

# A Review of Low Cost Housing Delivery in Port Harcourt: Issues and Challenges

Ipalibo West

*Department of Architecture, School of Environmental Sciences, Captain Elechi Amadi Polytechnic, Rumuola, Port Harcourt.*

## Abstract

The paper reviewed low cost housing delivery in Port Harcourt: issues and challenges. It examined and x-rayed the issues and challenges housing in Port Harcourt Rivers State. With so much effort been put into providing affordable and comfortable housing for her citizens, nations around the world, especially the third world nations have found this task really challenging, even almost impossible, to provide housing for her citizens. The case is not different in Nigeria and in Port Harcourt in particular. Hence, this research work is investigating the challenges of low cost housing in Port Harcourt. The author seeks to proffer solutions to issues bothering mass housing by first of all identifying its challenges. To achieve success in this work, the author went ahead to source for and review some governmental policies on housing delivery and other related relevant information that concern housing in the state. At the end of the research, the author would have established the major challenges of low cost housing in Port Harcourt, as well as, proffering solutions to these challenges.

**Keywords:** Housing, Port Harcourt, Government, Policy.

## Introduction

The concept of housing goes beyond an enclosure where people dwell, it includes the immediate environment and all that the environment features to provide comfort and safety for its inhabitants. Considering the fact that housing is one among the three basic needs of humanity, three factors to look for when it comes to housing delivery are: affordability, comfort and safety. By affordability, we refer to the initial costs of getting a home, and of course, the cost of maintenance and attending to reoccurring utility bills. All of this make up the cost which in turn translates to the question of affordability. Meanwhile, the concept of comfort in housing refers to the absence of sources of physical, psychological and physiological unpleasant feelings. This points our attention to the fact that comfort is both physical, psychological and physiological aspects. For this reason, it is important to debunk the notion that it is impossible for an affordable home to have all the elements that make for a comfortable home. Also, it is important to know the difference between affordability and cheapness. However, it is not possible to talk about comfort without mentioning safety and security. This is because, safety and security have their roles to play in the delivery of a comfortable home.

In the nutshell, housing delivery is a project that affects all aspects of human existence, therefore should be kept in its position as one of the most important needs of man.

**Statement of the Problem**

One serious challenge many, especially developing countries has faced from years past, even up to this day, is the provision of housing for her citizens in urban areas. The challenge has greater impact on the poor and low income group because it takes really quite a lot to have a place of safety and comfort one can call home. Back home in Nigeria, the issue of housing is even more complicated as it seems. Homelessness increases by the day because of the deplorable state of housing in the country, and Port Harcourt is not an exception in this ordeal. To matters worse or more interesting, the population of Port Harcourt municipal keeps growing as the years roll by; cost of living skyrocketing due to unbalanced economic policies, hence, putting too much pressure on the demand for housing delivery in the state. In as much as government has made some moves to help solve this ordeal, it must be said that government arrangement for housing delivery in the state is grossly inadequate, because it has not been able solve, to any reasonable extent, the housing need of the people. This has propelled many who live in the municipal to make alternative, makeshift housing arrangement for themselves, which in turn has led to squatters settlement. Such developments can be found in marginal lands, open spaces and water front areas of the municipal. For this problem to be resolved, it should be taken as a Matt of urgency; identify the challenges the government is facing in delivering quality housing to her citizens, as well as knowing the extent of housing need of the people. Hence, this study is geared towards identifying these challenges of housing delivery in Port Harcourt, as well as proffering efficient and reliable solutions.

**Aim and Objectives of Study**

The aim of this work is to investigate and analyze the challenges facing housing delivery in Port Harcourt, especially as it affects low and medium income earners.

1. To pinpoint the major challenges facing mass housing in the city of Port Harcourt.
2. Identify social housing policies made by government and as well schemes in the city of Port Harcourt.

**Research Methodology**

To ensure that this study achieves its aim and objectives, various data collection was adopted, including data handling and methods of analysis. Purpose sample technique and data collection from key informants, were the methods of data collection technique the study employed. These methods were used in the collection of both primary and secondary data. For the obtainment of primary data, some government officials were interviewed, as well as some of the beneficiaries of the already provided social housing. Physical observations and use of photography were also adopted in the process of highlighting the challenges of housing in the study area.

First and foremost, the author identified and drew a list of different locations of which the government had embarked on social housing within the city of Port Harcourt. After that, a simple random sampling was carried out and a total number of 84 heads of households was

interviewed. More so, key informants from the Rivers State Ministry of Housing and the Rivers State Property Development Authority, as well as other professionals in the built environment, for example, Architects, Urban and Regional Planners and Estate Managers. This was to seek their own view about the state of housing in the city of Port Harcourt. To add to all these, secondary data were collected from government parastatals to further enable the research to succeed.

## **Literature Review**

Social housing, mass housing or public housing (depending on the part of the world) is a concept used to refer to the type of housing or property purposefully developed, owned and managed by either the local, state or federal government of a particular country, and most times, in partnership with non-governmental bodies. The main purpose of social housing is to provide affordable, comfortable and safe housing for low and low-income earners of the citizenry. The housing or real estate market is mostly targeted at the rich in the society, who can afford to provide themselves with all luxury including housing. Hence, the housing programme is an exception for those who cannot afford housing for themselves and loved ones. According to Bethnal Green (1998), the Industrial Revolution of the 19th century which led to the increase of Urban population was responsible for the introduction of social housing, especially in large European and American cities. Due to the increase of the population of major cities, housing standards began to drop as a result of overcrowding. Poor and inadequate sanitary facilities coupled with risen cost of housing due to high demand, were the results of the outbreak of the Industrial Revolution in the 19th century. This propelled industrialists and philanthropists to make separate housing provision for their staff, and in extension the poor in the society (Tarn, 1973). Up until this day, this trend has continued, as many people living in urban centres are still facing the challenge of accessing good quality housing, especially the low-income class in the society. This situation is even worse amongst the developing countries where unemployment, poverty and corruption is on the high side. According to statistics, the increase in Urban population is more in Asia (0.88 million), Africa (0.23 million), and Latin America and Caribbean (0.15 million) annually (UN-Habitat, 2012).

## **Previous Government Interventions on Housing**

Over the years in Nigeria, government has made various moves to make affordable housing available for her citizens. But unfortunately, these housing programmes have failed in their objectives of providing mass housing for the teeming population, those within the low-income category. This is evident in the numerous housing policies and programmes that have been initiated by government, but all to no avail. As asserted by Aribigbola (2000), the historic accounts of the attempts made by government to provide housing for her citizens dates as far back as the colonial era, when the colonial government went ahead to make housing provision for her expatriate staff and few Nigerians such as railways, marine, armed

forces and police staff. This approach by the colonial masters led to the segregation of the colonial staff from their other counterparts who were blacks and Nigerians. That was how the Government Residential Areas (GRAs) in Nigeria came about.

The trend continued until the 1920s during the outbreak of the bubonic plague in Lagos which affected a large number of the citizenry. It was at this point that the Lagos Executive Development Board (LEDB) was established in 1928 (Aribigbola, 2000). This was the very first time a housing programme was put into consideration by the government. It all started at the ghettos where the blacks lived, hence, an intervention in public housing was commenced in Nigeria (Aribigbola, 2000; Waziri & Roosli, 2013). After independence in 1960, the National Council on housing was established by the Nigerian government to be responsible for housing needs in the respective states. Furthermore, the council embarked on National Housing Programme (NHP) in 1972, this led to the setup of a Federal Housing Authority (FHA) in 1973. The responsibility of the FHA was to manage Housing Programme across the nation.

The housing programme was faced with many challenges which includes the uncooperative attitude of some state government towards the federal government programme. This uncooperative attitude of some states greatly impacted the outcome of the programme, about 28,500 housing programmes was embarked upon across the country, as against 202,000 that was originally planned for. The Federal Housing Authority (FHA), since its establishment is the only Federal establishment with the responsibility of housing development in the country. With this mandate, the authority was able to embark on some housing projects in the country within 1975 - 1980. Among them are the FESTAC town, this was done in preparation for the First All African Festival of Arts and Culture; Ijapa town; the Arnuwo Odofin Phase I Estate, all in Lagos, and other low-cost housing projects carried out in 11 states of Nigeria. It was also during this period that the Nigeria Building Society (NBS) changed their name and mandate to the Federal Mortgage Bank Nigeria (FMBN) The key mandate of the Bank was to ensure the delivery of affordable housing for Nigerians, as a primary and secondary mortgage institution (Waziri & Roosli, 2013). In 1980 - 1989, the NHP was projected to execute 350 medium and low income gain each of the 19 states in the country by FHA It was designed however, as a policy the government to cater for the housing need of the low income earners. This was the main target group in the country. Another name given to the low income housing at that time was "the Shagari low cost housing". Meanwhile, the government proposed 40,000 units, 2000 units for each state in the country, including the new Federal Capital Territory, Abuja. The plan though, was to construct 200,000 housing units between 1981 - 1985. In the end, the government could not achieve her target, but was only able to achieve 47,500 units for the entire country within the period proposed (Waziri & Roosli, 2013). "Housing for All by the 2000AD" was another famous housing programme launched by the federal government during the General Babangida regime. The aim of the programme was, of course, not different from the rest - for Nigerians to have access to affordable housing by the year 2000. This project was in line with the United Nations (UN) plan for housing by 2000 (Ogunrayewa & Madaki, 1999). Still

in the process of solving the housing need of the people, the government established the Federal Ministry of Housing and Urban Development (FMHUD) which proposed a housing reform for the country (Waziri & Roosli, 2013). According to Maboguive, accordingly, from 2000 to date, that the government was still in illusion of saying that the actual problem about housing is not availability, but affordability. The reform, however, proposed that the private sector should be the key players in housing delivery, while the government will concentrate on other basic infrastructure and services that will aid the provision of housing.

### **Effect of Government Policy on Housing Delivery**

In response to the Agenda 21 of global housing, the Nigerian government launched the National Housing Plan in 1991. This was to achieve the expected sustainable human settlement and development. However, most of the time, these housing projects end up favoring only the middle class or the higher class, while the ones meant to be for the poor and low income earners are either hijacked by some set of unscrupulous governmental leaders, or, that it is not enough.

More so, inconsistency in government policies, as a result of change in governmental regimes; political differences, and lack of interest, passion and understanding (of concept of projects and programmes) of incumbent government for policies made by previous administrations, has been a great hit on housing delivery in the nation, both at the federal and state levels. New laws and policies are made on the resumption of any new administration, and this has generally, to a very great extent, affected the general development of the country. Another challenge that has affected the delivery of social housing in the city of Port Harcourt is the acquisition of land especially the low income group. In the attempt to provide housing for themselves, many individuals and families have gone ahead to sort and acquire land for development, and that is why we can see that over 90% of houses occupied by people are owned by individuals who gave up on promises of government for housing delivery. In the same vein, right from the day's colonial masters, the idea of site-and-service as a means of aiding settlement development has been a great idea. This was a strategy whereby government acquires or obtains h<sub>1</sub> of The vital infrastructure is set out and provided, then allotment of plots s or organizations follow. Several cities and developed areas in Nigeria emerged £ and this strategy still works, if and only if, selfless and honest individuals put in charge of these projects.

### **Challenges Facing the Provision of Housing for Low Income Earners**

Extant deficits in housing stock for the low income group may not be entirely neglected. As seen from the foregoing literature review, there have been several attempts and policies aimed at meeting the housing needs of the low income group in Rivers State. This section of the study examined why the relevant government policies have not made significant impact as planned. Ten factors were identified: population growth; cultural diversities; lack of up-to- date about the low income group; lack of fund; lack of collateral, unemployment,

ineffective legal and regulatory framework, land tenure system, non-involvement of the local stakeholders and difficult terrain. The perception of the respondents is presented in Table 1.

**Table 1:** Challenges Faced in Housing the Low Income earners.

Challenges	Very Low	Low	Moderate	High	Very High	Total
Population Growth	9%	2%	14%	41%	34%	100
Cultural diversity	9%	12%	25%	11%	33%	100
Lack of up-to-date data on the income Group	5%	9%	18%	9%	59%	100
Lack of fund	0%	9%	13%	18%	59%	100
Lack of Collateral	7%	2%	14%	27%	50%	100
Unemployment	5%	5%	9%	36%	45%	100
Ineffective legal and regulatory frame work	14%	18%	16%	18%	34%	100
Land tenure system	0%	5%	9%	45%	41%	100
Lack of stake holders involvement	7%	2%	32%	32%	27%	100
Difficult terrain	9%	23%	11%	18%	39%	100

In population growth, 9% of respondents answered very low, 2% low, 14% moderate, 41% high and 34% very high. Cultural diversity as a challenge to low income housing was very high represented by 43%, 11% high, 25% moderate, 12% low and 9% very low. Lack of data on income group was also seen to be very high with 59%. Lack of fund has the same percentage with lack of data showing high rate of lack of funds as 59%. Lack of collateral also was high at 50%. Unemployment taking 45% as very high. Land tenure system has 41% as very high. 34% very high goes for ineffective legal and regulatory framework. For lack of stakeholder’s involvement, moderate has the highest frequency with 32% followed by very high at 27%. Finally, 39% went for very high difficult terrain. Funding is global factor challenging the construction sector as a result of the global financial crisis. In large economy, the private sector is drafted in to meet existing demand in the form of public private partnership and private finance initiative. These are extreme strategies that are yet struggling to gain acceptance paralyzed by effective legal and regulatory policies coupled with weak macro-economic policies. Lack of fund is the most significant factor facing attempts to house the low income group in Nigeria. This ranked first with a mean score of 4.50. Funding at both individual and government sector is in short supply. The low income group are worst affected as they are battling poverty and unemployment. Even the low income in the government employment sector, poor living wages is not enough to meet household means. On the government, the challenge of meeting other demanding needs of other sectors of the economy makes the crucial needs to provide appear less important. As a

result, very limited proportion of the federal budget and even appropriation are allocated to the sector. There are strong needs to needs and appropriate framework to enhance private sector participation. Land tenure system in Nigeria allocates total land ownership to the government and the natives settlers who have only fiduciary rights. Such lands are subject to taken over by the government without compensation when needs arises except compensation economic trees and may be properties on such land. Affordability of land for individual development id difficult and expensive coupled with crippling bottleneck at the government agency in charge of land matters registration for approval to develop which is different form planning approval. This is can be quit extensive in terms of the amount of time required- 2 years or more in worst scenarios. Housing provision can be improved tremendously where there are parceled of lands allocated to willing developers for housing purposes. Unemployment is pervasive as permeate all strata of the population. From the educated to the technical skilled and the unskilled, the trend is no different. Petty trading survives the populace and this inform why street lives and unwilling to relocate from the urban centre subsists. Unemployment contributes to the provision of housing problem as a significant factor.

The lack of up-to-date data about the low income sector is not available. Besides the insignificant number in government employ who have their data in government archives, the larger community population are not documented. Such relevant data besides population will include: employment level; income level; demographic; saving profile; income sources; and cultural diversities. Most urban centers in Nigeria witness population explosion as a result of rural urban drift. The current on-going militant insurgent in the north forced resident in the northern part of the country to seek relocation down south. Port Harcourt is one of such receiving urban centers. Nigeria population is generally on steady increase with no supply in housing stock to meet demand. Lack of collateral is the next most significant factor militating against housing for the low income group. Most housing is structured with mortgage with extreme strict condition that can hardly be met by the low income group. Securing loan on the hand is difficulty. A low income earner who seeks to acquire a house is often asked to deposit certificate of land ownership to be granted loan for such acquisition.

Non-involvement of stakeholders in planning of low income housing is another factor in the hierarchy of challenges faced in the provision of housing for the low income group. Other factors include: cultural diversity and ethnic factor, difficult terrain and lack of effective regulatory framework respectively.

### **Conclusion**

The primary objective of this study is to examine and assess the effect of low cost housing delivery in Nigeria. The study focused on the issues that are involved in the assessment of housing, especially the low income group in Port Harcourt, Nigeria. It can be seen from the above findings that housing provision for the urban poor is entirely the duty of the



government. Previous policies aimed at delivery affordable housing especially to the low income class has failed. This is because most of the government policies in Nigeria lacked political will and poor implementation of housing policy/programmes, impartiality in the distribution of the housing stock, wrong location of public housing and funding among others. Greater Port Harcourt city swells up daily because of rural-urban migration and thereby creating room for housing deficit in the area. Government must set up an effective framework for mass housing delivery that will be supervised by professionals in the built environment and stakeholders in housing provision. Until these policies are well implemented and monitored effectively, housing the low income group will continue to be a mirage.

### **Recommendations**

The paper therefore the recommended the following as panacea to low cost housing in Port Harcourt:

1. Marginal lands in the municipality should be reclaimed and well planned to provide low-profit private sector investors and philanthropies to provide social housing since
2. Government through mortgage institutions should provide soft housing loans for low social housing in the study area; and housing framework and road map for the designing, construction and implementation of social housing programme for the municipality to meet deficit and demand; reduce the housing deficit within this category of the population;
3. Public Private Partnership (PPP) platform should be arranged between the government, government cannot take the burden alone;
4. Government should identify the target groups (low-income earners) in Port Harcourt.
5. Special Social Housing Fund (SHF) should be provided by the government.
6. The government as a policy should draw up a short, medium and long term social legislative act to provide social housing in the municipality and also upgrade houses and know their family structure before construction and allocation of social housing to provide facilities in slum and squatter settlements; income earners to provide their own houses to ensure security and tenure.

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