FACTORS AFFECTING HOUSING DELIVERY IN LAGOS STATE, NIGERIA

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Abstract

Housing is a determinant to the national development of a nation. Thus the provision of housing by the public and private sector and its affordability by the populace is a necessity. Therefore the purpose of this study is to examine the factors affecting housing delivery in Lagos state, Nigeria. Cross sectional research design was used and the population of the study was Architects, Quantity Surveyors, Engineers, Contractors and project managers. Random sampling technique was adopted for this study. A total of 70 questionnaires were distributed and 51 were returned. This represents a response rate of 73%. Statistical Package for Social Sciences (SPSS) was used for analysis via mean item score, percentage, frequency and ranking. The study showed that problem of land inaccessibility, stunted financial and mortgage system were the factors affecting housing delivery. This was also identified that high cost of acquiring land, social miscreants (“Omo Onile”) and affordability were challenges facing housing delivery. In conclusion the public and private sector needs to work jointly to make provision of houses affordable to both rich and poor despite the increased in population through migration to urban areas. Charges on landed document such as certificate of occupancy and building plan approval should be make easy to collect from the agencies approved by the Government. Long term Interest loan from mortgage bank with low interest should be encouraged especially to the private sector.

Keywords: Housing, Land, Mortgage, Slum, Urbanization.

1. Introduction

Shelter has been universally accepted as the second most important essential human need after food. Housing in all its ramifications is more than mere shelter since it makes a community or neighbor livable environment. Though the countries of the world differs greatly in their level of industrial, social, economic and political development, the importance of housing and its

Contact: seyiajayi71@gmail.com. The author declares that he has no relevant or material financial interests that relate to the research described in this paper. Also, the author declares that the submitted paper is his original work and that, upon publication, nothing contained in it will not constitute an infringement of any copyright. Paper received 17.04.2017. Approved 30.05.2017. This paper is licensed under the Creative Commons Attribution-Non Commercial-No Derives 3.0. License. This paper is published with Open Access at www.humsettlement.net.
related facilities are vital elements in determining the standard of living (Afolabi & Dada, 2014). The facilities includes roads, water, environment and others amenities that makes the dwellers to live comfortable (Ajibola et al., 2012). As an integral parts of development process, the government needs to take a major share of responsibility for improving the level of providing housing at a cheaper price for the people. With the recession period, Nigeria is experiencing, the Government is faced with challenges to provide housing for the masses especially for those in the urban areas. The effort had been made by the Government in the past but they are not adequate especially for the middle earners (Mabogunje, 2002). However, the purpose had not been successful because those that need these housings could not afford it (Ajayi et al, 2016). Thus they tend to live in semi – urban areas, slum, and substandard accommodation.

In order to increase the supply of housing due to its demand, Lagos State Development and Property Corporation (LSDPC), Federal Housing Authority (FHA), Federal Ministry of Housing Urban Development, Lagos State Building Investment Corporation was established in the public sector to aid in housing affordability in Nigeria (Afolabi & Dada, 2014). The private sectors are also contributing their quota. According to Omole (2001) the private sector had contributed about 90% of urban housing to assist the government as a result of rapid growth in the urban areas. Despite this, the private sector is faced with the constraints of meeting up the supply of housing (Nubi, 2008). This is due to the cost of building materials, deficiency of housing finance arrangement, inflexible loan conditions from mortgage banks and government policies (Raji, 2008; Enisan & Ogundiran, 2013). In addition Oyinke (2009) in Ajibola et al, (2012) opined difficult in obtaining and securing the approvals of building plans, certificate of occupancy and other government permit as a factor affecting the private sectors. Nubi (2008) stated that land value and rents had increased ahead of inflation especially with this recessed economy of Nigeria where diversification is into infrastructure, mining and agriculture. Therefore there is a need to manage macroeconomic stability and pro – cyclical government expenditure pattern by improving non – oil growth performance and saving Nigeria’s oil revenues for future use (Ayodele, 2013). As a result of inadequate housing, the sale of land and rentage is very high (Nubi, 2008).

Increased in urban settlement is directly proportional to the demand of housing. This particularity of rapid urbanization is not alone in Nigeria but also in South Africa and developing countries (Burgoyne, 2008). Due to the challenges and constraints of public and private sectors to meet the supply of housing, the cost or rental value of housing tend to increase. It becomes difficulty for affordability of housing for the masses. Thus the houses provided by the public and private sectors can be afforded by the high income earners alone. It creates room for shanties, slum and overcrowded houses with little or no facilities such as roads, water and electricity to meet the need of the dwellers in such an environment. According to Okoye 1996 in Okafor (nd), 50% of Nigerian populations live in slums, market stalls, motor parks and under the bridges. Thus the low income earners are left with no option to live in uncompleted building and some in deteriorated building which they are not comfortable with. Residential accommodation problems
remain acute particularly in Lagos, Abuja and Port Harcourt, Nigeria. This has lead to studies on affordability of housing delivery (Ajibola, et al, 2012, Ajayi et al, 2016) and studies on users’ satisfaction on housing estate (Ibem & Amole, 2012; Ebiaride & Umeh, 2015) in Lagos state. Thus, this study intends to examine the factors affecting housing delivery in Lagos State, Nigeria.

2. Review Lagos state contribution toward housing delivery

Lagos State Government had a documented history of housing provision from the days of Lagos Executive Development Board (LEDB) in 1950’s. Lagos Executive Development Board (LEDB) was able to delivered 4,502 housing units, within 17 years, from 1955 to 1972 when it was dissolved with the population rising from 1.2 million in 1960 to 3 million in 1972 (Ebiaride & Umeh, 2015). In 1972, the functions of LEDB were transferred to Lagos State Development and Property Corporation (LSDPC) as the sole agency responsible for the provision of Housing in Lagos State. Since its inception in 1972, LSDPC has been saddled with the execution of gigantic low-cost housing program of the early eighties which yielded close to 10,000 units. In 1979 under the leadership of Alhaji Lateef Jakande, LSDPC took a dynamic and elaborate turn with emphasis on low cost flats to cater for the needs of the low-income earners. Government realized that only the supply of housing units on a large-scale either through Government or by individuals themselves can reduce the chronic shortages. By 1992, about 17,000 units were built in several locations which included Abesan (4,272 units), Amuwo-Odofin (2,068), Ija (1,560), Ijaye (812), Ijeh (62), Isolo (3,632), Ojokoro (534) (Enisan & Ogundiran, 2013). Ebiaride and Umeh (2015) also noted that the contribution of LSDPC to housing in Lagos metropolis between 1980 and 1997 amounted to 21,630 housing units. This is made up of 12,072 which are low cost houses, 1,798 medium income houses, while 760 are built for the upper-income earners. Thus between 1972 and 1999, LSDPC was able to deliver 20,120 housing units while 1,818 housing units were delivered from 2000 to 2010. The joint venture housing projects yielded 331 units while the ongoing projects at Lekki Scheme 2 and Apapa GRA will yield combined units of 150. The proposed residential projects at Victoria Island and Abijo are expected to increase the stock by 236 units. The total stock from LSDPC excluding the proposed units over the 38 year period is 22,419 housing units, that is an average of 590 units per annum (Ajayi et al., 2016). Lately, the Ministry of Housing and Lagos Building and Investment Company (LBIC) did commence direct construction of houses in Lagos thus compromising the mandate of LSDPC. The Ministry of Housing till date has constructed 18 No housing estates with 5 others under construction. The total units of this strategy are less than 5,000 units while the LBIC intervention will yield less than 1,500 units (Lagos State Ministry of Housing, 2010). Aside the direct construction approach, the Ministry and other government agencies adopted other options of delivering houses to the citizens, among which are Public Private Partnership (PPP) in housing delivery, urban renewal and regeneration program, establishment of new towns, provision of site and service scheme.
The recently launched Lagos Cooperative Home Ownership Incentive Scheme (Lagos CHOIS), in collaboration with the private sector is expected to deliver 10,000 housing units over the next four years at an unaffordable rate of N11.6 million for a 2 bedroom apartment (Lagos State Ministry of Housing, 2010). Lagos state government had to embark on massive housing construction to meet the objectives of the scheme, saying it has built houses in Ikorodu, Ogba, Epe, Badagry, Lekki, Agege, Alimosho and other areas for people to have choices on where they wish to reside. He added that, another 132 units in Iponri, 720 units in Ibeshe in Ikorodu, 420 units in Ajara, Badagry, 648 units in Sangotedo Phase II, 216 units in Obele, 36 units in Akerele Phase II, 48 units in Oyingbo, 1,254 units in Ilubirin and 1,080 units in Ijora-Badia and this would give us an estimated 4,554 units when completed (Lagos H.O.M.S mortgage scheme, 2013).

All the programs embarked upon by the Lagos State government and its different agencies are aimed at regenerating the urban settlement, sustaining environmental quality and increasing housing supply. These efforts are ideal, but they seem not to be proportionally coordinated within the context of increasing accessibility to homes.

2.1. Federal Government Contribution toward housing delivery in Lagos state.

According Ekejiuba (2008) in Ebiaride and Umeh (2015), the Federal Housing Authority, was established under Decree No. 40 of 1973, and amended by CAP 136 LF N of 1990. It began operation, however in 1976. Its functions and roles include making proposals to government for housing and ancillary infrastructural services and implementing those approved by government. Under the National Housing Policy of 1991, FHA was mandated to develop and manage real estate on commercial and profitable basis in all states of the federation, provide site and services scheme for all income groups, with special emphasis on low-income groups in the major cities of the country. And also provide low income houses in all states of the Federation. Towards the first all-African Festival of Arts and Culture (FESTAC), the Federal Military Government begun mass housing development. It embarked on the development learning from past failure. FHA’s housing delivery is made to be end-user driven through cooperatives, Housing Associations, Key workers’ Scheme, and House improvement (Nubi, 2008). As a source of strength, the agency (Federal Housing Authority (FHA)), has well over 53,000 housing units in about 77 estates and a land asset holding of over 10,000 hectares nationwide to its credit. The FHA has spent over #30 billion on housing development and ancillary infrastructure. It also has an asset base of approximately #5 billion. The development of the Festival Town and Ipa J a Town in Lagos was done under the 1975 - 1980 National Housing Programme by the FHA. The Federal Government developed the Amuwo Odofin Phase 1 Estate in Lagos and the firstever Federal Low Cost Housing Estates in other 11 state capitals. These estates were in 1978 transferred to the various state governments for purposes of control and management. This housing programme was the first significant Federal Government effort at providing affordable housing to Nigerian citizens on long-term mortgage repayment terms. And it was the time when Nigerian Building Society was transformed into the Federal Mortgage Bank of Nigeria. Presently in Nigeria, the government had not been able to continue in the policy of FHA due to recession period faced by
the country. Thus the standard of living had degenerated due to high inflation, unemployment and retrenchment. An average Nigeria cannot afford to build a conducive house due to low purchasing power.

### 2.2 Private sector contributions in housing development in Lagos state

Organized private or corporate estate developers are incorporated organizations or companies (bodies recognized by statutes), which are set-up to carry out the development of landed properties. Example of Corporate Estate Developers that abound in Lagos State include, HFP Engineering Company Limited, Cornerstone Construction Company Limited, UACN Property Development and Investment Company Plc, Union Home, Countrywide Affordable Estates Project (CAFFEP), Chief Adediran Ajao Company Limited, Crown Realities Plc, Danny Estate’ Some of the housing schemes developed by private sectors are: Shonibare Estate, Ire-Akari Estate, Odotola Estate, Dideolu Estate, Cornerstone Estate, Victoria Garden City (VGC).

According to Aluko (2012), Lagos State private estate development scheme was initiated in August 1988, although a Town & Country Planning Private Estate Development Regulations had been enacted in 1986. In 1990, the government re-organized the impact of private estate developers in housing delivery. The State Government recognizes the following categories of development programmes to be adopted by private developers. They are:

1. **Comprehensive Land Development Programme**: This will involve the provision of a complete range of facilities in addition to the construction of the houses. Essentially, this will include; the preparation of the perimeter survey, layouts and demarcation of the plots on the allocated parcels of land and the provision of other infrastructural facilities as pipe-borne water from the public mains, or estate boreholes, electricity, tarred roads, savage treatment etc.

2. **Limited layout scheme**: the developers undertake only perimeter survey, layout demarcation of the plots and provision of earth roads and functional drainage.

3. **Comprehensive site and Service Scheme**: Under which all other infrastructural facilities are provided without the actual construction of housing units.

The government seems to have reneged on its role that is stated under the fundamental economic objectives and directive principles of state policy in section 16(2) (d) of the Lagos state Constitution “the State shall direct its policy towards ensuring that suitable and adequate shelter for all citizens”.

### 2.3 Factors affecting housing delivery in Lagos state

Housing is defined as an accommodation where people live collectively (Ajayi et al., 2016). The term “house” includes many kinds of dwellings, ranging from rudimentary huts of nomadic tribes to free standing individual structures. Housing as a unit of the environment, has a profound influence on the health, efficiency, social behavior, satisfaction and general welfare of the community. Housing comprises of a number of facilities, services, and utilities which links the
individual and his family to the community and the community to the region in which it grows and progresses. The following are the factors affecting housing delivery, they are:

2.3.1 Problem of Land Inaccessibility

Land is a crucial element in the property development process and its accessibility is vital to achieving efficient and sustainable development of the urban environment. Omirin (2002) opines that access to land and property rights is a major key in economic growth and development. It is now increasingly being realized that economic development of any country depends on how efficiently land is distributed among citizens and competing urban uses. In Nigeria, the land use Act of 1978 was promulgated to achieve equal access to land, simplify the management and ownership of land and assist citizens irrespective of social status to realize aspiration of land ownership. However, Bello (2007) while reflecting on the Land Use Act of 1978 observes that the Act only guarantees equal accessibility to land only in concept. Omirin (2002) shares a similar opinion that the extensive powers of control granted to State Governors could, if appropriately applied guarantee land availability to all citizens based on non-market criteria using the bureaucratic land allocation machinery. It has however been noted that public land management as contained in the provisions of land use Act of 1978 give the government cheap control of much land but the allocation criteria are so exclusionary as to provide access only to a very small proportion of the lower income earners and more access to the upper income earners particularly the educated elite, The politically influential and military personnel.

2.3.2 Stunted Financial and Mortgage System

Housing finance and mortgage system in Lagos cannot be totally ostracized from what is obtainable in Nigeria (Alufohia, 2013). Generally there is no credit or finance structure available to the low income groups for land, housing and basic services in Nigeria, The only window for all Nigerians to access financial facility for land, housing and basic services is the National Housing Fund [NHF] established in 1992. The finance structure is such that neither the builder nor the client are readily to obtain finance for housing due to the stringent condition attached to mortgage loan and high interest rates at the commercial market. The current source of house financing in Nigeria includes the private and public sources. The public sources includes Commercial, Merchant and mortgage Banks and Insurance Companies. Due to the high interest rates in the financial market, commercial merchant and mortgage banks are now reluctant to finance housing projects except where the houses are to be placed in the market for outright purchase, though this is not good enough for the low income earners. The banks are operating with short-term deposits whereas housing finance can only strive in a long term funding environment. The private source of housing financing, this is also the
traditional way of accumulating personal saving toward the building of a house, and this includes “Esusu” credit cooperatives, family sources and individual savings. This sector is usually local and informal in organization based on trust, love and friendship. The operation of this sector is difficult to quantify as they operate on transfer of cash and kind. These include donations of land, building materials, cash assistance or sometimes any of these could be in form of loan. The private source also involves direct labor assistance. It is interesting to note that this sector constitutes the larger proportion of housing providers in Nigeria.

2.3.3 Exorbitant Prices of Building Materials

Building materials and components are import dependent and that makes them very expensive in the face of the value of the country’s currency (Naira) and global inflation. According to Akewusola (2005), building materials have been increasing in cost without any apology to government policies. With low earning capacity of majority of the country’s citizens, the building materials are rendered out of their reach. To solve the problem associated with high cost of building materials, readily available local building materials should be researched into with a view to improving their qualities and render them suitable for producing cost-effective, aesthetically attractive and durable houses. Such improved local materials will significantly reduce the cost of housing delivery.

2.3.4 Lack of Infrastructure

Another major factor affecting housing delivery is the lack of primary infrastructure such as roads, water, electricity etc. In Nigeria, individual developers rely on government for the provision of infrastructural facilities and services. The private developers are only forced to search for alternatives when the government or its agent is not forthcoming on provision of these infrastructures. Most times developers have to provide the infrastructure which invariably increases the cost of the houses they produce thus making such houses unaffordable for the low income earners. However it has be asserted by Mabogunje (2005) that it is the responsibility of the government to provide primary infrastructure which includes roads water, electricity etc. and the developers to provide secondary infrastructures, provision of housing scheme to citizens.

2.3.5 Poverty Level

The urban poor people live in areas with bad environmental conditions and highest deficits of basic services. They suffer more than other groups from the breakdown of urban infrastructure especially in terms of health (Bamidele, 2006), poverty is also held responsible as the major cause of the urbanization problems, and without money the problems of inadequate housing which results in congestion cannot be solved. According to Olajide (2006), Housing is probably the most elusive and intractable of all the problems imposed by poverty and it is one of the problems which social policy has to deal with. It has been argued that poor housing is one of the important causes of poverty in the long term or at least helps to maintain poverty. Without
money, the dilapidated housing structure cannot be improved or replaced; neither can a dirty and degraded environment be improved.

3. Research methodology

Research methods are the various procedures, schemes and algorithms used in research while research methodology is a science of studying how research is to be carried out (Rajasekar et al., 2013). Research design entails the methods and procedures used to conduct scientific research. The study is a survey research, which involves the usage of cross-sectional survey design. Because data used in the study was made up of variables of the same sample observed at one point in time. The population of this study includes all stakeholders in construction industry sector of the economy in Lagos State especially, the Architects, Quantity Surveyors, Contractors, Project Managers, Estate Surveyors, Civil Engineers and Builders. The study was conducted in Lagos state is the center of economic activates of Nigeria. Lagos lies on latitude 6.27”N and longitude 3.28”E. The population of Lagos state is twenty-one (21) million (Okpi, 2011), making it 13% of Nigeria population (167million) by the National Population Commission. Lagos has a land area of 3,577sqkm, thus it the sixth most populous city in the world and the second largest city in Nigeria. It is one of the most populous cities in Africa (Aderemi & Oyeyemi, 2006) and the new biggest city in Africa (Campbell, 2012). Being the industrial as well as commercial centre of the country, the city has a high population density and abundant economic opportunities which in turn has led to over utilization of available utilities with attractive resources. The high population and economic activities is the reason for chosen Lagos state as the study area. The sampling techniques adopted for this study is random sampling method. This method was used because all the elements of the population have equal chance of been selected. A total of 70 questionnaires were distributed and 51 were returned. This represents a response rate of 73%. Data realized from the administration of the research instruments were analyzed and processed with the aid of Statistical Packages for Social Science (SPSS 17th). Data measured on the nominal scale were analyzed using descriptive statistics such as frequency distribution and percentages. The levels of importance of identified factors were determined by the magnitude of their frequency counts with the greatest frequency representing the most important factor.

4. Findings and discussion

4.1 Factors Affecting Housing Delivery

Table 1 shows the factors affecting housing delivery as rated by the respondents. The most important factors were problem of land inaccessibility (RII = 0.82), stunted financial mortgage system (RII = 0.79) and high cost of construction (RII = 0.78). It was followed by poverty level
(RII = 0.77), government policies and slow bureaucratic procedures (RII = 0.76) and exorbitant prices of building material (RII = 0.76). The least important factors were statutory and bye-law (RII = 0.73) and developmental control (RII = 0.71).

Table 1: Factors affecting housing delivery

<table>
<thead>
<tr>
<th>FACTORS</th>
<th>RII</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Problem of land inaccessibility</td>
<td>0.82</td>
<td>1</td>
</tr>
<tr>
<td>Stunted financial and mortgage system</td>
<td>0.79</td>
<td>2</td>
</tr>
<tr>
<td>High cost of construction</td>
<td>0.78</td>
<td>3</td>
</tr>
<tr>
<td>Poverty level</td>
<td>0.77</td>
<td>4</td>
</tr>
<tr>
<td>Government policies and slow bureaucratic procedures</td>
<td>0.76</td>
<td>5</td>
</tr>
<tr>
<td>Exorbitant prices of building material</td>
<td>0.76</td>
<td>5</td>
</tr>
<tr>
<td>High population growth</td>
<td>0.75</td>
<td>7</td>
</tr>
<tr>
<td>Inadequate physical planning</td>
<td>0.74</td>
<td>8</td>
</tr>
<tr>
<td>Statutory regulation and bye-laws</td>
<td>0.73</td>
<td>9</td>
</tr>
<tr>
<td>Developmental control</td>
<td>0.71</td>
<td>10</td>
</tr>
</tbody>
</table>

RII = Relative Importance Index

4.2 Challenges of Housing Delivery

Table 2 indicates the challenges of housing delivery in Lagos state. The respondents were told to rate the challenges in order of level of importance. From the result, it reveals that high cost of acquiring land (RII = 0.85) as the most important challenges of housing delivery. It was followed by youth harassment of developers (“Omo – Onile”) (RII = 0.81), affordability (RII = 0.81) and high cost of land registration titling (RII = 0.80). The least challenging factors affecting housing delivery were lack of government support in terms of infrastructural facilities to bring down the high cost of housing construction (RII = 0.70), lack of proper coordination of public agencies and law (RII = 0.70) and limited skilled worker (RII = 0.67).

Table 2: Challenges Of Housing Delivery in Lagos state.

<table>
<thead>
<tr>
<th>Challenges of housing delivery</th>
<th>RII</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>High cost of acquiring land</td>
<td>0.85</td>
<td>1</td>
</tr>
<tr>
<td>Youth harassment of developers (“Omo - Onile”)</td>
<td>0.81</td>
<td>2</td>
</tr>
</tbody>
</table>
## 4.3 Strategies for ensuring Affordable Housing Delivery

Table 3 presents the strategies for ensuring affordable housing. From the table, Anti-corruption measures and a responsive judiciary (RII = 0.90) was ranks first. It was followed cost – saving house design (RII = 0.87), land reforms/reviews of land use act (RII = 0.83), review of fiscal and monetary policies to reduce inflation and interest rate (RII = 0.83) and Public Private Partnership (RII = 0.82). The least strategies for ensuring affordable housing were site and service schemes (RII = 0.79), strict developmental control (RII = 0.77) and creation of a national credit database (RII = 0.75).

## 4.4 Discussion of findings

Housing is an importance basic necessity of life after food and clothing. Housing determines the national development of a country where enough of housing is made available and affordable to the populace. Though from this study, land inaccessibility, stunted financial and mortgage system, high cost of construction, poverty level, government policies and slow bureaucratic procedures, exorbitant prices of building material and high population growth has been seen as the major factors affecting housing delivery. High cost of acquiring land, youth harassment of developers ("omo-onile"), affordability, and high cost of land registration titling, lack of critical infrastructure in the urban and rural area of the state is described as the fundamental challenges affecting housing delivery.

Oladeinde(2000) in Okafor (nd) identified inadequacy of long term loans loan and fund for mortgage business and high interest rate for mortgage services, poor hosing finance and land ownership policy as a setback for housing delivery. While Daramola (2004), Raji (2008) and Ajibola et al., (2012) identified high cost of building materials and land, processing and securing of approvals for building plans, certificate of occupancy other necessary government permit as factor affecting housing delivery. Aliu et al., (2016), identified cost affordability, policy objective implementation and Government community conflicts as major factors affecting housing delivery. The major challenges for housing delivery identified in this study were high cost of acquiring land, youth harassment of developers, affordability and high cost of land registration titling. The least challenging factors affecting housing delivery were lack
of government support in terms of infrastructural facilities to bring down the high cost of housing construction, lack of proper coordination of public agencies and law and limited skilled worker. The government needs to be involved in the cost of construction by reducing the traffic of imported building materials and also encourage the use of locally made building materials. It will bring down the cost of building materials and construction and thus the law of demand will be observed. At a lower price to build and with an increase in demand, the supply will increase. The strategies for ensuring an effective housing delivery are anti-corruption measures and a responsive judiciary, cost saving house design, land reforms/reviews of land use act, review of fiscal and monetary policies to reduce inflation and interest rate, Public Private Partnership (PPP) and research on building material among others.

Table 3: strategies for ensuring affordable housing delivery

<table>
<thead>
<tr>
<th>Strategies</th>
<th>RII</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anti-corruption measures and a responsive judiciary</td>
<td>0.90</td>
<td>1</td>
</tr>
<tr>
<td>Cost – saving house design</td>
<td>0.87</td>
<td>2</td>
</tr>
<tr>
<td>Land reforms/reviews of land use act</td>
<td>0.83</td>
<td>3</td>
</tr>
<tr>
<td>Review of fiscal and monetary policies to reduce inflation and interest rate</td>
<td>0.83</td>
<td>3</td>
</tr>
<tr>
<td>Public Private Partnership (PPP)</td>
<td>0.82</td>
<td>5</td>
</tr>
<tr>
<td>Creation of viable secondary mortgage market</td>
<td>0.81</td>
<td>6</td>
</tr>
<tr>
<td>Research on building material</td>
<td>0.80</td>
<td>7</td>
</tr>
<tr>
<td>Co-operative housing</td>
<td>0.80</td>
<td>7</td>
</tr>
<tr>
<td>Site and service schemes</td>
<td>0.79</td>
<td>9</td>
</tr>
<tr>
<td>Strict developmental control</td>
<td>0.77</td>
<td>10</td>
</tr>
<tr>
<td>Creation of a national credit database</td>
<td>0.75</td>
<td>11</td>
</tr>
</tbody>
</table>

5. Conclusion and recommendation

Shelter is very importance in national development of any country. Shelter is needed by the rich and the poor thus the provision and affordability becomes importance. There is no meaningful developed in a country where provision of housing is not make affordable for the people. Thus the public and private sector needs to work jointly to make provision of houses affordable to both rich and poor despite the increased in population through migration to urban areas. The factors affecting housing delivery are problem of land inaccessibility, stunted financial and mortgage system, high cost of construction, poverty level and government policies. If the Government can stop the social miscreats (“Omo – onile”) from disturbing private sectors, this will enable them to build. Government policies on landed documents should also be make easy to collect. Charges on landed document such as certificate of occupancy and
building plan approval should be make easy to collect from the agencies approved by the Government. Long term Interest loan from mortgage bank should be encouraged especially to the private sector.

Some of the challenges to housing delivery are related to the economic and political environment, problem of high cost of acquiring land, youth harassment of developers (omo-onile), affordability, poor remuneration and low minimum wages of workers resulting in low purchasing power that are unattractive to developers, escalating high cost of building material, high profit driven attitudes of the private developers arising from high cost of fund or finance among others. To redress this problem the government must create an enabling environment for the private sector to act as the engine of growth in the housing sector. Private Public Partnership (PPP) should be engaged by the Government to help in developing mass housing and estate so as to aid national development.

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