities such as the Kitchen, Bathroom and the perceived quality of water. The structural condition of building were observed using variables such as the state of the Foundation, Walls and roof. State of environmental facilities such as roads drainage and solid waste management were observed. The study found that; a high percent of households (62.4%) in Katungu have above 5 members (the current national average). A very weak negative relationship was found between family size and the size of dwelling units r=_.084 this means that as family size is increasing size of dwelling in Katungu is decreasing. This means overcrowding is a dominant housing problem in the area. Also the relationship between family size and income revealed that a moderate positive relationship exist between the 2 variables r=.583. The coefficient of determination shows however that only in 40% of the family households, that family sizes are explained by (commensurate to) the household incomes. This means in the other 60 % of the households, their income earnings are not commensurate to the family sizes. In other words these households maintain far larger family sizes than their income can comfortably sustain. Furthermore the study shows that sanitary facilities in 60.7% of houses at study area in bad/fair condition. Only 17% of these are in excellent or very good state. Similarly 65.5% of the dwelling units are in poor/fair state structurally, only 13.4% of the dwellings are in excellent or very good condition. Also the state of environmental facilities such as street, drainage and solid waste management condition also reveals that none of these facilities are in excellent or very good condition. On the whole, the housing condition in the area is in a deplorable stae and needs urgent intervention.

Based on these findings, it is recommended that a holistic approach to housing improvement through urban regeneration should be carried out as an immediate remedy to the housing crises in the area as follows:

i. The area should be declared an action area for urban up grading whereby the streets and drainages will be reconstructed.
ii. Government should upgrade the dwelling units and allow the residents to pay over time or make available funds through mortgages for the residents to upgrade their dwelling with strict monitoring so that funds are not diverted.
iii. iii. the residents should be encourage/motivated to routinely maintain their dwelling by way of relieving part of the ground rents for houses that are well maintained.
iv. And on the long run, the need for public enlightment campaigns on, benefits and methods of family planning control in the area by health organization and community and religious groups is necessary. This will help to check the inherent congestion in the district arising from population growth through natural increase and hence term the problems of quantitative housing deficits and its related qualitative problems in the city.

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