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HOUSING AND THE Development of the NIGER DELTA REGION: POLICY ISSUES

**Housing and the Development of the Niger Delta region:
Policy Issues**

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Preface

CPED's Policy Brief is a short publication designed to inform policy makers and other stakeholders at the federal, state and local government levels in Nigeria on the key policy issues emanating from the action research and intervention programmes carried out by CPED and its collaborators. The Policy brief series for 2011 will focus largely on the challenges facing development in the Niger Delta region under CPED's research theme on growth and equity in development in Nigeria. This first number in the series is on Housing Provision and the development of the Niger Delta region.

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Housing Pattern in the Niger Delta region

Housing like food, clothing and fuel is a basic human requirement. Housing is required for the protection of persons and property from sun, rain and wind. The provision of good housing has a profound influence on the health efficiency and well-being of any community. Fundamental to the analysis of housing requirement is the definition of housing need. Housing need may be defined as the number of dwellings to be built or improved to provide each household or family with adequate dwellings of acceptable standards. This need should not be confused with effective housing demand, which is the number of dwellings that can be afforded by families, through unsubsidised loans from credit institutions.

Housing demand is the desire for better housing supported by the economic ability to satisfy the desire. Hence, households living in overcrowded, dilapidated or makeshift dwellings only represent a housing need if they do not have the money to pay for better housing. It cannot be denied that the determination of the housing need is a basic tool in the formulation of any housing policy in terms of housing production targets and priorities, and the preparation of the corresponding housing programme as part of the overall economic and social development programme of any country. The need in terms of dwelling units will indicate not only the volume' of construction materials and skills to be made available but also the investments and level of savings to be achieved.

There is no doubt that housing need as defined above is closely related to occupation size, number of households and rates of housing stock depletion and replacement. In other words, there are two components of housing need, demographic and replacement. The demographic component of future needs reflect the increase in population due to natural growth and net in migration while the replacement component reflects the ageing and deterioration of existing housing stock.

The provision of shelter in Nigeria as in other parts of the civilized world, has been accepted as a basic need right from the period before the establishment of British colonial administration in the country. During the pre-colonial era, the provision of housing in the various communities within the four states examined in this study was the desire to accommodate every individual within each community. Consequently, housing construction was not left entirely to the individual family in need of a dwelling. Generally, the other members of the community contributed to the process of building a new house. This involved the fixing of a specific day in which a particular phase of the house -such as making the walls -would be undertaken. The owner of the house was responsible for preparing the food for those who had come to assist in building his house. Through such a system, it was possible to provide a shelter for every household in different communities.

The self-sufficiency, which prevailed in pre-colonial housing provision in various communities in Nigeria, was disturbed after the establishment of British colonial rule in

the country. The rapid socio- economic changes, which followed the establishment of colonial administration, had remarkable effects on the pattern of demand for housing, especially in the urban areas. Accelerated rural-urban migration led to a shortage of dwellings in the towns and cities, while the introduction of new building materials as well as new house types made it impossible for every family to afford the building of its own dwelling. These developments have led to changes in the pattern of housing supply in Niger Delta region as in other parts of Nigeria. Indicators of living standards include such factors as housing type, sanitation, source of drinking water and fuel used for cooking and lighting.

As far as roofing materials used in the construction of the houses are concerned, the findings of the CPED survey show that the choice of roofing materials has undergone some changes over the years. In the Niger Delta region only 13.8 per cent of dwellings are roofed with thatched materials while the bulk of the dwellings (69.5 %) are roofed with corrugated iron sheets. There is no doubt that there is a relationship between the choice of materials for the construction of walls and the type of roofing materials. People do not go to the expense of cement block walls and then put on traditional roofing material such as thatch. Rather, it is the older buildings that have traditional materials such as mud walls that have modernized the roof by replacing thatch with more durable materials such as corrugated iron sheets. This apparently explains the high proportion of the dwellings surveyed in the Niger Delta region being covered by corrugated iron sheets. There is no

doubt that the main attraction of corrugated iron sheets lies in its ease of handling, its slow rate of corrosion and its minimal maintenance requirement.

With respect to the type of walling materials 27.7 per cent of the sampled dwellings the region are constructed of mud/brick walls. The dwellings constructed with cement walls constitute 62.6 per cent while dwellings made of wood/bamboo walls accounted for 2.9 per cent of the dwellings. Other types of walls such as burnt bricks stone and iron sheets contributed minimally to the making of the walls of the sampled dwellings. The gradual decline in the use of traditional building material particularly mud is due largely to the convenience of the new material, cement block, and the modified skills required for its handling. Mud is readily available but it requires some inputs, labour and water are quite important. The advent of cement walls came with the greater demand for individual dwellings as opposed to jointly owned properties. There is that much greater interest in the maintenance of individually owned properties than in the case with family or jointly owned ones.

Policy Options and Issues on Housing

Sustainable development in terms of housing provision for the poor in Niger Delta region requires action in quite a number of areas. Some of these are:

- (i) There is no doubt that the determination of the housing need, is a basic tool in the provision of

housing for the low-income households in NDDC States. The need in terms of dwelling units will indicate not only the volume of construction materials and skills to be made available but also investments and participation of the public and private sectors and the level of savings to be achieved. All these will provide the basis for a programme of long-term perspective. In estimating housing need adequate consideration should be given to factors influencing future housing need, such as: the need to relieve overcrowding in existing houses; the housing of those without homes at present; provision for the natural increase in the population; the maintenance of existing houses; the replacement of dilapidated ones; and the need to provide for improved housing as income levels and family sizes grow in different localities.

- (ii) In defining housing need there is an implicit requisite for defining housing standard. This requires the establishment of housing standards that aim at maintaining the health and social well-being of the population expressed in terms of density, facilities and structural conditions from which acceptability of existing dwellings can be measures. These standards differ from one environment to another due to variations in climate, culture, degree of urbanisation, and social and economic progress as there is in the NDDC States. It follows that one of the essential

housing policy issues is the formulation of a minimum and desirable standard of space and environment for various types of houses and housing estates and also the development of a wide range of standard designs for houses of different types to suit the climatic, economic, socio-cultural and other conditions obtaining in the various ecological regions of the NDDC States. In particular, the standard and designs for housing that should be provided on massive, low-cost scale should be defined. However, care must be taken so that minimum standards and designs are not set so high as to wittingly increase the number of areas regarded as slums or make the housing objective unattainable. But, the standards must be rigid enough to clearly delineate acceptable from unacceptable dwellings.

- (iii) The high design standard associated with housing in Nigeria especially in urban areas over the years has influenced the pattern of demand and supply of building materials. Thus, most of the building materials are imported or manufactured locally with a large component of imported raw materials. Governments in the NDDC States should continue to encourage the utilisation of local building materials. All the available raw materials for the building industry in the country must be identified and conscious efforts made to exploit them. There is a need for

more research in this respect, with the ultimate objective of improving the local building materials and making them cheaper. Such research should focus on low-cost masonry materials and components, use of stabilised earth, asphalt, rubber, petroleum residues and cement materials, the use of fibrous materials such as lignocellulose sugar-cane residue, and bamboo in housing construction.

- (iv) Closely related to the issues of design and use of local raw materials is the issue of construction technology. The choice of technology should relate to the choice of materials and to the very nature of the house with the least wastage of resources. Constructing units in modules, using standard-size components and building materials, most of which can be factory made, will reduce wastage due to 'at site' working materials. It could be worthwhile for designers, planners, engineers and industrialists to agree on using one standard for at least the most basic components. Indeed, the mass production and standardisation of housing components that have a certain degree of variability has the advantage of speed in construction and faster returns on investment and capital recycling.
- (v) One of the basic factors underlying the shortage of housing in Nigeria is lack of adequate finance. The key to the problem of housing finance in

Nigeria lies in mobilising the resources of the masses to the maximum extent possible, so that the savings or investible surplus may be channelled into housing. The achievement of this objective calls for a policy whereby a suitable framework can be created for investment, for example, setting up a network of housing finance institutions including housing co-operative societies, home ownership societies, industrial labour and housing savings banks. Such institutions will continually provide capital for investment in housing by providing incentives to the people to save, however small the savings may be, and to utilise them for house building and home ownership. The basic principles involved in financing public housing through institutions are underwriting private risk, bolster public credit by means of insurance, setting up credit and market reserves, and indemnifying lending institutions in case of mortgage or default. It is only then that it will be possible to attract private capital, which is otherwise shy of entering the housing market.

- (vi) Of major importance is the problem of access to the available funds for members of the low-income group in the urban and rural communities. The existing stringent measures governing the release of loans to prospective house owners must be relaxed to allow members of the low-income group to obtain funds.

Furthermore, the cumbersome administrative procedures operated by public authorities responsible for the release of housing loans must be changed. Mortgage loan down-payments by prospective house owners should be progressively reduced to the point where lower income households can obtain modest housing loans without initial equity participation. The repayment period of loans from mortgage banks and institutions should be lengthened. Greater encouragement should be given to the use of limited dividend, non-profit and co-operative projects as a means of providing adequate accommodation for the masses in the country.

- (vii) Finally, in this era of privatisation, it is imperative to involve the private sector in any programme of housing provision for the poor. Indeed, apart from the government, there are seven categories of private sector operators all of, which have their own specific tasks to perform in promoting mass housing provision.

Summary of key policy issues

- One of the essential housing policy issues is the formulation of a minimum and desirable standard of space and environment for various types of houses and housing estates and also the development of a wide range of standard designs for houses of different types to suit the climatic, economic, socio-

cultural and other conditions obtaining in the various ecological regions of the NDDC States. In particular, the standard and designs for housing that should be provided on massive, low-cost scale should be defined.

- Care must be taken so that minimum standards and designs are not set so high as to wittingly increase the number of areas regarded as slums or make the housing objective unattainable. But, the standards must be rigid enough to clearly delineate acceptable from unacceptable dwellings.
- Governments in the NDDC States should continue to encourage the utilisation of local building materials. All the available raw materials for the building industry in the country must be identified and conscious efforts made to exploit them. There is a need for more research in this respect, with the ultimate objective of improving the local building materials and making them cheaper.
- The choice of technology should relate to the choice of materials and to the very nature of the house with the least wastage of resources. Constructing units in modules, using standard-size components and building materials, most of which can be factory made, will reduce wastage due to 'at site' working materials.

- One of the basic factors underlying the shortage of housing in Nigeria is lack of adequate finance. The existing stringent measures governing the release of loans to prospective house owners must be relaxed to allow members of the low-income group to obtain funds. Greater encouragement should be given to the use of limited dividend, non-profit and co-operative projects as a means of providing adequate accommodation for the masses in the country. In this context, we recommend that branches of mortgage institutions should be established in all LGA headquarters in the region.
- A special roof loan scheme should be granted to applicants, who have built their houses to roofing level, to assist in the improvement of housing in the region, the bulk of which as the findings show is substandard.

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