

## **Administrative And Managerial Challenges Of Public Housing Delivery In Nigeria**

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**Abstracts:** *Housing is one of the three basic needs of mankind and it is the most important for the physical survival of man after the provision of food. Adequate housing contributes to the attainment of physical and moral health of a nation and stimulates the social stability, the work efficiency and the development of the individuals. One of the continuing challenges posed by unprecedented population growth and urbanization in the developing countries is the provision of adequate housing. Over the last four decades, Nigeria like several developing countries has emphasized public provision of housing schemes but with little success. Therefore, this paper is a literature review type attempting to examine the reasons why human beings need decent houses, the administrative and managerial techniques employed by various regime toward housing delivery in Nigeria as well as the problems and challenges therein. The paper also offers suggestions on how to ameliorate the housing inadequacy.*

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### **I. Introduction**

Housing as one of the three basic need of mankind provides protection against environmental hazard such as excessive heat and cold. It is also one of the best indicators of a person's standard of living and of his place in the society. Housing, both in units or multiple forms is a significant component of the physical form and structure of a community, while the human and family contents of the house is part of the very spirit of life prosperity of the society Adeleye and Ogunshakin (2005). Since the first national development plan in 1962 Nigeria government both at federal and state level was battling with the need for public housing provision at that plan period the federal government spell the need to produce 24,000 housing units but only 500 housing units have seen the light of the day; to the larger extent the success recorded on that regards up till now was very minimal.

The United Nations-inter- regional seminar on special aspects of housing in 1975 defines housings as that which "encompasses all the ancillary and community facilities which are necessary to human well being". In terms of national development objective, human beings need decent houses because housing is recognized as a major investment item which could make a tremendous contribution to economic development (Musa, 2007). In Nigeria, most people live in poor quality housing and in unsanitary environment. This problem of inadequate housing has been compounded by the rapid rates of population growth, urbanization and poor economic growth and development. Housing difficulties is more serious for the low income groups where problems have been complicated by rapid growth, inflated real estate values, speculative activity, and influx of poor immigrants and lack of planning. One can also site like the increasingly significant shifts in the form and design of housing from the rooming form to flat and single family house forms as a factor responsible for acute shortage of housing for the low income groups (Okpala 1985).

### **II. Three Types Of State Intervention In Housisng Provision**

Pickvance (1999), a social policy expert has identified three types of State intervention in housing provision: state regulation, state subsidization and direct provision.

- (1) State regulation: This takes mostly the state role as a private sector regulator. This includes the activities of state legislation concerning overcrowding and the closure of unfit housing, building standard, rent control and the regulation of building societies.
- (2) State subsidization: This refers to situation or intervention when the state provides financial support to private actors such as households, landlords, financial institutions or building firms. Subsidies increase the resources of private actors and take the form of payments or reduction in taxes. They include tax relief to house purchasers on the interest paid on mortgages, and housing benefits to poor households to enable them to pay higher rents than they otherwise could.
- (3) Direct Provision: The third is direct provision of the houses through construction. The government acts directly instead of either regulating or subsidizing or taxing private agents to achieve policy aims. This is the most widely obtainable policy in Nigeria context as we can witness that state governors in Nigeria are

always busy with direct provision of houses in both the State capital and some time to include local government areas which are finance with both the state and the local government resources.

### **III. Review Of Public Housing Delivery In Nigeria**

State intervention in form of public housing construction evolved during the period of colonial domination. This policy was exclusively directed at the provision of housing for the white colonial population “settled” in specially protected and developed areas, referred to as Government Reservation Areas (GRAS), “prohibited” to the local population, the housing forms and spatial patterns of the GRAs reflected the English nostalgia for the “garden city”.

**The post-independence period** saw the development and extension of the GRAs and the introduction of special public housing programmes exclusively for the needs of the new national elites in the higher hierarchy of the state apparatus.

From the first National Development Plan period (1962-68), it was the intention or policy of the government that low, medium and high-income people should benefit from public housing and programmes of governments. However, the first ten years after independence does not have much to say about government efforts in the provision of public housing in Nigeria.

**The first National Development Plan (1962-68)** mentioned housing as part of industrial estates, land Acquisition and Town Planning. The plan indicated government’s aim of producing 24,000 housing units during the plan period. Unfortunately, only 500 housing units were built by the Federal Government before the outbreak of the civil war in 1967.

**The second National Development plan (1970-74)** was unique because government accepted housing as part of its social and political responsibilities. It emphasizes housing provision for all social groups whether displaced or not from the competitive housing market. To fulfill the aims and objectives of the housing policy, the Gowon Military administration announced the following during second development plan period:

- 1) Immediate construction of housing units by the Federal Military Governments and state Military Governments for rent at affordable price
- 2) Increase in the construction of houses for government workers. (Though not explicitly spelt out, this implies the senior officials of the administrative mechanism).
- 3) Development and expansion of loans for private housing. (This case favoured the most privileged social group who already had access to the banks through collateral security and employment stability).
- 4) Increase in investment in local production of cement and other necessary building materials. Increase in the importation of cement to supplement the needs created in the housing construction sectors. In accordance with the public housing policy, 54,000 housing units were programmed for immediate construction between 1972 and 1973. Ten thousand units in Lagos and 4000 units in each of the then 11 state capitals. The Federal Housing Authority was established to directly construct these housing units. The housing volume was distributed as 60% for the low-income groups, 25% for the middle-income and 15% for the high-income social strata.

However, the capital expected to expand on the middle-and high-income housing caused doubts about the amount to be spent on low-income housing. In 1976, following the military overthrow of the Gowon regime, a reappraisal of the housing policy and the numerical dimension of the construction programmes was made and incorporated into **1975-1980 National Development plan**. A total of N1.83billion was allocated to housing during this plan period. The rise in the oil economy and local political pressures influenced this reappraisal where it was stated that:

- (1) The Federal Military Government would build 202,000 housing units per year, 46,000 in Lagos, 12,000 for Kaduna, while 8000 units would be built in the state capitals. The state Government would be directly involved and FHA would provide the necessary infrastructure. (This marked the beginning of the decentralization of FHA to state levels).
- (2) A Ministry of Housing, National Development and Environment with sole responsibility on housing was created. (For the first time, housing is accorded a separate status and liberated from the bureaucracy and financial inadequacy of the ministry of works, to which it was subordinated).
- (3) The additional financing of the Federal Housing Authority in order to directly construct and develop housing estates in various cities of the nation. (This is different from the initial policy line. It recognizes the need for qualitative housing development in the larger secondary but no-primate cities).

The temporary departure of the military from state power and the installation of the Shagari civilian regime saw another reappraisal of the housing programme. This was done under the excuse of the huge economic and financial burden of the numerical dimension of the exercise. However, the new capital, Abuja was to be rapidly constructed during the same period. **The Federal Government, during the 1981-1985 plan period,**

was to embark on the provision of 2000 housing units yearly in each of the 19 states of the federation, without special attention to the cities worst pressed by the housing crisis (e.g. Lagos). About N1.6 billion was allocated to housing.

With change of government through a military coup in 1986, the public housing exercise was terminated. The Military Government claimed to no longer provide housing for Nigerians on grounds of restraining economic situation. House ownership was left to hard-working Nigerians although efforts were made by the Government to reduce costs of building materials and control land speculations. There is no doubt that this policy deviation placed the urban poor and middle-class in further displacement from the housing market. With the extent and perpetual nature of housing problems facing the country, the Government nonetheless, took another look at housing and thus launched the National Housing Policy in February 1991. This was a comprehensive document aimed at ensuring that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000. This is consistent with the United Nations resolution of Housing for all by the year 2000. And thus required that 700,000 housing units be constructed annually in order to meet the target of 8 million units by the target year 2000 in Nigeria. The policy provides for encouragement and promotion of active participation in housing delivery by all tiers of government; strengthening of institutions within the system to render their operation more responsive to demand; emphasizing housing investment which satisfy basic needs; and encouraging greater participation by the private sector in housing development. The policy also suffered major setbacks in its implementation.

It is however important to note that 1994 marked a rethink of the military Government to addressing housing provision. Hence in an address on January 20, 1994 by the minister of Works and Housing titled "The Beginning of a New Dawn: Unveil a National Housing Programme for 1994-1995 to be executed under the ministry. During the period a total of 121,000 housing were to be constructed for all income groups (i.e low, medium and high). Priority was given to newly created states. Each of the states is to have 5,000 housing units while the rest and Abuja share 76,000 housing units. Olayiwola (2005).

To ensure proper execution of this programme, the Government formed a 16-man committee to study the National Housing Policy in terms of its provision compliance and implementation. The issue of housing finance was addressed through the establishment of the National Housing Fund in 1992 and granted a take-off fund of N250million. Also the Federal Mortgage Bank (FMB) put in place three schemes viz: voluntary, mandatory and budgetary allocations and financial transfer schemes to curb the problem of housing finance.

Under the current democratic dispensation, which started in 1999, the federal government involvement in housing has been in partnership with private developers a situation which makes one to query the authenticity of government public housing programme.

The number one step taken by government was the setting up of a 15-man committee to look into the problem of urban development including housing. The committee recommended appropriate framework for housing development among other issues. In 2002, the federal government set up a new Ministry of Housing and Urban Development to deal with housing and urban development. This development demonstrates government commitment to continue to assure a paternalistic approach to housing. The Government identified under the National Housing Policy a prototype-housing scheme, which was launched in order to increase the nation housing stock. The scheme was on a revolving fund basis and ensures that proceeds from sale of completed units are ploughed back into the scheme.

Looking at this long standing laudable plans and aspiration for housing provision in the country different successive government one should relate the inherent failure of the most development plans in the country particularly those geared toward 'housing for all' as a result of political instability and lack of patriotism which are part of the said managerial challenges of the third world countries, Nigeria inclusive.

#### **IV. Housing Provision Financing Framework In Nigeria**

Housing finance by its very nature is a capital intensive venture which if it is to be financed through personal financial resources will require slow and tedious accumulation of savings. However, since housing provides benefits over many years, long-term credit financing is a more logical option as it will spread the repayment burden. But this requires the availability of long term funding and for which must be institutional capacity structure, and mechanism that will allow a convenient and effective linkage between the savers/investors and the consumers of such funds. Without an effective finance system, no housing policy can be effectively implemented.

In Nigeria, housing is typically financed through a number of institutional sources such as Budgetary appropriations, commercial/merchant Banks, Insurance Companies, State Housing Corporations and the Federal Mortgage Bank of Nigeria (FMBN) all these constitute the formal institutions such as thrift and credit societies and money lenders who have contributed and are still contributing substantially to the finance of housing

construction. The impact of these informal institutions however can not be properly quantified because they are largely uncoordinated, scattered and varied in scope and operational depth. (Ajanlekoko, 2001)

### **Budgetary Appropriations**

For various reasons, the expansion in the external sector of the economy as well as the consequent expansion in the financial system did not translate into any significant improvement in the level of financial intermediation for housing finance. A major reason has been, until very recently, the nature of Government intervention. With resources allocated by the various development plans especially the Third and Fourth National Development Plans, the public sector embarked on the direct construction of mass housing; major housing projects were financed directly from budgetary appropriations. This emphasis on budgetary appropriation was still the practice since during the oil boom periods of 1973/76 and 1980/81. Little or no role was allowed the Private sector in Housing Finance. The results were insignificant impact on housing need and attendant cost inefficiencies. There were few peculiar features of implementation in the respective periods of the plans which have had a direct bearing on Housing finance activities:

(a) Fiscal policy alternated between stringent and liberal control on imports, depending on the buoyancy of hard currency earnings. Given the import dependence on building materials, cost of housing construction oscillated.

(b) Apart from its regulatory role, government at the Federal and State level was also engaged in direct housing construction.

(c) Although the Third and Fourth plans placed emphasis on a housing sector, there was no adequate allocation of funds.

(d) The institutional structure for mortgage finance did not evolve beyond rudimentary stage. In the event, there was little evidence of financial presence from the private sector in public sector housing finance activities. In consequence, the operational dependency and sophistication which a greater presence from the private sector could have induced in the Housing finance system did not take place. The situation was compounded by the strict regulation of credit expansion which, until the recent deregulation, has compelled the financial institutions to remain largely in the short-term end of the credit market. In spite of their importance in financing the construction of housing, the commercial and Merchant Banks have not gone beyond allocating 20% of their loans and advance into building construction. This is because of the relative slow rate of returns and the interest rate and inflation risks inherent in long-term lending.

Indeed, with the deregulation of the financial system since 1986, the percentage share of real estate and construction in total loans and advances has declined for Merchant Banks from 16.5% in 1985 to 12.3% in 1986 and 7.5% in 1987; while for Commercial Banks it declined from 20.5% in 1985 to 18.1% in 1986, 16.5% in 1987 and 15.5% in 1988.

CBN (1993-1997).

An examination of the maturity profiles of deposits with commercial and Merchant Banks shows the dominance of call money to 3 years maturities which are mismatched to the long-term nature of housing finance. Within the period analyzed, although the percentage of call money to 3 years maturities to all deposits for Merchant Banks declined from 63.9% in 1987 to 59.1% in 1988, the average remains a high of 61.4%. For the Commercial Banks, the average remains 88.8% and indeed the percentage increased steadily from 88% in 1986 to 88.7% in 1987 and whopping 90.40% in 1988. The Commercial rate of interest offered, the shortage repayment period, as well as the level of collateralization resulted in the allocation to real estate being focused on properties in prime locations where the prospects for high sale/rents may accelerate loan repayment.

### **Insurance Companies**

Insurance companies have funds appropriate for financing housing construction. However, under the current insurance decree, only up-to 25% of life and 10% of non-life policies can be invested in real estate. Life premiums are not only long-term but relatively cheaper than deposits. However, the investment emphasis of these institutions has been short-term due to the preferences of these companies and to a lesser extent the legal restriction imposed. Indeed, while percentage allocated to real estate declined since 1985 from 12.1% to 7.2% in 1986, that allocated to mortgage loans declined steadily since 1984 from 7.1% to 4.8% in 1985, 3.9% in 1986, and 3.6% in 1987. CBN (1993-1997).

### **Housing Corporations**

The State Housing Corporations operate largely as property developers and they depend mainly on Government budgetary allocations. The housing units are usually sold outright as they usually do not provide mortgage finance to buyers. The number of housing units produced has not been significant relative to demand and sizeable number of the houses build are allocated to political cronies and friends or few who have connection with people occupying big offices of the state bureaucrats. The role of the housing corporation would have been effectively implemented if they were operating as financial intermediaries. It has been noted

elsewhere that for reasons such as availability of Government funding, housing corporations do not operate savings schemes; and those that have such schemes have marginalized them. It was in realization of the enormity of the housing problem relative to declining resources capacity available to the Public Sector, which the previous Governments decided to facilitate construction by the Private Sector institutions. Consequently the new National Housing Policy was established.

### **New National Housing Policy**

Realizing that the enormous public sector efforts have not effectively addressed an expanding housing deficit and escalating construction costs, and that such effort must be substantially collaborative with the Private Sector, Government decided to establish a framework within which such collaboration can effectively address the housing problem. This was articulated in the National Housing Policy in 1988. The policy attempts inter alia; to create a new housing finance system, encourage the linkage of the housing sector to the capital market, establish a National Housing Fund, and expand Private Sector role in the housing delivery system, Olayiwola (2005).

The most significant differences between the new policy and the previous ones are firstly, that housing is now seen in context of the overall national development. Previous policies had tended to regard housing as a social service and a natural fall-out of the national economic development. Secondly, the policy has identified the fact that different household both within and between income groups tend to have different demand for housing. This is evident from the ultimate goal of the policy which is; to ensure that all Nigerians own or have access to decent housing accommodation at affordable cost by the 2000. Thirdly, the focus of the policy seems to be to remove all barriers to the supply of housing and to provide incentives to all parties involved (governments, private sector and individuals) in the housing delivery system.

### **New Structure for Housing Finance**

The new housing policy has established a two-tier housing finance structure, with FMBN as an apex institution and a decentralized network of Primary Mortgage Market institutions such as building societies, housing co-operatives, and home savings and loans associations. This structure aims to streamline processes and organizational relationships within the housing finance system and encourage expansion in private initiative. In this regard, the legal framework for the organization and implementation of the apex role of FMBN has been defined by the Mortgage Institutions Decree No.53 of 1989.

### **National Housing Fund (NHF)**

The concept of the National Housing Fund (NHF) which was established in 1992 as proposed in the National Housing Policy is to ensure a continuous flow of long-term funding for housing development and to provide affordable loans for low income housing. The promulgation of the National Housing Fund Decree heralded the emergence and establishment of a battery of mortgage finance institutions in Nigeria. Quite a number of them had been in operation for long. Good as the intention of the scheme appear, the technicalities and modalities of releasing the loan to the mortgage institutions to lend to the members of the public have not been worked out and as such most potential clients have been frustrated by the high interest rate and cost of funding. Most of the mortgage institutions on their own have been mobilizing funds by accepting deposits and savings at very high interest rate in a highly competitive marketing environment. Most customers on the other hand are prepared to wait for the National Housing Fund than take loans at high interest rate which is presently being dictated by the money market condition.

### **Strategies for Effective Resource Mobilization**

The strategies offered in the national Housing Policy are classified into voluntary schemes, mandatory schemes and government budgetary allocations. The Voluntary Schemes: Include encouraging individuals to save and borrow at low interest rates. Contractual savings schemes as well as Central Bank guidelines will be employed to facilitate the contributions of individual and commercial/merchant bank respectively. The Mandatory Schemes: Consist of the National Housing Fund (NHF), schemes for commercial/merchant banks and insurance companies. The N.H.F. will take two and a half per-cent (2.5%) contributions from the monthly salaries of workers earning N3, 000.00 and above. It will attract 4% interest rate but contributions can be withdrawn as retirement benefit with commercial rate of interest paid when contributors do not use the housing loan facilities. The fund is to be administered by FMBN. Commercial/Merchant Banks are expected to invest 10% of their loans and advances in FMBN at concessionary interest rates. Insurance companies are also to invest a minimum of 20% of their non-life funds and 40% of their life funds in real estate development; not less than 50% of these allocations must be channeled through FMBN. All these noble aim of Government are presently being hindered by criticisms from Insurance companies and Banks. While the mandatory contribution from employers is trickling into FMBN at small pace thereby making the scheme presently ineffective.

## **V. Empirical Conceptualization**

### **The Fabian Model**

There are various theories and approaches that seek to explain how social services housing inclusive, are being provided to the people. For the purpose of this paper the Fabian model otherwise known as Fabianism is adopted as theoretical guide for the work. This is because the theory is more likely to provide us with basic principles under which the successive Nigeria government operates in regards to the housing provision and how the inequities in the housing provision can be ameliorated.

Fabianism is a social welfare model which favored a gradual incremental change rather than revolutionary change. The model therefore rejected the Marxist revolutionary model and believes that socialism can be attained through gradual and peaceful evolutionary process and through democratic parliamentary politics (Clasen, 1999). This social democratic approach assumed that overtime parliamentary would pass laws in the interest of the workers, aided by the development of workers party (labour party) and trade unions.

The Fabian model emphasized social justice, introduction of minimum wage and creation of socialist health care system. Fabianism also advocated the introduction of a national education system (Semmel, 1960). In this way Fabianism favors the creation of a welfare state in which the government provides for the basic needs of the citizens and condemn the idea of individualism in which the citizens lived on their own. The Fabian ideology supported the rationalization of land. It is also in the support of the state owning and operating enterprises and state control of the conditions of labour thus presiding over a just and efficient planned economy and welfare system.

However, Nigeria is now pushing or making a paradigm shift from Fabianism to a more capitalist oriented policies and programmes. Fabianism had influence many leaders of the third world countries most notably, Indian Jawaharlal Nehru, who subsequently frame the economic policy for India on Fabian social democratic lines. Similarly, Obafemi Awolowo, who later became the premier of Nigeria's defunct western region also adopted the Fabian ideology to run the region. Dr. Amitai Etzioni, the founder of American communitarianism is also a Fabian. His latest book, 'from empire to community: A new approach to international relations' emphasized the relevance of the Fabian ideologies for a stronger and welfarist government (Marshal, 1998). The model according to Mackenzie and Norman (1997) had also been supported by many reknown academics, some of which include the political scientist Bernard Crick, the economists, Thomas Balogh and Nicholas Kaldor and the sociologist Peter Townsend.

## **VI. The Nature Of Nigeria's Housing Problems.**

Many renowned scholars of urban science (Castells, Burgess, Hall, Luis, Turner, Abu- Lughod, Mabogunje and so on) as well as distinguished regional and international organization (United Nations Habitat, World Society of Ekistics, the world Bank etc) concerned with urbanization and housing at global levels, have long expressed immense anxieties over the alarming nature and dimensions of the housing problems in the nations of the developing world. Highly recognized among the most crucial consequences of unplanned and dependent urbanization is the urban housing crisis pervading the primary and large regional secondary cities of the fast and medium developing categories of the third world nations, Nigeria not an exception.

Housing problem has been generally accepted as being diverse and complex. Within the spectrum of this problem, one can identify both quantitative and qualitative deficiencies; these identified the major housing problems in Nigeria as that of instability of human needs for housing. This problem is worldwide and its recurring nature. In fact, it is doubtful if any nations of the world can satisfactorily meet its housing requirements Abiodun (1985).

The problem of inadequate housing is experienced in both Urban and Rural areas in Nigeria. For example, Nigeria Institute for Social Science and Economic Research (NISER) in a study of rural housing in the nine southern states of Nigeria found that, "the projected demand of housing units on an average of six persons per dwelling unit for the nine states are 5.2million in 1990, 7.0 million in 2000, 9.5million in 2010 and 12.7million in the year 2020", other manifests of the housing problems are: high rent in the housing market, inadequate mortgage finance and inaccessibility to mortgage loans. These problems have resulted in overcrowding, poor and inadequate social amenities, unsatisfactory and unwholesome environmental conditions and urban squalor, the absence of open space, the over development of land area leading to the overcrowding of buildings, inaccessibility within residential areas, and in the scarcity and high cost of building materials. (Onibukun, 1985).

## **VII. Factors Affecting Public Housing Delivery In Nigeria**

It is evident that the planning programme and implementation of the public housing policy in Nigeria suffer grossly from planning, inconsistency and organizational structures due to political instability and an overcentralised mechanism of decision and execution of policies on housing provision. The provision of housing has for long been seen as a government concern and the Federal Government of Nigeria has tried in different

ways to tackle the nation's housing problems. The synthesis of government activities reveals that during the past few years, a series of constructive programme and far reaching actions were taken by government to combat the housing problem. However, it is a fact that the housing problem is far from being solved, and this can be attributed to flaws in the strategies adopted by the government. Such mistake includes:

- (1) Lack of Government direct intervention of housing construction. since the government possesses the resources and executive capacity to embark on direct home construction it should be encourage to do that especially if the houses built through direct intervention can be allocated as 'owner occupier' so that the houses build should not be put beyond the reach of the low income group.
- (2) The adopted practice and system of granting loans makes it difficult for the really low income people to benefit. The bulk of the mortgage loans went to family in the upper class, making it necessary to re-examine the loan policy of the century.
- (3) Other means of encouraging housing construction were not given adequate attention. For example, the government agreed to lay emphasis on the provision of basic infrastructure in various layouts on which individuals could build their own houses, but this was not done. Also, cooperative societies were not given much encouragement as planned.
- (4) Many government housing projects were embarked upon without effective programme of action and appropriate institutional arrangement for their execution. This means that the project lacked adequate and sound planning which led to their failure.
- (5) There was too much corruption in high quarters. Most of the Money appropriated for housing project was diverted into private hands thereby allowing the project to suffer unnecessarily. Olayiwola (2005).

To a large extent we may say that lack of financial prudence, public probity and accountability, inefficient and ineffective administrative machinery, mass importation of foreign technology, material, personnel and inflation as well as incomprehensive analysis of the nation's housing requirement caused the low performance of the public housing programme in Nigeria.

#### **VIII. Recommendations Toward A Better Housing Provision In Nigeria.**

- (1) Government should engage in direct housing construction and take a fair distribution formula when giving them out to the beneficiaries so as to meet the target homeless and low income people; community base organizations should be involved during construction to avoid inflation of the contract.
- (2) The government should encourage the use of local building material for construction so as to reduce cost. This has been successfully done in countries like Tanzania and Sweden. Entrepreneurs wishing to go into the production of building materials should be encouraged through tax relief and incentives.
- (3) Government should promote alternatives strategies for house construction. For example, the government might acquire land, lay them out and service them with basic infrastructure before making them available for sale to individual needing them.
- (4) Most of the Nigeria National Development Plans fail to the larger extent due to political instability therefore; we need organized and consistent approaches less at risk to political instabilities to challenge the growing urban housing crisis.
- (5) Establishment of Construction Bank: part of the problem of any industry is the liquidity that is inaccessibility to credit facilities. The establishment of the construction industry own bank where lending is a lot easier and interest rates are far less than commercial rate and the Minimum Rediscount Rate (MRR), would not only boost construction activity, it would help to a better achievement and wide spread housing provision accessibility. Part of fund that could be made available for this Bank could be pension funds from government agencies and parastatals which are currently being wasted through wrong usage. The aim is to appropriately finance the housing needs of middle and low income groups that constitute the majority through this medium. It should be a private sector led-bank with government just having an equity interest. (Ajanlekoko, 2001).
- (6) Review of Land Use Decree of 1976: whereby all lands in government ownership is freed in order to enhance intense private sector participation in the industry by making access to land very easy.
- (7) Evolution of Simpler Form of Design: A need to do away with over-designing and concentrate more on functional design. The local Architects have to take the lead in this regard. A more cost effective design is highly desirable at this point in time if Mass and cheap housing is to be assured.

#### **IX. Conclusion**

Housing Policy initiatives put up by different successive governments both the military and the Civilian rules has not seen the light of the day in full, all the laudable policies and efforts proved abortive and objectives defeated due to reasons such as corruption, political instability, ideological differences by successive leaders, to sum up, mal-administration. To survive the vertical and horizontal inequalities prevailing within the housing distribution/provision or near – homelessness in Nigeria, there must be good governance, increase

access to land, credit, affordable housing and environmentally sound and serviced human settlement. Government should therefore, undertake steps by all appropriate means and to the fullest of financial capability at its disposal to achieve progressively the tenets of adequate shelter for Nigerians especially the vulnerable group. More emphasis should be placed on providing low and medium income housing units using earth blocks and intermediate technology. It is also expected that to avoid the take over of these houses by the high income group, national or state monitoring groups made up of NGOs, government institutions, groups and other public and private stakeholders be established to monitor progress and make sure that target population benefit especially for the houses build by public sector.

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