TOWARDS FACILITATING HOUSING PROVISION IN DAMATURU

M.Sc. (URP) THESIS

BY

ALI ABUBAKAR BAGOBIRI

B.Sc (Hons) Geography

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ALI ABUBAKAR BAGOBIRI
B.Sc (Hons) Geography
Ahmadu Bello University,
Zaria - Nigeria

June, 1986

Thesis submitted to the Dean, Post Graduate School, Ahmadu Bello University, Zaria, in partial fulfillment of the requirements for the award of M.Sc Urban and Regional Planning

DEPARTMENT OF URBAN AND REGIONAL PLANNING,
FACULTY OF ENVIRONMENTAL DESIGN,
AHMADU BELLO UNIVERSITY,
ZARIA - NIGERIA

AUGUST, 1993

DECLARATION

I hereby declare that this thesis has been composed by me as a pioneer research work in Damaturu, Yobe State. It has not been forwarded in any previous application for a higher degree. All sources of information are specifically acknowledged by means of reference.

(BAGOBIRI, A.A).

9/11/93
DATE

CERTIFICATION

This Thesis entitled: "Towards Facilitating Housing Provision in Damaturu" by BAGOBIRI, ALI ABUBAKAR meets the regulations governing the award of the Degree of Master of Science, Urban and Regional Planning, of Ahmadu Bello University and is approved for its contribution to knowledge and literary presentation.

Chairman, Supervisory Committe
ID Suleiman

15.11.93
Date

Member, Supervisory Committe

15.11.93.
Date

Head of Department

15/11/93
Date

Dean, Post Graduate School

7/4/99
Date

DEDICATION

To the poor man in Need of Shelter

ACKNOWLEDGEMENT

All praise and thanks be to God ALMIGHTY, CONTROLLER of the Universe, for enabling me to have the health, energy to write this work.

First, I thank Borno and Yobe state Governments for sponsoring my study.

My appreciation goes to all staff of the Urban and Regional Planning Department academic and non-academic. I am really indebted to my supervisor, Malam I.D. Suleiman, for his patience, kind suggestions and useful criticisms. I also thank Malam A. Ahmed, Dr. J.B. Kaltho, departmental librarians Shuaibu and Bature for all the assistance they rendered to me.

I wish to express my gratitude to Kolomi Usman of Y.S.H.C., Arch. Umar of M. O.W. H. and T. for assisting me in obtaining all the data I needed from their Departments.

I thank the District Head of Damaturu, Alhaji Kekema, and all Ward Heads for their co-operations while I was administering questionnaires. I also thank Kabiru Mohammed, Danji Abubakar, Hassan Hassan, Ali Kidaji Kellumi, Abubakar Baba Disa in assisting me administere questionnaires and Adamu Isah, Nasiru Abdullahi Sheme, Ahmed Waziri Batsari who helped analysed the data. I can never forget Z.A. Ghani, A.B. Zargima, U. Baturuk, H.G. Balisobbo, S. Manaja, E.O. Gunn, A. Damji, Akum, Mrs. Z. Ahmed, S. Haruna (Miss), Mrs. M. Mohammed

all colleagues who made learning for me more enjoyable. I will always remember A.R. Shuaibu, S. Yusuf, D. Ada'u, Auwalu, S. Bakura, N.K. Shinkafi, Sheikh Umar, U. Nadada, B. Jidda, A.S. Kabaru for their encouraging words during my stay in this Institution. special thanks to Hassan Ado, Yusuf Gaji, Bako.

I would also like to thank my uncles M.G. Abubakar, M. Sadiq, A. Gujbana, aunts Hamsatu, Amarya, Halima, Maimuna and step mothers Hamsatu, Bintu for their encouraging words and help they gave me during my stay in Zaria.

I also thank Mai-chibi Alhaji, Halliru, K. Imam, and Salisu for their useful advices during my stay with them in Zaria.

Finally, I thank my sisters Iya, Hadeza and her husband Aliyu, brother Garba for their encouraging words. Most of all I thank my parents A.A. Bagobiri and Hauwa'u A. Sadiq through who God made my being in this world possible.

ABSTRACT

Housing problem in Damaturu increased when it was made the State capital of newly created Yobe State on 27th August, 1991. In response Government awarded contracts for construction of 1142 housing units to house state civil servants. Housing supply to other groups notably businessmen, company executives, jobseekers has however not been addressed. Furthermore low income level of the people and poor economic base of Damaturu has made housing provision by private and popular sector slow. The shortage problem is expected to persist since migration into Damaturu is unavoidable.

New National Housing Policy discourages direct construction of units by the Government. It is to facilitate housing delivery. Against this background alternative approaches or non-conventional methods have to be adopted to ensure adequate number of houses are provided. This study attempts to look into the problems of land, finance, building materials experienced by various housing sectors towards housing supply in Damaturu, with a view to increase their performance, thus facilitating housing supply.

Data for the study was collected from the study area through administering of questionnaires, interviews, available statistics and personal observations.

From findings it was established that housing sectors in housing delivery in Damaturu from 1978 to 1992 have performed

poorly. Problems experienced by these sectors include that of land compensation, bureaucratic delays in process of plot allocation, high cost in conventional building materials, inadequate financing etc. Recommendations made include discouraging land- speculation, curtail long bureaucratic procedure in plot allocation, encourage use and research in traditional building materials, provision of subsidy to government employees in terms of building materials etc.

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CHAPTER ONE

1.0 INTRODUCTION

Housing is man's basic need after food. By its very nature, it affects the entire spectrum of human activity and well-being: man's life-style, his health, happiness and productivity.

Housing delivery or housing provision or nousing supply is one amongst many branches constituting housing study.

Housing supply study is important in view of increasing housing shortage worldwide. Rapid growth of world population increases the acute shortage of housing in urban and rural areas. A study of housing supply is therefore a first step towards solving the problem of housing. It is therefore essential to undertake housing supply studies to understand the magnitude of the housing problem.

1.1 STATEMENT OF PROBLEM

On 27th August, 1991, nine additional states were created in Nigeria. Yobe, with a capital at Damaturu, is one of the states created. This led to the influx of more people into a hitherto local government headquarter. These people have to be housed somewhere, creating an increase in the already housing shortage prevailing. (Maxlock Group 1978, 16). In response the state government embarked on the construction of 100 pre-fabricated houses to reduce the immediate problem of housing shortage. Furthermore contracts have been awarded for construction of 1042 units to house state civil servants.

Housing supply to other groups notably businessmen, company executives, job seekers, federal civil servants etc. has however not been addressed.

Low income level of the people and poor economic base of Damaturu has made housing provision by private and popular sector slow.

Despite government's effort of providing more housing units, shortage is expected to persist since migration into Damaturu is inevitable.

At National level this implies that government's laudable objective of providing adequate housing for all by year 2000 will hardly be achieved.

Also the New National Housing Policy discourages direct construction of units by the government. Rather government is to facilitate housing delivery. Against this background alternative approaches have to be adopted to ensure adequate number of houses are provided.

This study is intended to find ways to facilitate housing provision by housing sectors in Damaturu.

1.2 JUSTIFICATION OF STUDY

Damaturu is the state capital of Yobe. As such influx of more people into it will continue to increase. People migrating into Damaturu will definitely have to be housed somewhere. This trend is expected to persist since the conventional approach of providing housing can not meet the

demand of the town in view of its new status, low economic base, low income level, etc. Consequently alternative approaches have to be adopted to ensure adequate number of houses are provided. This is important to the planner because of the physical implications that will result from acute shortage of housing in Damaturu. Increase in slummy areas, strained available facilities, and poor environmental condition. In view of prevailing circumstances a study of housing supply in Damaturu is essential. As it involve exploring problems being faced by various sectors in housing supply and recommending meaningful solutions to increase their performance rate. Thus facilitating housing provision in Damaturu.

1.3 AIM AND OBJECTIVES

1.3.1 Aim

To examine the role of the various housing sectors towards housing provision in Damaturu, as a basis for making proposals for enhancing their performance.

1.3.2 Objectives

The aim is to be achieved through the following objectives:-

i) To discuss the concept of housing and housing delivery system

ii) To examine the housing delivery system in Nigeria and review the various policies and programmes for housing

development in Nigeria.

iii) To examine the role and performance of the various housing sectors in housing provision in Damaturu

iv) Identify the problems and prospects of housing delivery in Damaturu

v) To suggest appropriate recommendations and make suitable proposals for housing development in Damaturu.

1.4 SCOPE AND LIMITATION

Housing is a vast area of study encompassing other aspects like Needs, Requirements, and Delivery. This study will restrict itself to housing delivery. Specific aspects that are examined include the roles, performance, problems and prospects of the various housing sectors towards housing supply in Damaturu. Specifically, discussion will be on problems of land, finance, and building materials experienced by housing sectors towards housing supply in Damaturu. Appropriate recommendation are then suggested.

1.5 METHOD OF DATA COLLECTION

Data for the study was collected through the review of literature, questionnaires administration, interviews, personal observations and review of official documents. Interviews were conducted with government officials, private developers, and occupants of the houses to obtain information relevant to the study such as government/private housing

programme; issues relating to land, housing finance, building materials etc. A five per cent systematic sampling was applied to the residential districts in the study area to obtain housing conditions and contribution of the public sector was mainly obtained from Government documents supplied by the Ministry of Works and Housing and Yobe State Housing Corporation.(Y.S.H.C).

1.6 SAMPLING TECHNIQUE

As already mentioned five percent systematic random sampling was applied i.e every 20th household was selected and a questionnaire administered. A total of 173 questionnaires were administered.

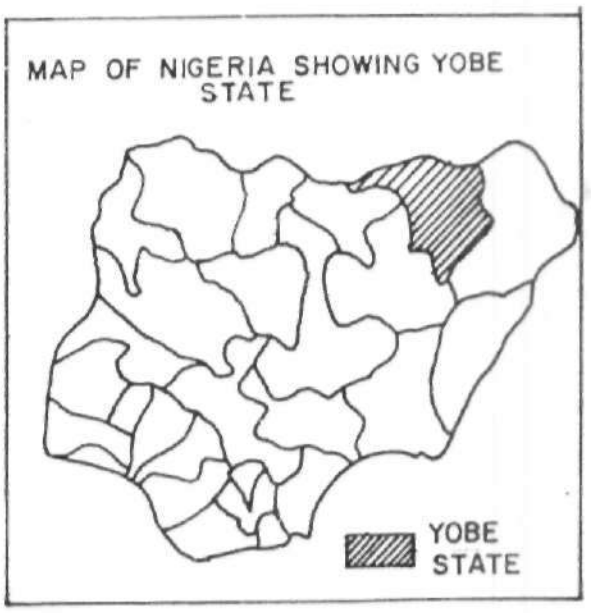
1.7 THESIS STRUCTURE

The thesis consist of six chapters. Chapter one examines the research issue as well as the aim and objectives of the research.

Chapter two deals with discussions on concept of housing and housing delivery. Also housing development in some selected Developed countries is discussed.

Chapter three examines the housing delivery system in Nigeria and the various policies and programmes for housing development in Nigeria.

Chapter four deals with discussion on role and performance of housing sector in housing provision in Damaturu.



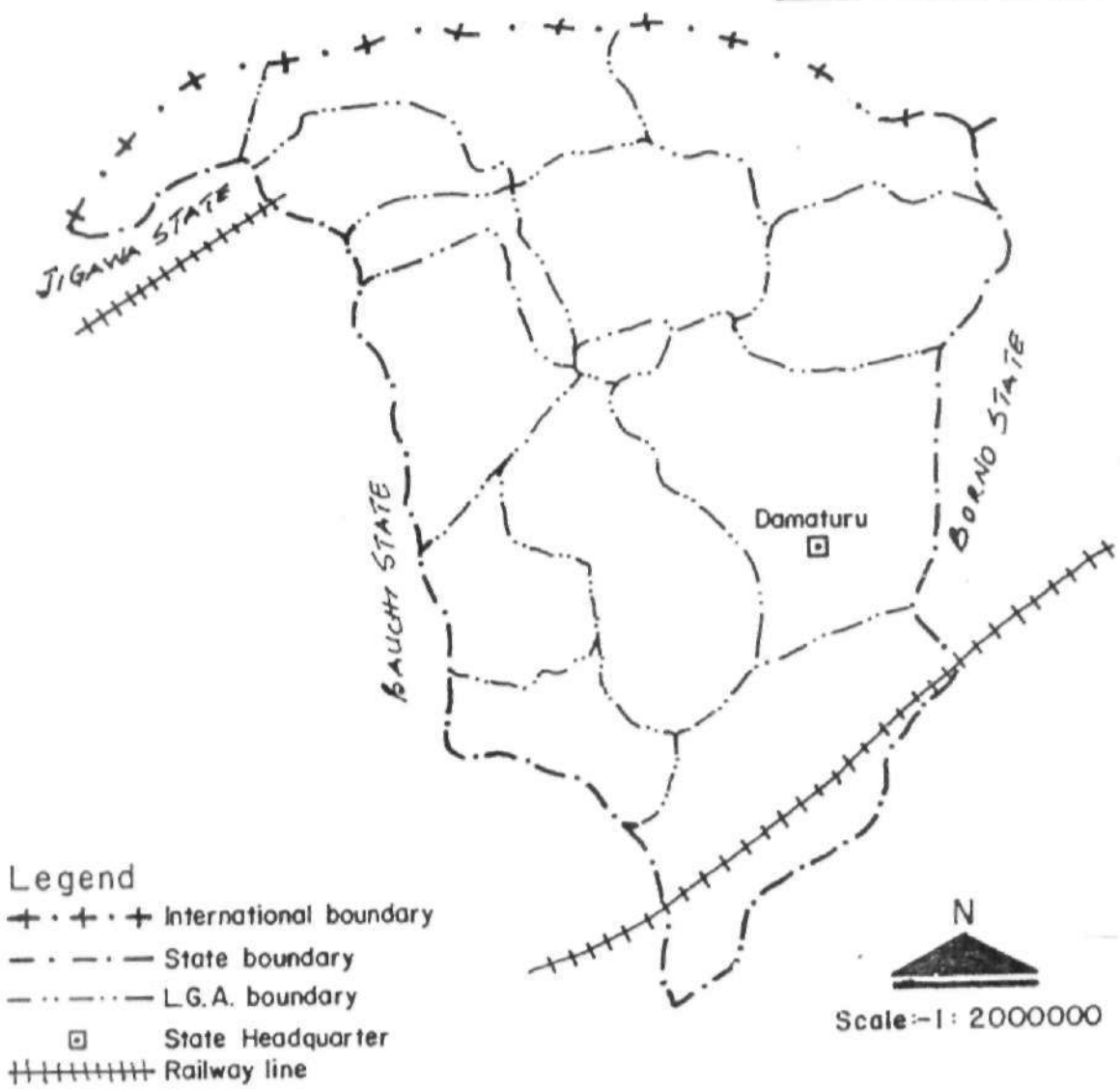


Fig. I: YOBE STATE SHOWING STUDY AREA

Source: Cartography section of Department of Land and Survey, Damaturu.

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A. B. U., Zaria

In the fifth chapter the prospects and problems hindering effective performance of the housing sectors in housing provision in Damaturu is examined.

In chapter six appropriate recommendations and suitable proposals to the problem so identified in chapter five are given.

CHAPTER TWO

2.0 CONCEPT OF HOUSING AND HOUSING DELIVERY SYSTEM

2.1 INTRODUCTION

In this chapter discussion on concepts of housing and housing delivery system is attempted setting theoretical base for the study. Diverse views expressed on the two concepts are discussed. Housing delivery in some selected Developed countries is also discussed.

2.2 CONCEPT OF HOUSING

The word housing can be used as a noun or as a verb. When used as a noun, it describes a commodity or product, when used as a verb, it is a process, an activity. The house should not be seen simply in terms of its physical characteristics, but in terms of its meaning for those who use it (what it does). By implication the material values of housing should be substituted for by human use values, of which the material value is only one amongst many indicators. (Turner 1976).

Grimes (1976) had the view that housing not only provides shelter for a family but also serves as a centre of its total residential environment. As a focus of economic activity, as a symbol of achievement and social acceptance, and as an element of urban growth and income distribution, housing fulfills a social need. In other words the type of housing an individual occupies shows his status in society. This is the case in the Developed economies.

Housing is thus a very important physiological need of man and when such a need is not adequately met, the quality of life is adversely affected. Housing though very important, is only one of many components of man's physiological needs, all of which are interelated. Housing must be considered as interelated with other factors such as transportation methods, employment, recreation, shopping, sources of energy, culture etc. Housing should be considered as an intricate part of a dynamic urban system. (Cross 1978). The arguement put forward here is that when housing is mentioned it shouldn't be thought of as the physical structure only, rather, as part of a system operating with other elements. As such when good housing is mentioned, the assessment should be with regards to other elements of dynamic system.

Beyer (1972) identified housing as being "a product - a highly complex product", that, once built in a particular place it remains there even after serving its usefulness. He continued that "housing is more than a complex product. It is both an economic and a social process." Woodbury (1973) had the same view. He maintains that "the product stands for not only the structure of the dwellings ŀut their design and basic built in equipment." He explained further the meaning of process here. According to him "the process is more than construction but also a dwelling design, neighbourhood, layout, building materials manufacture and distribution finance etc."

Abrams (1964) said that "housing is not a shelter, but part of the fabric of neighbourhood life and of the whole social milieu, it also touches upon many facets of industrialization, economic activity and development."

Muth (1969) took housing to be "the bundle of services fielded both by structures and also by the land or sites in which they are built," while Wheaton and Milgram (1966) see housing not referring to only "an individual dwelling unit, but also to a neighbourhood."

It is the view of this study that housing should not be seen as only a product, i.e the physical characteristics it possesses. Rather it should be viewed in terms of 'what it is' to the individual that occupies it. It should give some sort of psychological satisfaction to the user. As such much prominence should not be given to the physical aspect of it. Rather the social need it gives or psychological satisfaction the user attains. Good housing should be seen to be one that provides this psychological satisfaction to the individual.

2.3 CONCEPT OF HOUSING DELIVERY SYSTEM

Mayerson and Wheaton (1962) defined housing delivery system as "conventional and non conventional methods by which houses are constructed through normal institutional channels and are used by owners or offered for rent or sale in the open market by Government organisations and private individuals."

In the National Housing Policy (1981), "The concept of

housing delivery system refers to the process of mobilising the production mechanisms such as finance, land, building materials, labour and administrative devices by which housing services are provided to the consumer " The process of housing supply is what this concept is all about.

The process of housing supply is a component of the delivery system which is in response to the existing demand within a given community at a given time and place. Thus the term housing delivery refers to the process of housing supply.

The principal actors in the supply process are the government and the private individuals.

The construction process begins with a demand from a client be it private or government. However, before building work can even start, formal procedure require various preliminary tasks to be carried and they include first the need to obtain the finance to cover the cost of the project and the planning consent from the relevant planning authority. Labour is then employed to assemble the building materials and do the work on the site so chosen. When the construction work is over, the management machinery is set into motion for the allocation of the housing units, tenancy agreement, collection of rent, repairs and maintenance.

2.4 HOUSING SUPPLY/DELIVERY IN SOME SELECTED DEVELOPED COUNTRIES

2.4.1 United Kingdom

In the United Kingdom, most housing is provided either by

local authorities directly or by private individuals without Government assistance.

Most of the housing the local authorities provide is for low-income and elderly population groups. They also engage in slum clearance and rebuilding, in the improvement of existing housing, and the development of New Towns to relieve the congestion in urban areas. Most of the housing units they provide are one-family type built in rows.

England have some 650 "housing associations" which build non profit housing for special groups i.e the aged, disabled etc.

There has also been the planning and construction of entirely new communities by the New Town Development Corporation to relieve the congestion in urban areas. The corporations are authorized to acquire the necessary land for industrial residential and commercial building, and housing as well as any other facilities and services needed for the development and operation of the New Town. After construction is completed, the development corporation is dissolved and its assets and liabilities are turned over to the Commission for New towns, which manages the properties. Housing can be sold to local workers, including those in industrial and commercial enterprises. Those not sold are retained by the Commission and operated as rental property for all income groups.

Major sources of financing in the private sector of the housing market are building societies. Whereas local

authorities obtain theirs from National budget through loans granted by the Public Works Loan Board.

About four out of every ten houses in the United Kingdom are owner occupied.

2.4.2 Sweden

Its housing programme is the most widely discussed in the world. The programme involves the construction of housing units by cooperative, state, local authorities and private enterprise.

The largest housing cooperative is the National Association of Tenants' Savings and Building Societies (HSB). This cooperative is the country's biggest landlord. The association builds housing units and supplies to society members, who enjoy the right of permanent occupancy at rents computed on a cost basis. The units are financed by members' savings. prospective members on the other hand invest five percent of the cost of an individual home.

The local authority also builds housing units with direct subsidies and loans from the Government. The housing built is for rental purposes. occupancy is permitted to all economic classes.

2.4.3 France

Most of the housing built in France has been provided by private enterprise, and the largest portion of it has been

built by private individuals. However housing built by individuals for owner occupancy has been on the decrease as a result of Government encouragement of rental housing particularly in overcrowded urban areas.

Private housing are also built with low-interest public loans and in some instances, by housing associations formed by private firms on behalf of their employees. Some of the housing provided is available for low-income families.

2.4.4 Eastern European Countries

In this part of the world, the state is the dominant actor in housing provision.

In the former U.S.S.R, housing was built both for urban population and collective farmers. Thus, rural housing is built in urban-type settlements to facilitate the provision of greater amenities and community facilities. All apartments built by the state are available free of charge for permanent occupancy.

At one time the U.S.S.R experienced one of the heaviest building rates of country - 14.0 dwellings per 1,000 inhabitants in 1960. The figure is even higher than that of West Germany at that period in time which was the highest in whole of Western Europe with 10.5 new dwellings per 1,000 inhabitants were built. This cannot be isolated from U.S.S.R's policy whereby state takes full control of housing production.

In the chapter concept of housing and housding delivery system as viewed by various authors was discussed. While some

see the concept of 'housing' as a noun describing a commodity, others regard it to be a verb i.e housing is not just shelter it is a process an activity. For the purpose of this study, latter view is upheld.

Housing delivery in some selected Developed countries was also discussed. Developing countries like Nigeria can learn from experiences obtained in Developed countries.

CHAPTER THREE

3.0 HOUSING DELIVERY SYSTEM IN NIGERIA

3.1 Introduction

In chapter two housing delivery in some selected Developed countries was discussed. In this chapter attempt is made to examine housing delivery system in Nigeria. Housing is a National issue as such requires examining within Nigerian context first then state. Specifically sectors participating in housing delivery in Nigeria are examined. Then housing programmes in Nigeria form pre-colonial Era to Rolling plan is examined. An assessment of the performance of sectors in housing delivery in Nigeria is attempted.

3.2 Sectors in the Nigerian Housing Delivery

Urban housing provision in Nigeria, like other third world countries, is done through three major sectors. Namely (a) the public sector (b) private commercial sector and (c) popular sector. These three sectors are all interelated and to some extent complementary to each other.

3.2.1 The Public Sector

This sector is generally characterised by complete control over the whole process of housing delivery by the respective authorities (Government). Normally, fully serviced, permanent and completed units are provided.

Under this sector, four sub-sectors can be identified .

(i) Public housing: This is provided by the Government to general public on hire purchase, rent, etc. basis e.g. low cost house

(ii) Staff housing is that provided for the employees of public sectors.

(iii) Institutional housing is that provided in Government or corporate institutions e.g. student dormitories, hospitals

(iv) Specialised housing is the housing units provided by Government for particular group of people or employees of the restrictive institutions like destitute homes, prisons and barracks (military or police).

The term public sector housing delivery refers to the houses provided by central, state, local or agencies of Government.

3.2.2 Private Commercial Sector

This sector is characterised by the housing produced through the profit oriented developers. Developers can be private individuals or corporate bodies that provide houses on rental basis or offer for sale to the people at open market. The production can be on large or small scale.

Generally, houses built by this sector are of various types. Such as single rooms, bungalows, one, two or more stories, single family detached, single family attached, two

family units and three or more family compound units. These type of units can be seen in towns and urban centres.

Examples of large scale developers include palm-grove flats in Lagos, Sacramento in calabar, yan kundina in Kano, Isa Hamman Yaro in Yola, Chiromawa in Minna, Dankara in Zaria, Rabiu Estate and Dantata Estate in Kano, Adewole Estate in Ilorin, A.A. Duhu Estate in Yola, Ramatu Dangana and Baban Kogi Estates in Bida, and Daggash Estate in Maiduguri.

The small scale developers provide houses mostly rooming type within and outside the urban areas. In Zaria these can be found in Zaria city, Tudun Wada, Sabon-Gari, and Samaru. In the same way these houses are found in other urban centres across the country.

This sector provides the bulk of housing occupied by the low-income in the urban centres because they are relatively cheaper.

In Nigeria this sector gain prominence with the coming of colonialists when people migrated to cities for white collar jobs. Such people sought for accomodation in rented houses. Furthermore state creation in 1965 and 1975 made people to convert part of their houses or build new ones in the capitals so as to alleviate housing shortage problem. The oil boom of the 1970's also gave further rise to housing provision by this sector. As people's income increase more houses were built for commercial purposes.

3.2.3 The Private Popular Sector

In this sector houses are provided by individuals and occupied for their own use. The development of housing is on incremental basis, owners/builders, family have complete control in financing of the housing construction, maintenance and ownership. Some times this sector is referred to as owner occupier. Thus popular sector demonstrates peoples own efforts towards satisfying their needs for shelter. In Nigeria it is the oldest form of housing delivery.

This is the dominant sector participating in housing delivery in most of our cities, state, local Government headquarter as well as other towns and cities.

This sector together with private commercial provide over 75% of the current housing stock in Nigerian towns and cities. (Nma 1991)

Houses are provided with personal savings and help from relatives, friends and are occupied by the owners. For most people in Nigeria, owning ones own home is a basic and natural desire because of the sense of achievement it portrays. This sector has been the, principal source of housing in most developing countries.

The establishment of the National Housing Fund scheme is a programme by the Federal Government towards facilitating of housing provision by this sector.

3.3 Housing Programme in Nigeria

For the purpose of this study the review of housing

Programme in Nigeria cover seven periods.

1. The pre-colonial Era
2. The colonial Era 1914 - 1960
3. The First National Development Plan period 1962 - 1968
4. The Second National Development plan period 1970 - 1974
5. The Third National Development Plan Period 1975 - 1980
6. The Fourth National Development Plan Period 1980 - 1985
7. The Rolling Plan 1986 to date.

3.3.1 Pre-Colonial Era

The private popular subsector dominated the housing supply in both Nigerian urban areas i.e. the old indigeneous cities like Oyo, Ile-Ife, Zaria City, Kano City and katsina and the rural areas. Private commercial housing started in a very small scale in the above mentioned indigenous cities. This subsector therefore provided accomodation for migrants who came into these cities for trade. The public housing did not feature during this peirod.

3.3.2 The Colonial Era 1914 - 1960. During the colonial era contributions of the private popular subsector still dominated the housing supply in Nigeria. This period saw the establishment of new towns like Port Harcourt, Enugu, Kaduna Jos to mention a few. These new towns served as attractive points for migrants in search of white colar jobs. The private commercial subsector therefore provided accomodation in these new towns for the migrants thus increasing their scale of contribution.

The genesis of public intervention in housing in Nigeria can be traced back to the colonial period. With advent of colonialism, government provided housing units to accomodate the colonial administrators in the then administrative centres. Separate houses thus for expatriate staff outside the built-up areas of the towns and cities were constructed. These separate expatriate quarters were known as Government Reservation Areas (G.R.A). These G.R.A's started in Lagos where the colonial administrators first settled and eventually extended to Regional Headquarters like Ibadan, Kaduna and Enugu.

Also few senior Nigerian civil servants benefitted from the African Staff Housing Scheme introduced during this period.

Houses were provided for the staff of Missionary schools introduced during this period. This also marked beginning of institutional housing in Nigeria.

The outbreak of the bubonic plague in Lagos in 1928, made the Government to go into housing provision the more. It led to the establishment of Lagos Exectuve Development Board (LEDB) in 1929 which was given the responsibilities of clearing the Lagos Island slums, Planning and Development control. The workers' strike of 1945 gave further impetus to Government's involvement in housing provision. 2,000 Units were planned to be built under LEDB for workers at Surulere. The board was able to construct housing estates at South-West

Ikoyi, Apapa and Surulere. In 1959, housing corporations were established in all the regions and given the responsibilities of catering for the housing needs in their respective urban centres.

3.3.3 Housing Delivery in the First National Development Plan (1962 - 1968)

Contributions to housing supply by the private popular sector continued to dominate in Nigeria during this plan period. Its contribution was relatively less in new towns of Enugu, Port-Harcourt, Kaduna and Jos which are non-indigenous towns established by the colonial administration.

Increased migration to new towns after independence increased the scale of supply of houses by the private commercial sector. Civil war of 1967 to 1970 destroyed some of these houses and temporarily halted their supply by this sector.

During this plan period Federal Government made some efforts at improving housing situation. Housing here was merged with Town and Country Planning and the sum of £42m was earmarked for the sector, but actual disbursement was only £19,6m or 47% of the total outlay. Also housing corporations were established in each region and their activities were confined to the regional headquarters where staff quarters for senior officials were built.

3.3.4 Housing Delivery in the Second National Development Plan (1970 - 1975)

Dominance of private popular housing continued in

indigenous core areas and rural villages in Nigeria during this plan period.

ter the civil war in Nigeria in 1970 there was an accelerated migration of people to towns and cities for job opportunities. Also 12 states were created attracting more people to towns. Industrial growth and urbanization accelerated especially in the state capitals. These increase private commercial housing contributions.

The plan having being done after the civil-war recognised housing deficiency on both quantity and quality. The plan emphasized rehabilitation and replacement of dwellings damaged by the war.

Housing was merged with Town and Country planning, Survey, Kainji Lake, Gongola River Basin, Regional Development Schemes and village regrouping. £49m was apportioned to the sector. In addition states were to take their respective housing programme in the plan period. However the states-Benue-Plateau, Lagos and North-Western State did not earmark any amount for housing. The Federal Government's capital allocation for housing was directed to:

i. Expansion of the Nigerian Building Society - £0.7m
ii. Staff quarters in Lagos £0.537m
iii. Transit block of flats in Lagos £0.08

In 1973 the Federal Government allocated N500m for the construction of 59,000 housing units across the country. The Federal Housing Authority was e[illegible]blished to handle the

programme. This constituted a landmark in the evolution of housing programme in Nigeria.

3.3.5 The Third National Development Plan (1975-80)

Dominance in supply of private popular houses still continued in indigenous core areas of towns and cities and rural villages.

Private commercial housing experienced gradual increase due to the buoyant oil economy. Private commercial estates were constructed especially in state capitals to cater especially for the upper income group who could afford them. Examples include Palm grove Housing Estate with 100 Units in Lagos, Alh. Sani Housing Estate with 107 Units in Gyelesu Zaria, Sacramento Housing Estate in Calabar with 115 housing units.

Housing was given more priority in this plan than previous ones. The sum of N1,837 billion was earmarked for housing development both by Federal and State Governments during the plan period. The Federal Government was to allocate about 90% of the proposed housing expenditure, that is N1.65 billion while states were to share the balance of the rest N187.43m.

Dominant project undertaken by the Federal Government here with respect to housing was direct construction of low rental dwelling units. In all a minimum of 60,000 Units were expected, mainly for low and middle income groups in various parts of the country. The body to execute the programme was

Federal Housing Authority.

In addition, the Nigerian Building Society metamorphosed into Federal Mortgage Bank (FMBN) to expand the mortgage lending, with an initial capital of N150m. This is to alleviate the housing problem being faced by the country.

The Government didn't achieve much in housing provision here as only 13.3% of the total Units targetted, (202,000) were completed. (Table 1)

Table 1: **Public Sector Contribution in Nigeria**

States	Number of Housing Unit completed	Target Projected 1975/80	Percentage Achievement
Lagos FHA	8,616	50,000	17.2
Anambra	400	8,000	5.0
Bauchi	1,819	8,000	22.77
Bendel	250	8,000	3.1
Benue	38	8,000	0.4
Borno	3,480	8,000	31.0
C/River	525	8,000	6,7
Gongola	382	8,000	4.8
Imo	488	8,000	6.1
Kaduna	1620	8,000	13.5
Kano	976	8,000	12.2
Kwara	941	8,000	11.8
Lagos	848	8,000	10.6
Niger	520	8,000	6.5
Ogun	512	8,000	16.4
Ondo	1,370	8,000	17.1
Oyo	323	8,000	4.0
Plateau	1,000	8,000	12.5
Rivers	281	8,000	3.5
Sokoto	1,000	8,000	12.5

Source: Journal of Issues in Development Vol. 1 No.2, 1984 p.33

3.3.6 The Fourth National Development Plan (1980-85)

Dominance of the private popular sector IN housing supply continued in indigenous core areas of towns and cities but at a lesser degree than at earlier periods. The decrease is attributable to other contributors to housing supply like the private commercial houses which dominate in non-indigenous towns and cities and the public sector.

Contributions by the private commercial sector continued gradually with increase in urbanization, industrial growth and natural population increaase in the urban areas.

The plan aim at increasing and improving the overall quantity and quality of housing which involved direct construction of houses for low and middle income groups. The sum of N2.7 billion was allocated to housing 200,000 units were to be constructed with the sum. The Federal Government was to provide N1.6 billion while the rest, N1.1 billion was to be provided by the states jointly.

2,000 units were to be build by the Federal Government in each state annually during the plan period. In addition the Federal Housing Authority was expected to build 143,000 units of low cost housing across the country. Plan was also made for the provision of staff housing loan; site and service scheme. Nigerian states Urban Development Board (NSUDB) came into being for which N22.7m was allocated.

3.3.7 The Rolling Plan

The private popular houses still dominate in indigenous

core areas of towns and cities, but still at a lesser degree than before. The decrease is not unconnected with rapid increase of housing by private commercial houses which dominate in non-indigenous towns and new state capital created in 1991.

The realization of lapses in previous policies and programmes on housing by the Government made it to suspend direct construction of units. Rather the Government embarked on encouraging and promoting housing delivery, improving the quality of housing in both urban and rural areas. Lastly the Government also resort to encouraging and facilitating the mobilization of funds for housing. To this respect the National Housing Fund was established and Primary Mortage Banks were created along with it to facilitate the mobilization of funds for housing production.

In 1990, 72 three - bedroom units under prototype scheme was biult by Federal Ministry of Works and Housing. In 1991, 48 Units of extendable one and two-bedroom houses and four three-bedroom duplexes were built at satellite town in Lagos sold to general public. Another 100 units low cost one-bedroom row houses were built at Isheri Olofin and 152 three-bedroom in Abuja were built and sold to the public at subsidised rates. (National Concord Newspaper, September 3, 1992).

Under site and services scheme 8,083 serviced plots were allocated to the public in seven states.

Second National Housing policy was launched in 1991, primarily to encourage and promote active participation in housing delivery by all tiers of Government. Urban Development Bank was established early 1992, and National Housing Fund was established by a Decree.

The 1991 National Housing Policy which is 'Scientific in its formulation,' (Newswatch, August 17, 1992) has the goal of ensuring "that all Nigerians own or have access to decent housing accomodation at affordable cost by the year 2000 A.D.C (National Housing Policy, 1991) The policy had five objectives, to achieve the said goal. These are:

i. Encourage and promote active participation in housing delivery by all tiers of Government
ii. Strengthen Institutions within the system to render their operations more responsive to demand.
iii. Emphasize housing investments which satisfy basic needs
iv. Encourage greater participation by the private sector in housing development

In addition 18 strategies were designed to achieve the objectives of the policy. Among which are to "mobilize private sector participation in the provision of housing and "mobilise savings through the establishment of a National Housing Fund." (National Housing Policy 1991).

Policy differs from that of 1981 as it is scientific in conception. The housing programmes that have been designed based on this policy (1991) are expected to be scientific in

some aspects of their implementation.

Already the National Housing Fund was established by a decree and machineries have been set up in each state for implementation.

In Summary popular and private commercial sectors provided more housing in the Nigerian urban and rural areas than the public sector though at a slow rate. Betweeen the two sectors popular contributed more especially in indigenous core cities and towns than private commercial in terms of housing supply.

The private commercial sector started in pre-colonial period contributing small amount. Gradually this contribution increased with time.

Public sector housing contributions on the other hand started during colonial period. Policy of Government than was direct construction of housing units to cater for its staff. Gradually with time general public came to be included in the First National Development Plan with construction of housing units in Lagos, Kaduna-Ja'afaru and Marafa Housing Estates, Ibadan - Bodija Housing Estate, and Enugu - Nike HOusing Estate. This policy by Government of direct construction of housing units continued up to end of fourth National Development Plan period of 1980-85. In the Rolling Plan Government embarked on encouraging and promoting housing delivery, improving the quality of housing in both urban and rural areas rather than direct construction because previous

policy has not yielded much result

The private and popular sector achievement in recent years has been low. Achievement of popular sector is inadequate when compared with the housing need of the Nigerian populace. If the targetted goal of Housing For All by the year 2000 is to be achieved, five million new housing units need be constructed in the urban areas alone within the next eight years. That is about 625000 housing units each year. (Newswatch Magazine, August 17, 1992.)

Going by this rate housing development is low indeed.

Furthermore the low income earners whom dominate the persons in need of adequate housing are not well catered for. Housing Units built even to house this group of people are usually allocated to public servants and few lucky individuals in the middle and upper income class.

It is the view of the writer that if housing need requirement is to be met the National Housing Fund Decree 3, of 1992 should be amended to involve oil and manufacturing sector in the contribution made, not only banks and insurance companies than strict surveillance should be employed as regards contributions to be made. Defaulters should not go unpunished.

In the chapter attempt has been made to examine housing programmes in Nigeria. It was shown that private commercial and popular sectors provided more housing in the Nigerian urban and rural areas than the public sector. Furthermore

popular sectors was shown to contribute most amongst all sectors, especially in indigenous core cities, and towns.

Also in the chapter it was shown that private commercial sector housing started in pre-colonial period. That is earlier than public sector housing which started during colonial period. Finally in the chapter it was shown that private and popular sector achievement in terms of housing provision in recent years has been low.

CHAPTER FOUR

4.0 ROLE AND PERFORMANCE OF HOUSING SECTORS IN HOUSING PROVISION IN DAMATURU

4.1 INTRODUCTION

In this chapter attempt is made to examine the role and performance of housing sectors in housing provision in Damaturu. The chapter concludes with an assessment of performance of housing sectors in housing delivery in Damaturu from 1978 to 1992.

The survey conducted revealed a total of 3460 housing units in Damaturu.

There are two sectors identified in the housing delivery in Damaturu. The sectors are defined based on the main actor (s) in the supply process. The Government built houses are the public sector houses. While those built by individuals are the private sector houses.

The issue of who takes major decisions, supplies finance, materials, utilities and occupies housing units have been the basis for distinguishing sectors in housing delivery.

The sectors involved are:

1. The Private Sector
2. The Public Sector

The private sector has two subsectors identified and these are:

(a) Private Commercial sub-sector

(b) Private Popular sub-sector (Figure 2).

IDENTIFICATION OF THE SECTORS

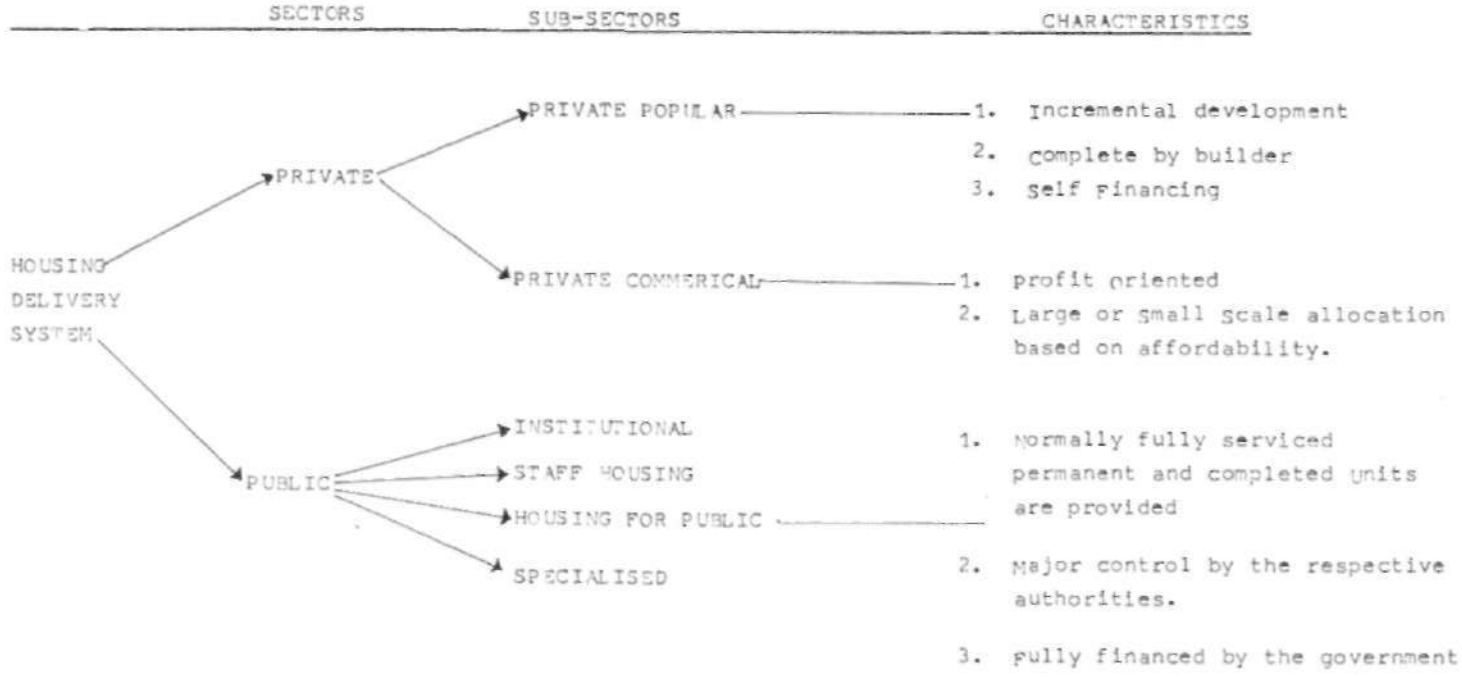


figure 2

SOURCE:- After Ural Dakhil, 1979, Housing problems in developing countries.

4.2 PRIVATE COMMERCIAL SUB-SECTOR

Housing by this sector also referred to as rental-occupier in this study.

This sector is characterized mainly by individual or corporate bodies developing single houses or large estate for rental or for sale.

They are mainly for profit making.

In Damaturu, this sector has the role of providing housing to people of all income groups. There is no corporate developers in Damaturu, rather, private individuals have been responsible for the provision of housing in this sub-sector.

These private individuals provide wide range of houses for rent. The houses maybe the rooming type or three bedroom flats.

Housing provision by this sub-sector, with the Local Government reform of 1976, and the creation of Yobe State in 1991. The contribution of this sub-sector to housing delivery particularly in Damaturu has increased tremendously.

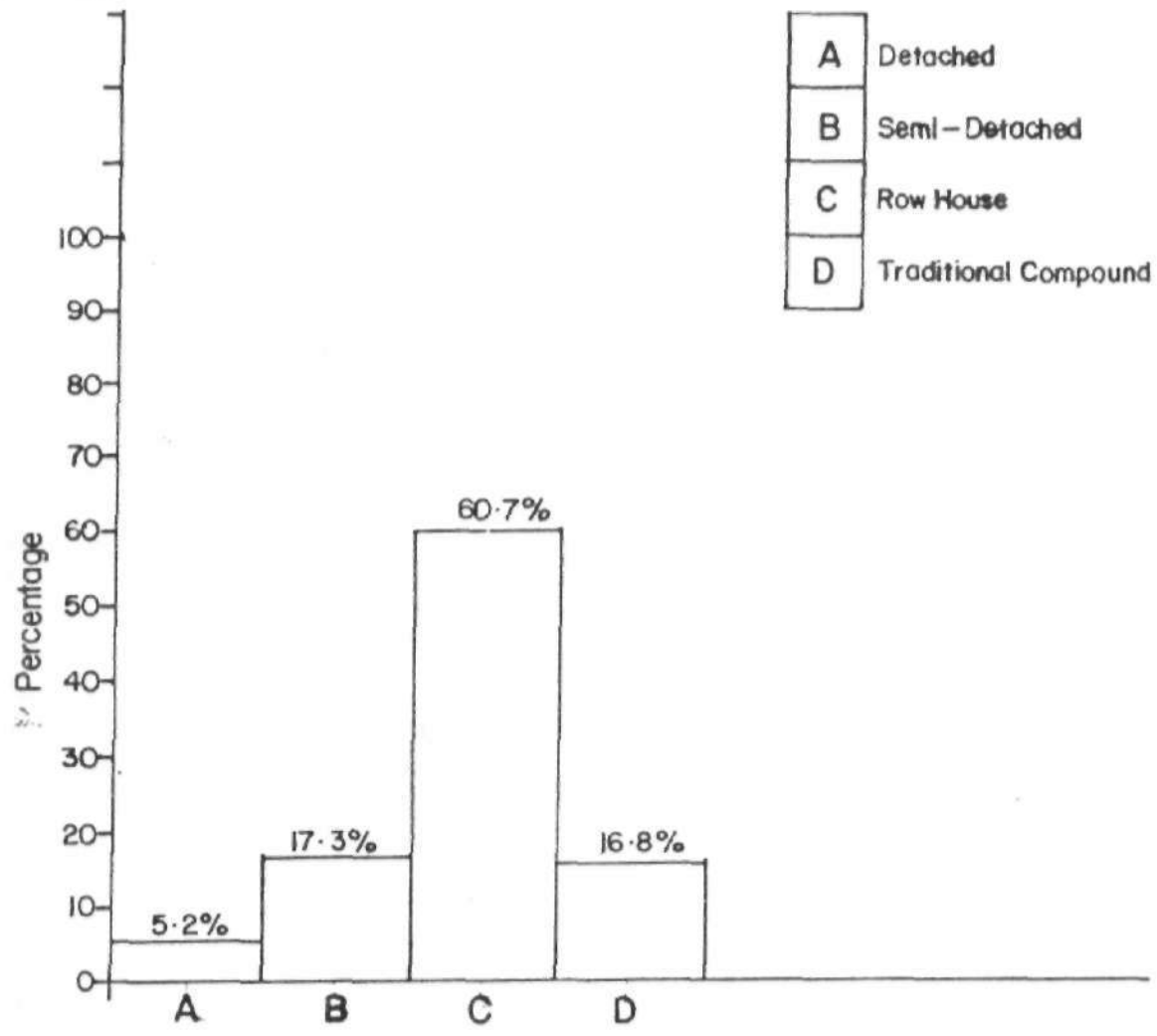


Fig. 3: HOUSE TYPE IN DAMATURU

Source: Field Survey 1992

Ali A. *Bagobiri*
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The study conducted showed that 30.6% of those interviewed in Damaturu were renting their houses. (Table 1) (Figure 3).

In Abasha, Nayi Nawa, and Ihun ka Banza wards majority of the houses were built by private developers for renting. The study revealed that over 50% of housing in these three wards were for renting. In Bundugari, Balabulin, Hausari/Usmanti, Gwange, Fawari, Ajari and Njiwayi layout less than 50% of housing were for renting.

Type of housing provided by this sub-sector mostly is the rooming or compound. There are few flats also. For example in Abasha rooming housing type was mostly observed with shops at the outside which are also rented for commercial purposes. Houses provided by this sub-sector are generally in a better condition than those constructed by popular sub-sector. The study revealed that 3% of the houses provided by the private commercial sub-sector need replacement, while 4.5% require some sort of improvement.

4.2.1 THE PRIVATE POPULAR SUB-SECTOR

Referred to as owner-occupier in this study.

This subsector is characterized by development of housing on incremental basis. Also construction is done by owner together with few helpers who are usually close relations. Alternatively the owner buys building materials and construction is done by traditional builders. In each case the

owner finances the building of the house as well as it's maintenance.

Like private commercial, the popular sub-sector in Damaturu has the role of providing housing to people of all income groups.

This sub-sector is the oldest in Damaturu and has been the principal source of housing there. Housing delivery by this sector started as early as 1813 when the first settlement evolved around the present District Head's Palace. Houses have since then evolved around this focal point.

The study conducted showed that 69.4% of the sampled houses in Damaturu are owner-occupier. (Table 2) (Figure 4).

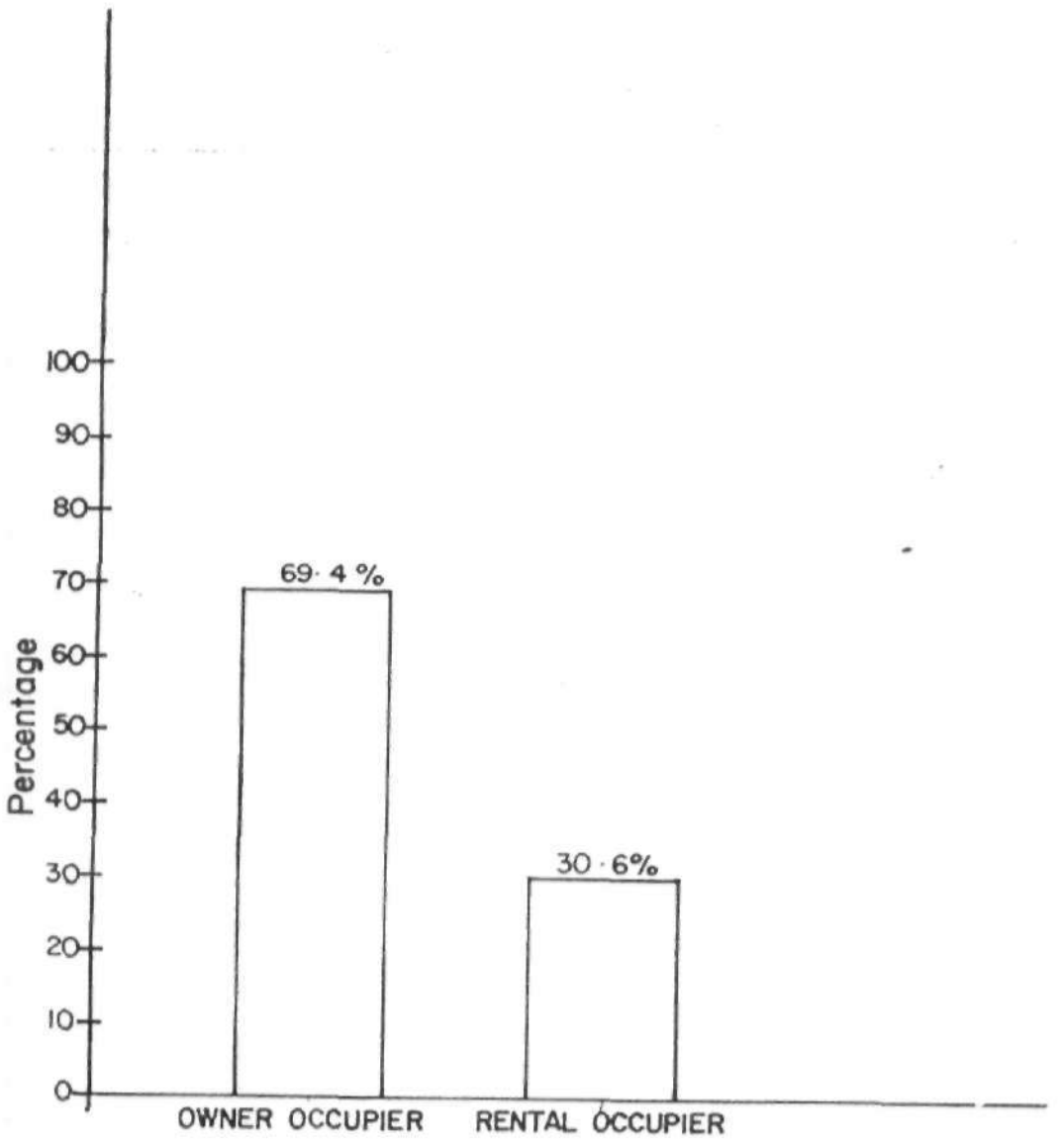


Fig. 4 : HOUSING TENURE IN DAMATURU

Source: Field Survey 1992

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Table 2: Housing tenure in Damaturu

Ownner occupier	69.4%
Rental occupier	30.6%

Source: Field survey 1992

Houses provided by this sub-sector are found within the Central Core Area of Damaturu. The wards in this area include Ajari, Hausari/Usmanti, and Fawari. The study conducted revealed that in Bundugari, Bulabulin, Hausari/Usmanti, Gwange, Fawari, Ajari and Njiwaji layout wards, over 50% of the housing are owner-occupier. Whereas in Abasha, Nayi Nawa and Ihun ka Banza less than 50% of the houses are owner occupier.

Presently housing construction by the popular sub-sector is mostly carried out around Njiwaji layout at the eastern part of Damaturu. The houses being constructed are of cement block. Construction, however, is slow due to a number of factors.

Type of housing provided by this sub-sector are mostly row-housing constructed of traditional building materials such as mud, thatch, and zinc. Buildings made up of mud and zinc roofing, however, are the predominant types of housing in Damaturu town. (Plate 1 and 2).

The study conducted showed that 10.3% of housing by this sub-sector need replacement due to their poor condition, while 26.7% require improvement.

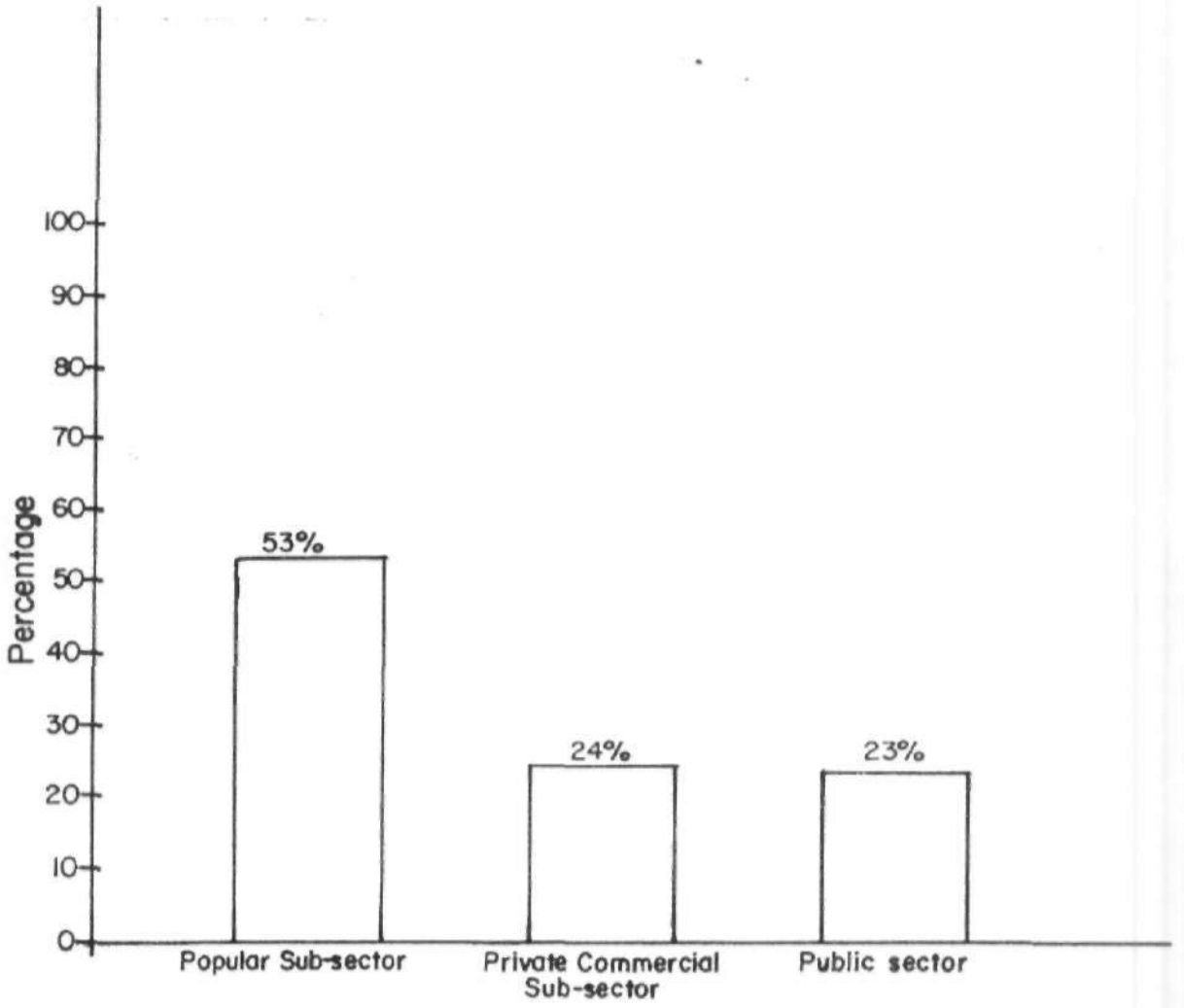


Fig. 5 : HOUSING DELIVERY SECTORS IN DAMATURU

Source: Field Survey 1992

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4.3 PUBLIC SECTOR

The public-sector, is characterized by complete control over the whole process of housing delivery system by the respective authorities. Normally, fully serviced, permanent and completed units are provided.

The housing in this sector is fully financed through the Federal or State Government grants or through the respective departments' yearly budget allocations for this purpose.

In Damaturu, public housing is far from being exclusively public in terms of its development and construction. The housing units are designed by private consultants and built by private building contractors.

In Damaturu public housing dates back to the colonial era, when houses were built for strangers, criminals and the colonial Government staffs. Most of these houses were built by forced labour and still remain conspicous. Notable structures are the prison, the Emir's Palace and present office accommodating Fire Brigade.

The housing policy in Yobe state differed from that of the parent state (Borno) from which it was created in 1991. The major thrust of the policy are:

(i) Direct government provision of both low and high income housing

(ii) Private developers encouragement in the housing sector.

iii) Housing loans to civil servants.

From the policy guidelines two main roles were outlined for public sector in state. these are;

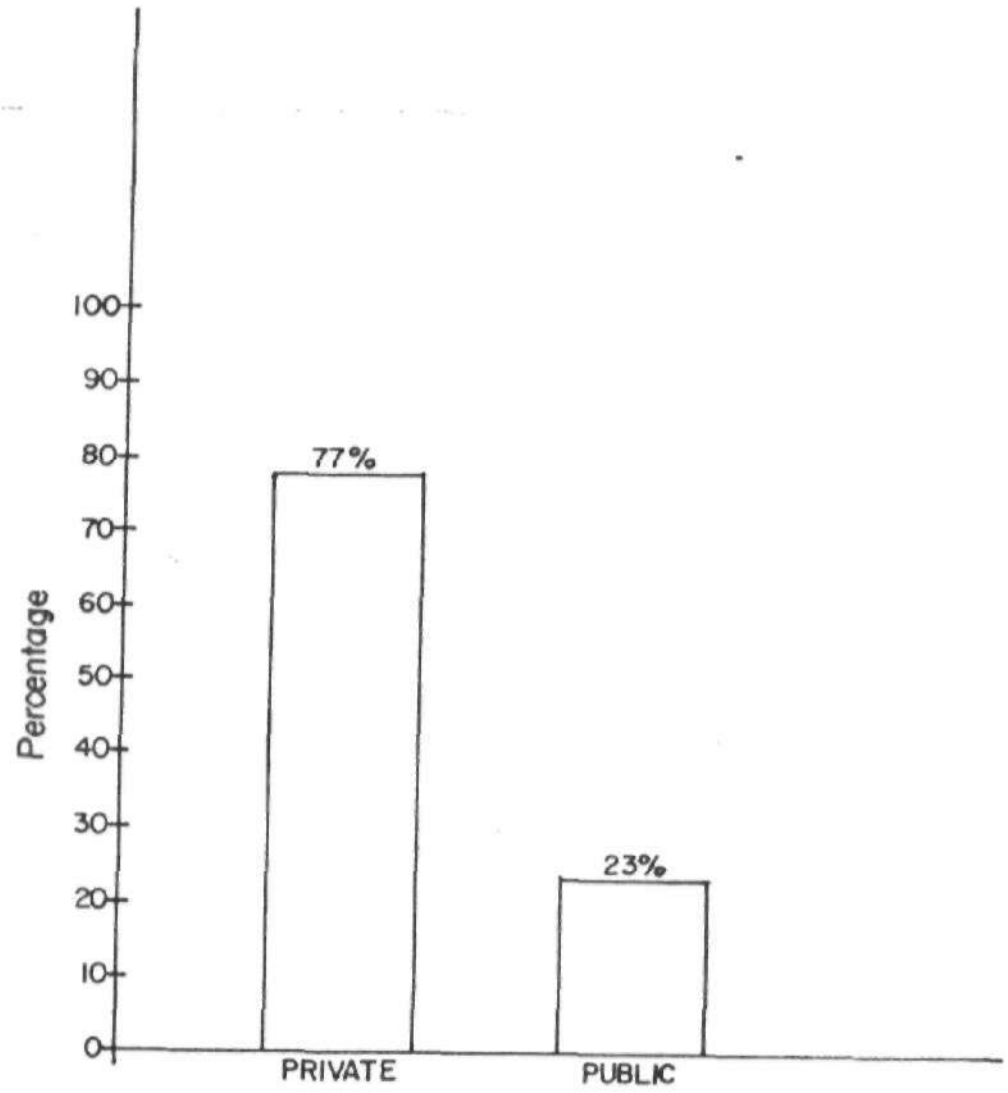


Fig. 6: HOUSING BY PRINCIPAL ACTORS IN DAMATURU

Source: Field Survey 1992

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A. B. U., Zaria

i) Provisions of housing to general public of low and middle income groups on rental - occupier basis

ii) Encouraging housing ownership by public servants through National Housing Fund Loan scheme.

In Damaturu, the state capital, the policy of the Government currently is to construct at least 1000 housing units annually. (Ministry of Works, Housing and Transport).

The study conducted showed housing by this sector as constituted 23% of total houses in Damaturu. (Figure 5). The oldest building provided by this housing sector are those constructed to house colonial officers.

Since the creation of Yobe state in 1991 over 30% of buildings provided by this sector have been renovated or improved. These are those houses in State and Federal Low Cost, and in two post-primary institutions. The survey further reveal that presently some 20% of the housing provided by this sector need be improved.

Four major sub-sectors have been identified in Damaturu. These are:

i) Institutional Housing

ii) Public Housing

iii) Staff Housing

iv) Specialized Housing

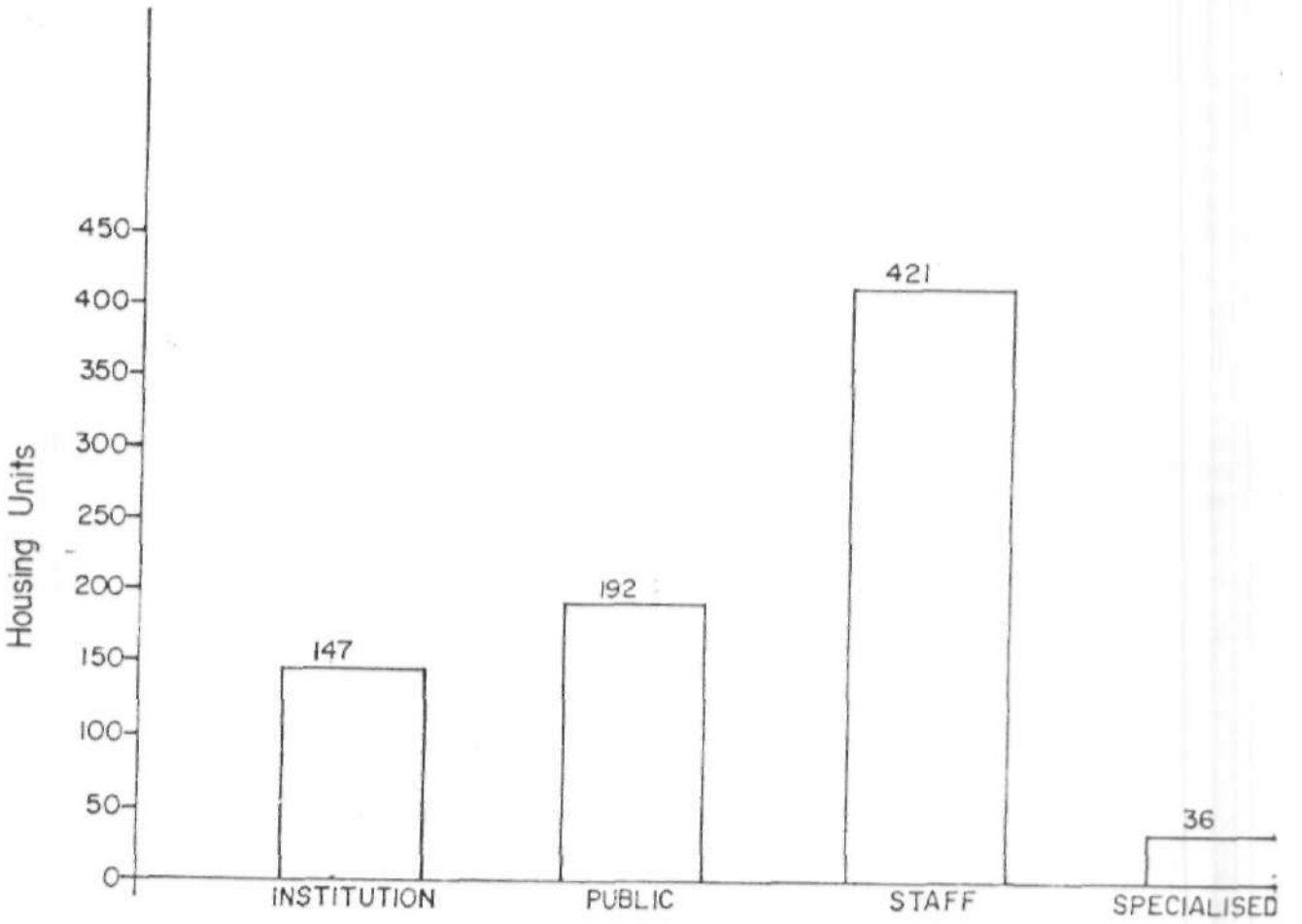


Fig. 7 CONTRIBUTIONS OF THE PUBLIC SECTOR IN HOUSING SUPPLY IN DAMATURU

Source: Field Survey 1992

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A. B. U. Zaria

4.3.1 INSTITUTIONAL HOUSING

In Damaturu presently there are two post-primary institutions. The Unity Colleges for boys and girls.

Unity college for girls consist of 12 two-bedroom semi-detached houses, 12 three-bedroom detached houses, and one two-bedroom detached house, all built in 1973.

Unity College for boys consist of 47 three-bedroom detached houses, six two-bedroom detached houses and 48 one-bedroom semi detached houses. All built in 1980 to accommodate staff of former Federal Teachers College Damaturu. The houses are in good conditions and occupants do maintenance themselves. The rent paid is removed from occupants monthly salary.

Presently there is no plan to construct more housing units for staff of two institutions. There is a Specialist Hospital with 50 bed spaces in Damaturu which is to be expanded. It provides housing only for a few of its staff. The houses are of three types, three-bedroom detached, two-bedroom detached and one-bedroom row housing. All together there are 21 houses. 5 two- bedroom detached, two three-bedroom detached and 14 one bedroom row housing. There were all built in 1980. The houses have been renovated and are in good condition.

4.3.2 PUBLIC HOUSING

The authority responsible for housing provision to the public is the Yobe State Housing Corporation (YSHC). It has

two main roles regarding housing delivery in Yobe State.

First is provision of housing to general public of low and middle income groups on rental-occupier basis. The other role is encouraging housing ownership by public servants through National Housing Fund Loan Scheme.

Housing delivery by this sub-sector began in 1979 with building of 50 housing units by the then Borno State Government jointly with the Federal Government. The units consisted of 30 three-bedroom and 20 two bedroom semi detached houses. The houses are presently managed and maintained by the



Plate 1: Mud-wall and thatched roof hut. Thatched roof stucture in front in where all cooking is done. Hausari, Damaturu.



Plate 2: Mud wall and zinc roof building Gwange, Damaturu.

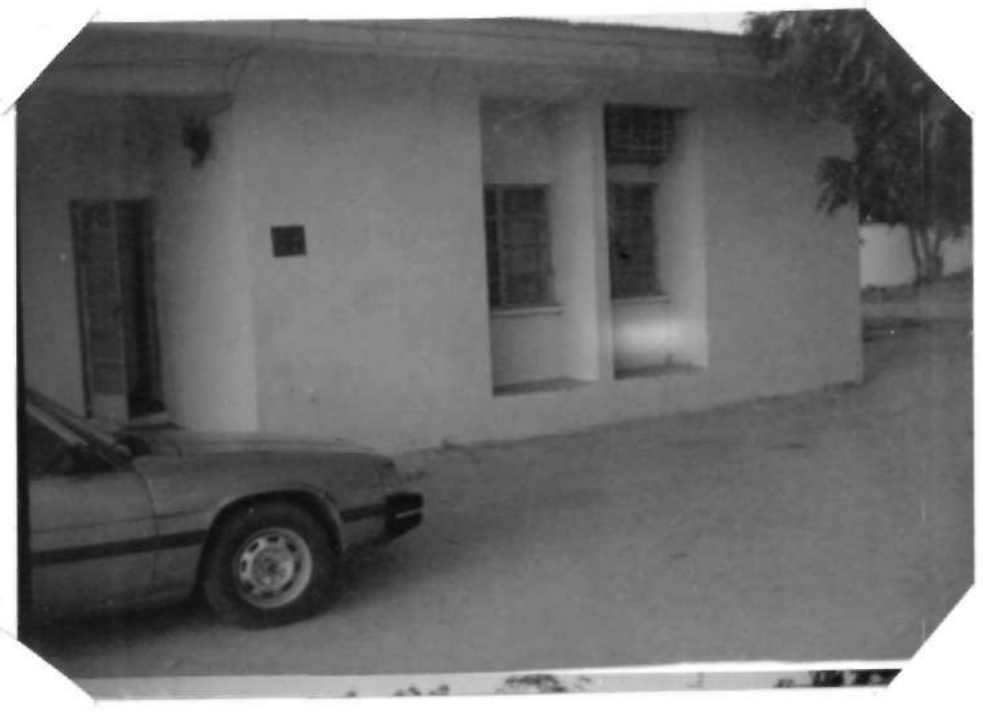


Plate 3(a): State low-cost two-bedroom semi-detached building Damaturu. (Front view)



Plate 3(b): State low-cost two-bedroom semi-detached building Damaturu (Side-view)

Yobe State Housing Corporation. Houses are rental occupier.

The two-bedroom flats are rented at N40 per month, while three bedroom flats are rented at N50 per month. (Plate 3a and 3b).

Although built for the general public, most of the houses are presently occupied by government employees.

Another set of housing units controlled by the Yobe State Housing Corporation (YSHC) is Federal Low-Cost housing units constructed in 1982. It was financed by the Federal Government. There are 100 in number, 50 two-bedroom and 50 one-bedroom semi-detached houses, with all facilities available. These houses also have undergone some renovative work, when Damaturu was made state capital in 1991. There are also occupied by state civil servants, managed and maintained by the YSHC. (Plate 4a and b). Study conducted show that presently no rent is paid by those occupying them.

In 1992 Yobe state Housing Corporation embarked on construction of 42 housing units, which it completed. Construction work was through direct labour. The housing type is two-bedroom semi-detached. Each unit was constructed at the cost of N98,000.



Plate 4(a): Federal low-cost two-bedroom semi-detached building Damaturu. (Front view)



Plate 4(b): Federal low-cost two-bedroom semi-detached building Damaturu (Side-view)

The houses although meant to be rented to the general public, are presently occupied by members of state legislature and some senior civil servants. (Plate 5a and b).

4.3.3 STAFF HOUSING

The authority responsible for staff housing is the Ministry of Works Housing and Transport (M.O.W.H and T) Damaturu. It's main role is construction of houses to public servants, namely, junior, intermediate, senior staff and state executives.

Presently due to housing shortage or low supply by this sub-sector state civil servants are occupying houses constructed by Yobe State Housing corporation to general public, and in two post primary institutions in Damaturu.

When Yobe state was created and Damaturu made it's capital a number of construction projects took place to ease housing shortage. All construction work was done in Damaturu.



Plate 5 (a): Two bedroom semi-detached building under construction by Yobe State Housing corporation Damaturu. (Front view).



Plate 5 (b): Two-bedroom semi-detached building under construction by Yobe State Housing Corporation. Damaturu. (Rear View).

First is construction of 100 pre- fabricated houses in 1991. (Plate 8a and b).

Secondly is construction of 700 housing units for junior and intermediate staff. These are two bedroom flats costing N98,024.92 per unit (Plate 6a and b).

Thirdly is 40 housing units for Commissioners and Directors-General. These are three-bedroom detached houses costing N476,974.20 per unit. (Table 3) (Plate 7a and b).

Lastly is construction of 300 housing units for senior staff. These are three- bedroom flats costing N198,425.60.

Thus in 1992 a total of 1082 housing units (including 42 units by YSHC) was earmarked to be constructed in Damaturu. The study reveal that of all the construction projects earmarked for 1992 totalling 1082, 486 were constructed and ready for use as of 26th March, 1993. Completed buildings include 42 housing units by Yobe State Housing Corporation, 40 units for Commissioners and 404 two-bedroom houses for junior and intermediate staff.



Plate 6(a): Two-bedroom semi-detached building under construction by the Ministry of Works and Housing,Damaturu (Front view)



Plate 6(b): Two-bedroom semi-detached building under construction by the Ministry of Works and Housing,Damaturu (side view)



Plate 7(a): Three-bedroom detached building with courtyard and boys quarters at side build by Ministry of Works and Housing,Damaturu Yobe State (Front view)



Plate 7(b): Three-bedroom detached building with courtyard and boys quarters at side build by Ministry of Works and Housing,Damaturu Yobe State (Rear view)

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Plate 8(a): Three-bedroom pre-fabricated building (Front view) constructed in 1991 after creation of state



Plate 8(b): Three-bedroom pre-fabricated building (Side view) constructed in 1991 after creation of state

Table 3: Projects undertaken by Ministry of Works, Housing Transport, Damaturu 1992.

No.	Project	Type of Hou...	Cost	Completed as of March 1993
1	40 Housing Units for Commissioners Director-Generals	Three-bedroom Houses complete with courtyard and Boys quarter	N476,974.20 per unit	40
2	700 Housing units Junior/ Interm. Staff	Two Bedroom Houses to block form in each block for two-bedroom flats	N396,099.68 per Block	404
3	300 Housing units Senior staff quarters	Three Bedroom Houses to block form. In each block for three-bedroom flats	N396,099.68 per Block	-

Source: Ministry of Works, Housing and Transport, Damaturu, Yobe State.

4.3.4 SPECIALISED HOUSING

The study showed that housing by this sub-sector began more than 21 years ago.

Housing by this sub-sector consist of mounted troop barrack which was initially constructed along Jos/Kano road at the western end of the town. It was later relocated along Biu road at southern end of the town in 1975. The houses are of two types. Two-bedroom, and one-bedroom row housing. There are 10 houses of each type totalling 20 altogether. There is another barrack along Jos/Kano road. The units consist of 16 two-bedroom houses. The housing type is also row housing. Each row consisting of eight housing units.

There is only one prison in Damaturu. It is located at northern part of the town opposite the District Head's Palace. It accommodates prison inmates only.

4.4 HOUSING NEED IN DAMATURU

The study of the Housing need in Damaturu after survey conducted for year 1992 to 2002 reveal;

(i) Current need to be 125 Housing Units

ii) Need due to New Household Formation. (Taking an Annual Growth Rate of 5% from Max Lock survey 1978) which is also Future Need or Recurrent Need to be 188 Housing Units

iii) Replacement Need to be 23 Housing Units.

The housing need in Damaturu based on the survey therefore was computed to be 336 Housing Units. That is 6720 (20 x 336) Housing Units of total sample. This means an average of 672 Housing Units annually.

The figure (6720 Housing units) is considered as the minimum Need because of the assumption that growth rate of Damaturu has not changed from 5% annually since 1978, even with making it a state capital. However 5% was used due to lack of data on current growth rate especially when Yobe state was created.

4.5 PERFORMANCE OF HOUSING SECTORS IN HOUSING DELIVERY IN DAMATURU FROM 1978 TO 1992

The study conducted showed that housing by private sector in 1992 constituted 77% of total houses in Damaturu i.e 2664

units. Furthermore 69.4% of housing by this sector are owner-occupier or provided by the popular sub-sector i.e 1849 units. While 815 units or 30.6% are rental occupier or provided by private commercial sub-sector.

Housing by public sector on the other hand constitute 23% of total units presently in Damaturu i.e 796 units.

The study revealed 68.8% of the sample houses surveyed do not have adequate rooms in their houses as such live in overcrowded condition. Furthermore a total population of surveyed households is 1613 persons, and total number of habitable room is 670 rooms, giving an occupancy ratio of 2.41 persons/room. This occupancy ratio is higher than the average adopted for Nigeria which is 2.0 person/room, or the one given by the United Nations for Nigeria (2.2 person/room). These figures imply overcrowdiness in Damaturu.

In 1992 the Government embarked on a housing construction programme the aim was to construct 1082 units by end of 1992 in Damaturu. However by March 1993 only 486 units was constructed. This mean less than 50% success.

In 1978 there was 2019 units of housing in Damaturu (Max Lock Survey 1978), while for 1992 survey revealed 3460 units. The private sector had 1955 units and public sector 64 units in 1978. In 1992 the figure stood at 2664 units for the private sector and public 796 units. (Figure 8). Thus housing units increased by 1441 units, 709 units for private sector and 732 units public sector between the year 1978 and 1992.

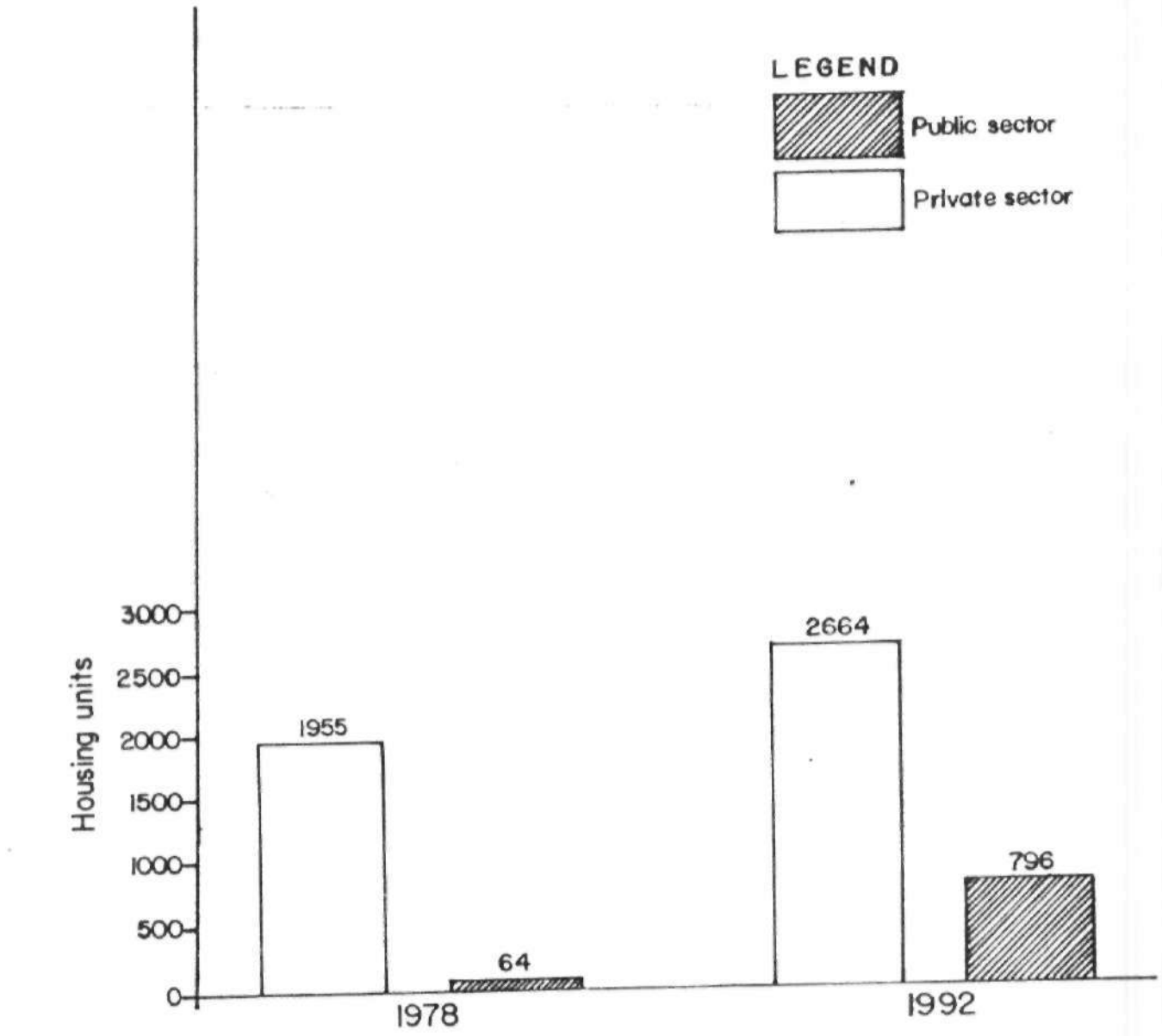


Fig. 8: HOUSING UNITS BY SECTOR IN 1978 AND 1992

Source Field Survey 1992

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The analysis revealed that housing supply by the private, and public sector is far inadequate in meeting the ever increasing demand for housing in Damaturu. This is particularly so when occupancy ratio (2.41 person/room), and Housing Need in Damaturu of 672 housing units annually as estimated from survey conducted are considered. occupancy ratio being higher than average for Nigeria indicate overcrowdiness. This results from shortage of housing consequently due to slow supply by principal actors. The supply of 1441 units by principal actors has been inadequate in solving housing shortage in Damaturu as the problem persists up till today. Thus considering Housing Need figure (672 units) for 1992 alone, already a deficit of over 100 housing units exist as public sector supplied 486 units of housing while private sector supplied less than 40. There is housing shortage because supply is slow due to low rate of construction of new housing units by the principal actors in housing delivery.

The conclusion that can be drawn from the aforementioned therefore is that the principal actors in housing delivery in Damaturu from 1978 to 1992 have performed poorly. Therefore there is a need to increase rate at which housing is supplied by principal actors, as demand for housing will continue to increase in Damaturu. If adequate provision is not made this demand accumulates thus making the problem more acute. Housing supply by both sectors need be encouraged. The private

developer most especially need be more encouraged. With the public sector alongside considerable achievement can be made in solving housing shortage problem in Damaturu.

In the chapter it has been shown that principal actors in housing delivery in Damaturu from 1978 to 1992 have performed poorly. Problems faced by principal actors leading to poor performance have been discussed in chapter five.

CHAPTER FIVE

5.0 PROBLEMS FACED BY HOUSING SECTORS IN HOUSING PROVISION IN DAMATURU

5.1 INTRODUCTION

The analysis in chapter four revealed that housing supply by the private and public sector is far inadequate in meeting the ever increasing demand for housing in Damaturu. For example Housing Need estimated from the survey conducted in Damaturu as discussed in chapter four gave a figure of 672 housing units annually. By this figure a deficit of over 100 units, already exist in 199. The shortage is primarily because supply has been slow due to the low rate of construction of new housing units by the principal actors in housing delivery. The low rate of construction is attributable to some problems facing the housing delivery sectors.

In this chapter problems being faced by the various housing delivery sectors with regard to land, finance and building materials. etc are discussed.

5.2 PROBLEMS ASSOCIATED WITH LAND ACQUISITION

Urban land is a precious endowment. It is the platform for all human activities, living, working, communication etc. Land is a resource which is limited in extent and exhaustable. With the rapid rise in population and an increase in the tempo of urbanisation in Nigeria, the demand for land for various

uses has been rapidly increasing. Urban land is therefore subject to competing and often conflicting demands and uses. Housing however takes the largest percentage of land in any urban setting. Any attempt to solve the housing problem is not possible without a forceful policy of acquiring land for public use. This situation has been fundamentally remedied by the promulgation of the Land Use Decree of 1978. The Decree vests all land in a state to the state Governor. The Governor therefore gives final approval for all land allocations in the state. The Land Use Decree also forbade the sale of land. However purchase and sale of land is widely practiced.

Damaturu is endowed with vast land for housing development. The study revealed that land can be acquired through allocations by Government family, inheritance, gift, wardhead and bought from land speculators.

The survey revealed two processes for land acquisition from Government by private and public sectors in Damaturu.

The public sector is simply required to request for a piece of land through Department of Land and Survey.

Federal Ministry/Parastatal makes such request through the Director-General, Department of Land and Survey, Governor's Office Damaturu.

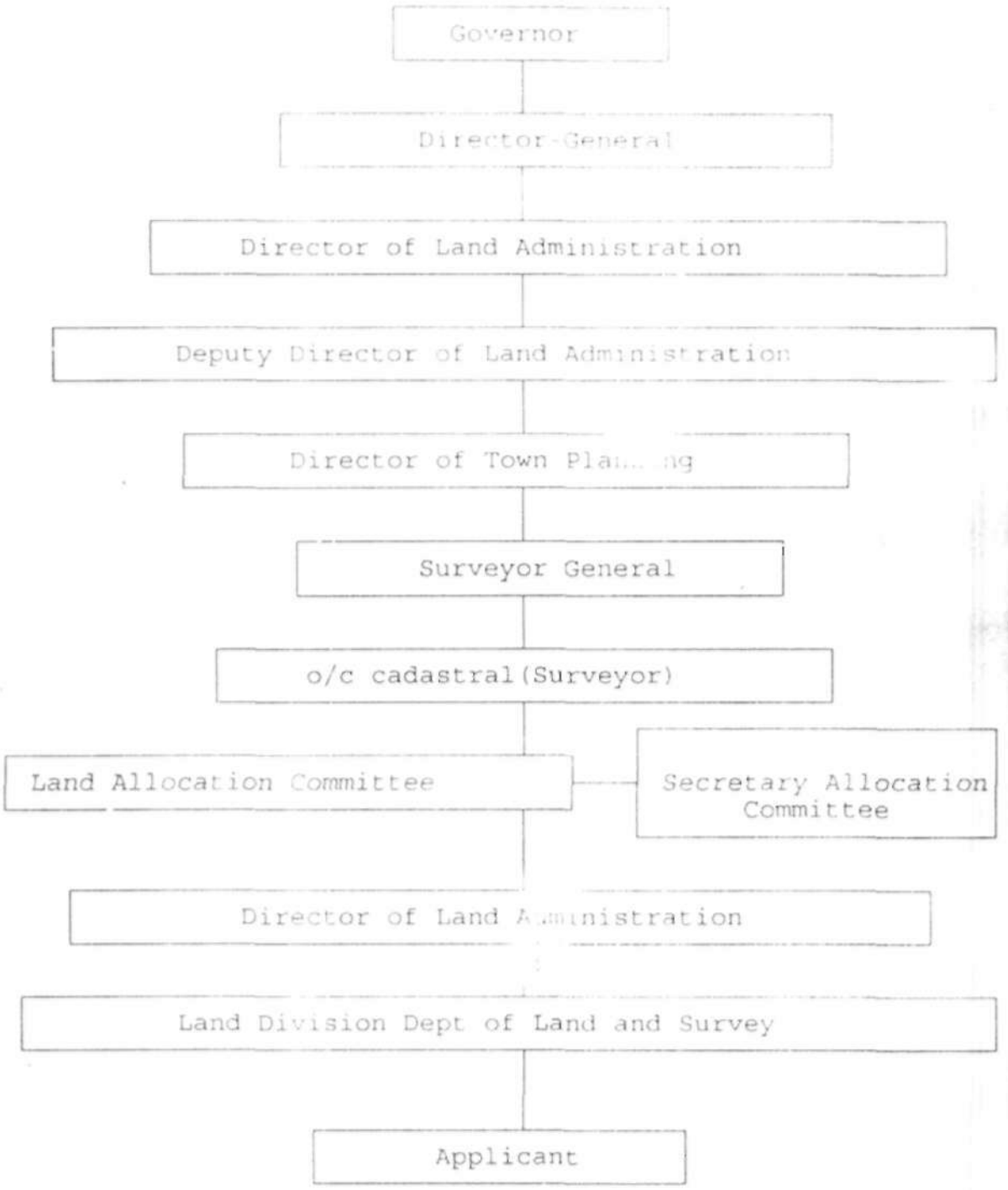
The process of land acquisition by the private sector starts with the applicant obtaining form. Applicant than fill it after fulfilling certain conditions. N10 levy for form, N100 levy processing fee, three years Tax clearance

certificate, two passport photographs. The form is submitted to Record Section of Department of Land and Survey. The applicant's form is then taken to Director of Land Administration who subsequently passes it to Land Allocation Committee. The Secretary of the Committee allocate the land. The application is further forwarded to the officer in charge of cadastral in Survey Division who gives detail description of land. This is then taken to Surveyor General for final approval from Survey Division. The form is then passed to Director of Town Planning for comment also, Deputy Director of Land Administration, Director of Land Administration, Director General and finally Governor for approval. Afterwards the file is returned to Director General who forward to Director of Land Administration. Director of Land Administration forward it to his Division, subsequently a letter of grant is given to applicant.(Figure 9).

In the case of a state agency applying for a plot of land. It is done so through Director-General and same procedure is followed.

However in the case of a Federal Government Ministry/Agency, application is done through Director-General. The purpose for the site and requirement is submitted to Director-General. Upon application reaching Director of Land Administration's office, a site Board meeting is summoned with representatives from the Ministry and other state agencies concerned with utilities provision. The Damaturu Local

Government Chairman preside over the meeting wit' Secretary of Committee from Land Division.



Pr ess of Land Acquisition by the Private Sector in Damaturu
Figure 9

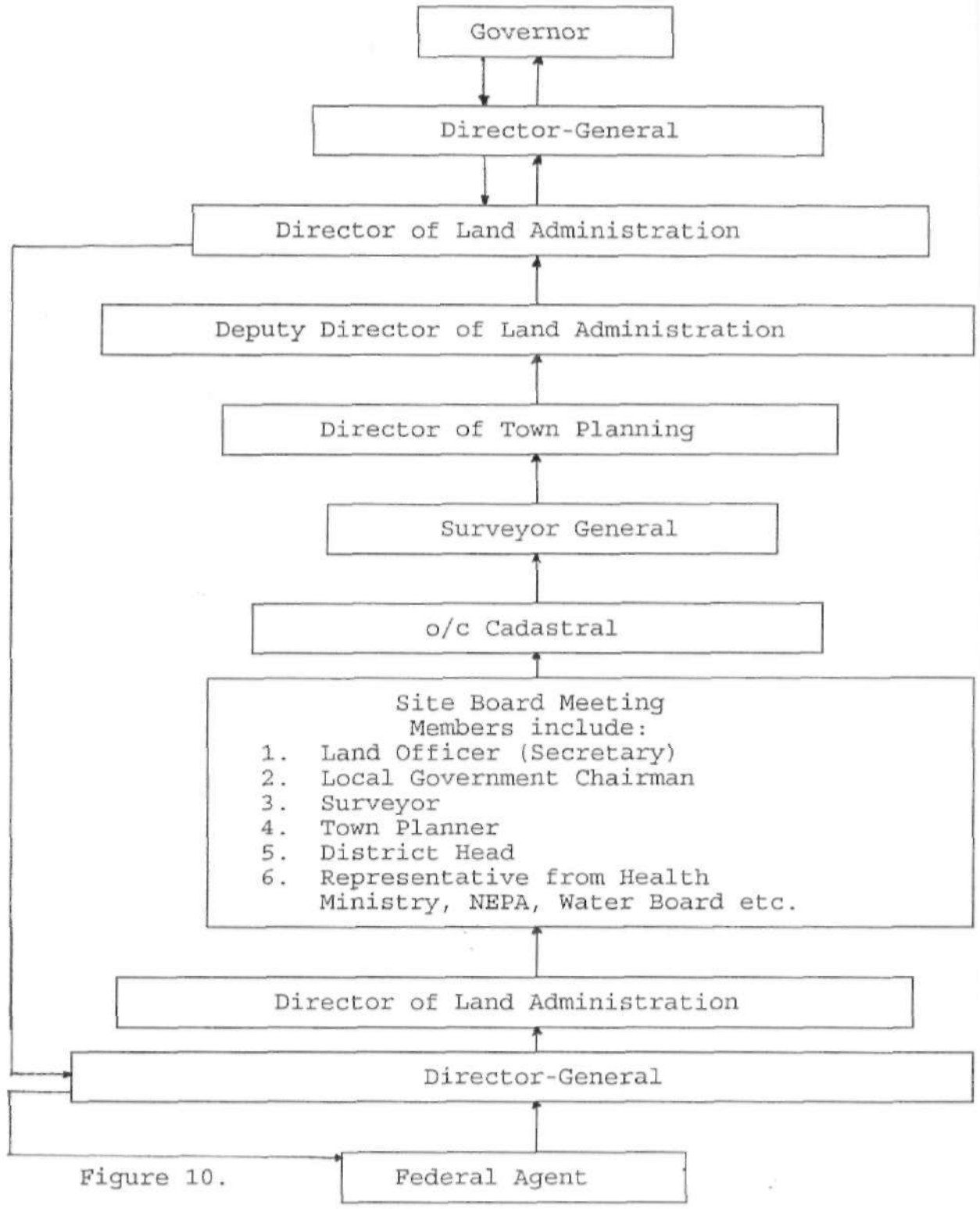


Figure 10.

Process of Land Acquisition by the Federal Government from Yobe State Government

The application is then submitted to Land Division with sketch of site selected. From thereon procedure is same with private sector (Figure 10).

Time taken for applicant to be allocated plot varies from two months to a year or two in case of private individual. Federal Agency Ministry takes lesser time from a day to month.

The survey revealed that as of September 1992 only 1200 out of 4242 applications for plots were approved. (Table 4) in other words only 28.3% of applicant were allocated plots.

Table 4: Plot sizes and number of applications approved as at September 1992.

Type of Plot	Sizes of Plots	Number allocated	Area sizes (m^2)
High Density	15 x 30	531	450
Medium Density	20 x 40	313	800
Low Density	30 x 50	356	1500

Source: Department of Land and Survey, Records Section, Damaturu, Yobe State.

Factors responsible include plot not being available at time of application and bureaucratic delays in the process of plot allocation. The application passes through too many offices as shown in Figure 9 causing delay. Secondly long bureaucratic procedure in compensating of land owners delay the acquisition of land. Most land owners become reluctant to release their lands to the Government until full compensation has been paid. Furthermore land owners are reluctant to allow

clearing of their crops during rainy season even after compensation. The survey conducted reveal 51.6% did not apply for plot of land. 24.7% applied not allocated, while 23.7% were not interested. Survey further reveal out of those that did not apply 35.4% complain of long procedure in whole process before land is allocated to applicant. 45.8% don't know how to apply for plot, while 18.8% complain of N110 levy being paid for application and processing fees. The study further revealed of the two private sub-sectors, private commercial developers apply for land formally or buy from speculative land market which is expensive. The private popular developers obtain land from relatives, inherit, and ward heads. Thus out of 24.7% that applied for a piece of land 75% are private commercial developers. Land is sold for as high as N10,000 in Damaturu by speculators depending on location, size and facilities available.

Delays in compensating land owners affect acquisition of land by the public sector. Example is site for construction of 250 housing units along Maiduguri road at extreme eastern part of the capital. Construction started two months late due to the problems of compensation. Related issue is over-valueing of land by land owners who refuse to co-operate with Government officials. This delay the compensation process.

Another problem being faced by public sector in land acquisition is usually land allocated to it is not cleared. In addition infrastructures are not provided on sites allocated.

This delays the process of supply i.e allocation of land to Federal Ministry of Works and Housing presently along Gushua road at outskirt of town.

The aforementioned problems cause delays and difficulties in obtaining land for housing development. This consequently affect the housing delivery in Damaturu.

.2 BUILDING MATERIALS

This consist of imported and local building materials. The imported materials include corrugated iron sheets, plumbing materials, flush doors, steel and iron materials, crittal-hope doors and windows, paints and ceiling boards etc. The local building materials are found everywhere and it is cheap and available in a commercial quantity. They include mud, stones, palm-trunks, wood and other locally fabricated steel products.

Building materials necessary to construct housing units required.

High cost in convention building materials result in increase construction cost. This affects housing supply by especially private developers. The two sub-sectors of the private sectors are affected more by this problem in Damaturu. Furthermore the study revealed that houses constructed with

private commercial developers tend to use conventional building materials more in housing development in Damaturu.

However general inflationary condition in Nigeria has affected cost of conventional building materials greatly. This has affected housing supply by this sub-sector. (private Commercial).

Table 5 show price of selected construction materials in Damaturu for 1985, 1991 and 1992. It can be seen that cost of construction materials increased many fold thus affecting housing supply between 1985 and December 1992.

Table 5: Cost of selected building materials in Damaturu

Materials	Quantity	1985 (N)	1991 (N)	1992 (N)		% Increase Sept. to December	% increase 1985 to December 1992
				September	December		
Cement	1	10	55	100	130	130 30	1300 1207
Roofing Sheet	1	110	560	900	1090	121 21	990 871
Flush door	1	45	130	270	350	125 30	800 755
Trip of sand	1	25	100	150	180	120 20	720 620
Ceiling Board	1	25	67	80	85	106 6	360 340
Asbesto s board	1	20	40	42	50	118 19	250 150
Plank 2x4	1	6	18	25	37	148 48	620 519

Source: Field survey 1992

Private popular developers used local building materials more than private commercial as indicated by Survey. 64% of houses constructed by private popular is with local building materials i.e Ajari, Hausari Usmanti, and Fawari wards. In Abasha ward where over 50% of the houses are rental-occupier or built by private commercial developers, most buildings are

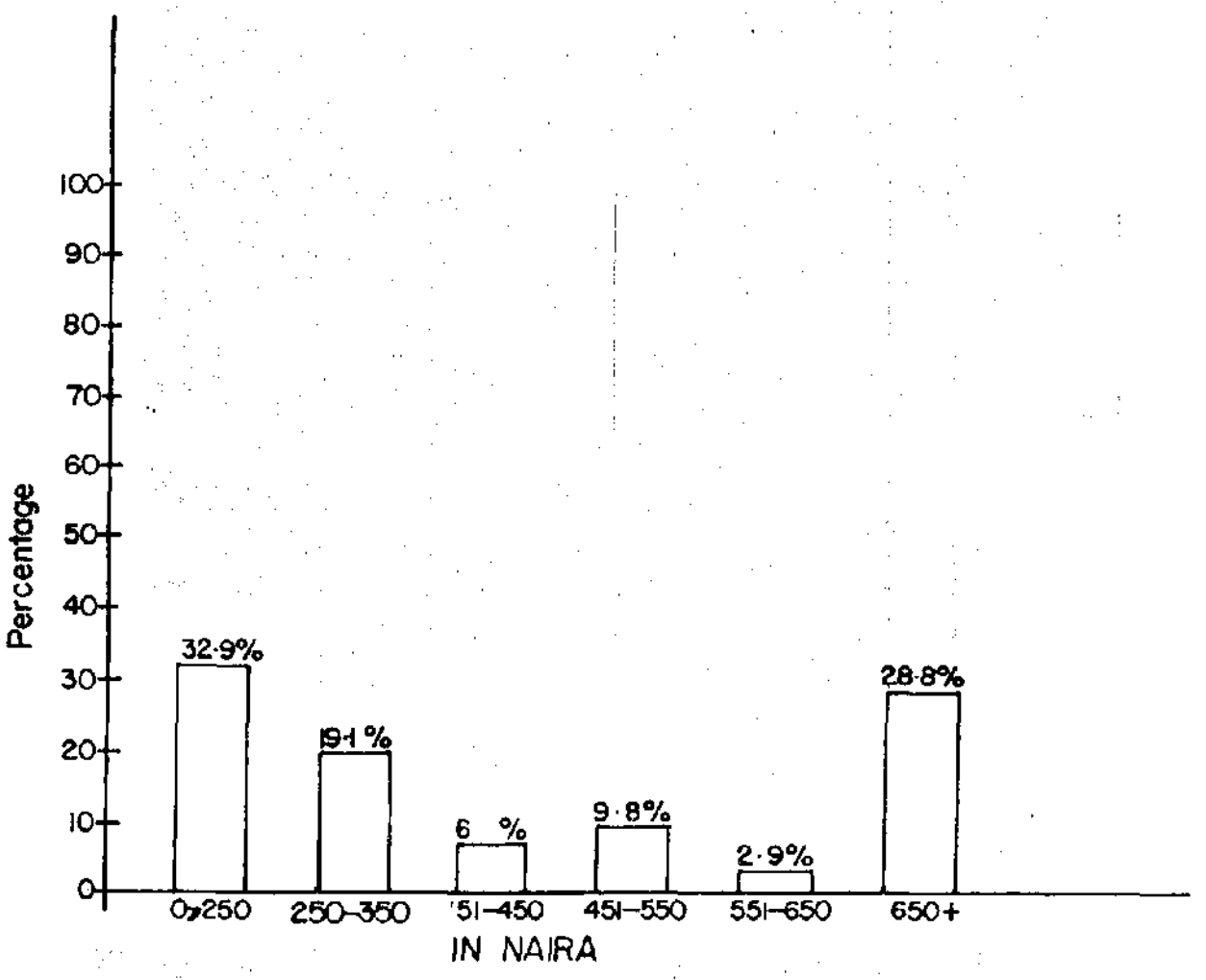


Fig. 11: MONTHLY INCOME IN DAMATURU

Source: Field Survey 1992

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constructed with conventional building materials (over 70%). Local building though cheaper require constant care and replacement.

Generally 60% of sample con ain of high cost of building materials.

High cost of building materials coupled with low income level of people in Damaturu (58.4% have monthly income of less than N450) affected housing supply by private popular and private commercial sub-sector.

5.4 FINANCE

Finance is very vital in any housing programme. Financing depends on the availability of resources and how much of this is invested according to the need of that sector. Finance is important for purchase of building materils, acquisition of land, labour, provision of services etc. Private developers sources of finance range from credit facilities, savings and help from relatives and friends. The public sector sources of finance include loans from banks and government grant.

As of 27th March, 1993 there is no mortgage bank in Damaturu. Prior to Yobe state creation in 1991, only bank operating in Damaturu is First Bank PLC. The study showed that from 1978 to March 1993 not a single application has been processed by the First Bank PLC. Furthermore 67.7% of those interviewed are not willing to apply for a housing loan d to condition to be fulfilled before loan application from commercial banks. These conditions include being a customer of

the bank, a certificate of occupancy (C of O) for the land and a building plan. All loans applied by private individual are for agricultural activities.

Private commercial and private popular face some problem in terms of finance. In terms of personal savings, there are inadequate to meet up the high cost of housing construction. Furthermore the study revealed grouping themselves and making monetary contributions on monthly weekly basis known as 'adashi'. The 'adashi' union are very weak in their contribution to housing finance.

Unlike private popular developers that can be helped financially from relatives and friends, private commercial developers depend mostly on their savings. Thus considering the low income level (Table 6) of people in Damaturu (58.4% have monthly income of less than N450) construction by private commercial developers and private popular is bound to be low.

Table 6; **Monthly income in Damaturu**

Monthly Income (N)	% of Total Surveyed
Less than 250	32.9
250 - 350	19.1
351 - 450	6.4
451 - 550	9.8
551 - 650	2.9
Over 650	28.9

Source: Field Survey 1992.

Yobe state depends mostly on grant from Federal Government as source of finance for its developmental project i.e housing. This has affected the amount that is being allocated to housing development in Damaturu. Study revealed amount being allocated to housing development in Damaturu to be low. This has affected housing supply in Damaturu.

All housing programmes undertaken in Damaturu by public sector done so with grant from Federal Government through;

(i) Yobe State Housing Corporation (Y.S.H.C)

(ii) Ministry of Works, Housing and Transport (M.O.W.H.& T)

The study revealed that both agencies depend 100% on Government grants and subvention for their operations. Such amount are not often substantial to carry out sizeable number of projects especially by the Yobe State Housing Corporation. Consequently when fund not available or inadequate, the Agencies become dormant.

In 1992 the total budget for Yobe State is N584,098,663. Approved estimates for housing include; M.O.W.H & T - N150,000,000 (25.7% of total budget), while Y.S.H.C - N10,600,000 (1.8%). For 1993 total budget is N1,240,556,335. Approved estimates for housing include: M.O.W.H.& T - N81,000,000 (6.5%) Y.S.H.C - N12,000,000 (1%) (Table 7). The budget showed general decrease in allocations to housing sector.

Table 7: Amount allocated to housing in 1992 and 1993 budget

Government Agency	1992		1993	
	Amount (N)	% of total budget	Amount (N)	% of Total budget
Ministry of Works Housing and Transport	150,000,000	25.7	81,000,000	6.5
Yobe State Housing Corporation	10,600,000	1.8	12,000,000	1
Total Allocated to Housing	160,600,000	27.5	93,000,000	7.5
Total Budget	584,098,663	100	1,240,556,335	100

Source: Department of Budget and Planning, Damaturu, Yobe State

Furthermore the study revealed that two agencies involved are not preparing for loan application from Banks. This is bound to affect housing supply rate. Consequently in 1993 less housing units is expected by two agencies than obtained in 1992 (486 units). This is because of lower budgetary allocation in 1993. Since in 1992 with higher budgetary allocation 486 units of housing were constructed. It was inadequate finance that made Government abandonconstruction of 100 pre-fabricated housing units in August 1991, after Yobe State creation.

These are basically the problems being encountered by housing delivery sectors in Damaturu with regard to land, finance, and building materials. Solving these problems mean a step forward towards increasing housing supply by various sectors.

CHAPTER SIX

6.0 PROPOSALS AND RECOMMENDATIONS

6.1 INTRODUCTION

The study examined the concept of housing and housing delivery system as viewed by various authors. Some viewed the concept of housing as a noun describing a commodity, or product i.e shelter. Others viewed concept of housing as a verb i.e housing is not just shelter, it is a process an activity. Consequently, the house should not be seen simply in terms of its physical characteristics (what it is), but in terms of its meaning for those who use it (what it does). The writer held the latter view. Housing should not be seen as only a product i.e the physical characteristics it possess. Rather in terms of 'what it is' to the individual that occupies it. Study went further to examine housing delivery in some selected Developed countries from both Western and Eastern Bloc.

The study then examined housing delivery system in Nigeria. Sectors in the housing delivery was identified to be public, private commercial and popular sector. Popular sector was found to be dominant sector participating in housing delivery in most cities, state, local government headquarters, as well as other towns and cities in Nigeria. Housing programme in Nigeria from Pre-colonial Era to the Rolling plan

was also examined. The writer is of the view that the National Housing Fund Decree 3, of 1992 should be amended to involve oil and manufacturing sector in the contribution made, not only banks and insurance companies. Than strict surveillance should be employed as regards contribution to be made. Defaulters should not go unpunished.

The study then examined role and performance of housing sectors in housing provision in Damaturu. Two principal sectors was identified in the housing delivery in Damaturu with each having sub-sectors. These sectors were identified based on main actor(s) in the supply process. The sectors involved are the private and public sectors. The private sector has two sub-sectors identified namely private commercial sub-sector and private popular sub-sector. The private popular sub-sector was identified as contributing more to housing delivery than private commercial sub-sector or public sector.

The study then examined problems being faced by housing sectors in housing provision in Damaturu. The problem with regard to acquisition of land, building materials and finance, in housing construction was examined. Proposals and recommendation in this study are given based on the problems identified in the study area.

6.2 PROPOSAL ON LAND

The major issues raised with respect to land include

bureaucratic delays in process of plot allocation, problems relating to compensation and land speculators.

(i) The activities of land speculators should be discouraged through public enlightment programme in the electronic media most especially. The public should be enlightened on illegality and consequence of land speculators. MAMSER can also be of some assistance in the compaign. The enlightment program should also include showing in detail how to apply for a plot of land with use of posters. Importance of filling form correctly and submitting required document should be emphasized. Also when a person is allocated a plot of land, applicant should report date of commencement and completion of development. For this a separate unit should be established in the Department of Land and Survey to take care of it. A building completed should be certified by an official of the Department of land and Survey before another plot is allocated.

(ii) In compensating landowners, they should have a representative, among themselves, apart from their ward heads, to take part fully in it. Compensation process should not be delayed. Infact this should be done so before even allocating out plots or layout designing.

iii) Bureaucratic procedure by which the form of the applicant is forwarded from one office to another should be reviewed. To this respect the form should not go through

the Deputy Director of Land (Figure 9 and 10) while being processed. It should go directly to Director of Land's Office.

Also layout plans for residential development by the private sector to have quick approval to facilitate housing supply. Also high density plots for low income earners should be given higher priority in term of numbers.

6.3 PROPOSAL ON BUILDING MATERIALS

Study revealed that high cost of conventional building materials also affected supply of housing especially by private commercial sub-sector.

The private popular and private commercial sub-sectors should be encouraged to continue construction with traditional building materials. The use of conventional building materials should not be seen as a necessity. With little improvement the traditional building material can be just as durable as the conventional one. Furthermore local concrete blocks are often quite weak with a low cement ratio. Research done by the Building Research Station in the United Kingdom has shown that mud stabilized with cement can be long-lived. Building constructed in this manner have lasted for ten years without significant deterioration. The basic improvement is achieved by the addition of about 15% cement to the mud mixed with water from which the houses are cast. This combined with the use of a cement render would improve the durability of

methods to the standards of concrete block. There are so many researches being conducted to this respect by Raw Materials Research and Development council (R.M.R.D.C). Therefore to benefit from these researches, State Government in collaboration with MAMSER and R.M.R.D.C liaison office in Damaturu should organise a workshop for local builders on techniques involved. Local builders should be trained on techniques involved in improving durability of mud by stabilizing it with little cement. This will improve house construction while reducing cost at same time. The Government should then encourage building with local building materials. This will reduce problem of unskilled labour and high cost of conventional building materials.

6.4 PROPOSALS ON FINANCE

The study identified housing finance as another obstacle to housing delivery in the study area. Financial resources are critical to all sectors. Private developers complained of the conditions to be fulfilled before bank loan especially the low income earners. These conditions include one has to be a customer of the bank, a Certificate of Occupancy, and building plan. For the private developer these conditions are bound to be difficult to fulfill especially low income earners. The study therefore recommend that private developers should expand the financial union 'adashi' (contribution on weekly/monthly basis) to include contribution for housing

development. MAMSER can be used to enlightened people on importance of using 'adashi' money for housing construction. Also indigenous bank Premier Commercial Bank PLC can encourage housing development in Damaturu by giving loans to private developers especially low income earners. The application should be submitted by prospective private developer through individual's wardhead. Conditionalities such as certificate of occupancy to be submitted, building plan should be waived.

Public sector faces two main problems with regard to housing supply as revealed by the study. These include low allocation to housing sector in yearly budget, complete dependence by two agencies (Yobe State Housing Corporation and Ministry of Works, Housing and Transport) responsible for housing provision in public sector on Government grant. It is recommended from study conducted that higher allocation at least should be made to housing sector by Government (7.5% in 1993). 10% of the Government budget should be allocated to the housing sector.

It is also recommended that the agencies responsible for housing provision should not depend on Government grants only. Loans should be secured from other sources such as Urban Development Bank.

It is also recommended that the Government should provide subsidy to assist it's employees build houses in Damaturu, based on owner-occupier. The subsidy should be in terms of materials. The Government should purchase the materials and

make them available to the would be recepients for the construction of the house. The subsidy should be monitored and supervised by Government officials to ensure that the measure was not abused.

The Government can also assist it's employees in getting loan from the indigenous bank i.e Premier Commercial Bank PLC for housing construction in Damaturu. The Government should guarantee housing loans taken by public servants from Premier Commercial bank PLC.

6.5 PROPOSAL OF NEW LAYOUT

Damaturu has vast land for future development. Most development presently is taking place to the East of town along Maiduguri road. It is recommended that land be acquired to the North Western part of town along Gushua road. The land acquired can be designed based on Housing Need in Damaturu as estimated i.e 672 units per annum. The plots should be for three different income groups low, medium and high. For low income groups high density plots of 15 x 30 metres should be designed. For medium income groups 20 x 40 metres medium density plots and high income groups 30 x 50 metres low density plots should be designed.

The number of plots for each income group is obtained from the percentage of that income group in Damaturu as revealed by survey. (Table 8).

The total land area for the layout is 75 hectares. 60% of

total layout should be allocated to residential plots. 40% should be for remaining landuses. (Table 9). Services should be provided on the land acquired.

Therefore space wise total land required to meet the housing need in Damaturu yearly is 75 hectares. This implies that for the next ten years total land required for housing development is 750 hectares.

Table 8. Land Requirement for Construction of 672 Housing Units in Damaturu.

Income Group	% in Damaturu from Survey conducted 1992	Housing Units required as per percentage from survey conducted 1992	Total number of plots required	Type of plot	Size of plot (frontage x Depth m²	Total plot area (hectares)
Low income	58.4	392	392	High Density	(15 x 30) 450	18
Medium Income	31.8	214	214	Medium Density	(20 x 40) 800	17
High Income	9.8	66	66	Low Density	(30 x 50) 1500	10

Source: Estimated from field survey 1992.
Residential (Housing) Plots total area = 45 hectares

Table 9: Land Allocation for Construction of 672 Housing Units in Damaturu

Land Use	Percentage	Total land Area (Hectare)
Residential (housing) plots	60	45
Roads and Strees	16	12
Commercial	5	4
Recreation	8	6
Utilities, Facilities and Services	11	8

6.6 CONCLUSION

\l Study identified housing delivery sectors in Damaturu. Based on actors participating in housing delivery two sectors were identified i.e private and public sector. Each sector has sub-sectors. The public has institutional housing, staff, specialized, and housing for public. The private has private commercial and private popular sub-sector. The private popular sub-sector contributed the most in terms of housing supply in Damaturu.

The study also revealed housing shortage due to supply unable to meet up with demand. Demand far exceeded the supply. There is less supply because rate of construction of housing is slow by principal actors. The problems encountered by these principal actors in the supply of housing was identified. The problems related to acquisition of land, housing finance, and building materialswere discussed in constructing houses in Damaturu. Suitable proposals and recommendations have been suggested to solve problems being faced by principal actors in the housing delivery in Damaturu. This is all towards facilitating housing provision in Damaturu. The proposals although made for Damaturu can equally be applied to other towns and cities within the state.

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APPENDIX A

Through this survey housing units belonging to the private commercial and private popular sub-sectors will be identified, household characteristics and housing conditions will be obtained. Your co-operation and frank answers will be highly appreciated. All information supply will be treated with strictest confidence.

Ward.....Date:.....

1. A. Are you the household head or related?

   (a) Yes (b) No

   B. In either case, how many household live in this compound.

   (a) male (b) Female

2. Sex (a) male (b) female

3. A. Age (B) occupation (C) M/Income

4. Marital Status

   (a) married (b) Single (c) Widowed

5. If married, number of wives:

6. Use the Code below to provide information on your children/relation in house
   Sex: Male = m Female = f
   Marital Status: Married = M Single = S Widowed = W
   Education: Arabic = A First School Leaving Certificate = F
   Post Primary = S Post-Secondary = P University = U
   Children:

	1	2	3	4	5	6	7	8
Age								
Sex								
Marital Status								
Education								

Relatives:

	1	2	3	4	5	6	7	8
Age								
Sex								
Marital Status								
Education								

7. Housing Tenure:

   (a) Owner occupied (b) Rental occupied (c) Others (Specify)

8. If rental, who is the owner of the house:
   (a) Public (Government) (b) Private (landlord)
   (c) Others (specify)

9. If renting how much do you pay per room per month?

10. How many rooms do you occupy with your family/household

11. Are they adequate or inadequate. If rooms inadequate state how many required.

12. Are you satisfied with the present size

    (a) Yes (b) No.

    If No, give your reasons.
    (a) Rooms too narrow (b) Rooms too large
    (c) Other reasons

13. Any playground or space around for your children or members of your household?

    (a) Yes (b) No.

14. Are you satisfied with the dwelling generally?

    (a) Yes (b) No.

    If no, why?
    (a) Lack of space for recreation and children's activities
    (b) Lack of privacy
    (c) Congestion and noise from neighbourhood
    (d) Others (specify)

15. Are you satisfied with your Neighbourhood?

(a) Yes (b) No.

If no, give reason:.....

.....

16. Type of building materials used:-

(i) Wall:- (a). mat/mud Pricks (b) cement blocks (c) thatch/ corn stuck (d) others.

ii) Roof:- (a) thatch (b) mud (c) zinc (d) others

iii) Fllow Finish: (a) earth (b) cement (c) others

iv) Ceiling: (a) none (b) mat/mud (c) board (d) others

17. What is the appropriate age of building?.....

18. Facilities available (Tick as appropriate).

Water Supply		Separate Bathroom	Shower or Bath	Kitchen	Electricity	Latrine		
Well	Pipe Borne					Pit	Buc.	Others

19. Do you have a plot in Damaturu? (a) Yes (b) No.

20. If no, why don't you have a plot?
(a) did not apply (b) applied not allocated
(c) not interested (d) other reason.

21. If answer in 19 is (a), why didn't you apply?
(a) don't know how (b) application money too high
(c) procedure too long

22. Type of house
(a) detached (b) semi-detached (c) row houses
(d) traditional compound

23. Type of construction
(a) durable (b) not durable

24. Structural condition of dwelling unit
(a) good (b) requiring improvement
(c) requiring replacement

25. Drainage

(a) well drained environment
(b) poorly drained environment

26. Solid waste disposal
(a) organised (b) unorganised

27. Sewage disposal system
(a) provided (b) not provided

28. General impression of surrounding
(a) an eyesore (b) pleasant surrounding (c) overcrowded
(d) can't comment.

APPENDIX B

Through this survey contributions in Housing supply by the Public sector will be identified and some of the problems facing it also identified with a view to making suggestions to Government for improved housing supply. Your co-operation and frank answers to questions will highly be appreciated. All informations will be treated with strictest confidence.

Date:.....

1. How do Government acquire land for residential development?

   ---

2. How long does it take Government to acquire land for residentialdevelopment?_____

3. Amount involved in compensation when land is acquired per site laverage estimate) ----------

4. Name problems faced in acquiring land for residential development.

   i. ----------

   ii ----------

   iii----------

   iv ----------

   v ----------

5. Sources of financing Housing Development.

   (a) mortgage (b) govt. grant (c) others (specify)

6. How long does it take to obtain loan (mortgage)?

   (a) mortgage ..... (b) loan ..... (c) others .....

7. How much do you get from loan/mortgage at a time?

   (a) mortgage..... (b) loan ..... (c) others .....

8. Give systems for improved sources for financing houses for the public.

   i. ----------

   ii ----------

   iii----------

   iv ----------

   v ----------

   vi ----------

9. Type of housing units provided.

   (a) rooming (b) compound (c) flats (d) others (specify)

10. How do you construct your houses

    (a) construct (b) employees (c) others

11. Problems faced during construction

    (a) unskilled manpower (b) work delayed (c) constrct inflated

    (d) others (specify)

12. Time taken for houses to be ready for use

    (a) Less than 6 months

    (b) 6 - 12 monts

    (c) 1 - 2 years

    (d) 2 - 3 years

    (e) over 3 years

13. Building materials used
    (a) indigenous (b) modern (c) both a and b

14. Building materials used are:
    (a) too costly (b) not durable (c) scarcely available
    (d) others (specify)

15. Tenants of housing units

(a) low income group (b) middle income group

(c) high Income group (d) others (specify)

16. How do you allocate houses to tenants?

(a) application (b) personal contact (c) others (specify)

17. Rents charged

(a) one bedroom (b) two bedroom (c) three bedrooms

(d) four bedrooms.

18. System of rent collection

(a) cash payment duly to housing authority

(b) bank draft

(c) deducted from salary monthly

(d) others (specify)

19. Are rents paid promptly?

20. If not monthly arears due.

(a) less than 3 months (b) 4-6 months (c) 7-12 months

(c) over 12 months.

21. Houses are repaired by

(a) tenants (b) Housing Authority (c) Others

22. Dustbins are provided for waste disposal

(a) Yes (b) No.

23. If no, how are solid waste disposed?

(a) dumped at immediate surrounding

(b) burnt outside house

(c) don't know.

APPENDIX C

Through this survey total number of houses provided for staff of the institution will be known with a view to making useful suggestions to Government. Your co-operation and frank answers will be highly appreciated. All information supplied will be treated with strictest confidence.

Date:.....

1. Name of School/Institution.....
2. Total number of staff .....
3. Number of staff accommodated

   (a) senior ..... (b) junior .....
4. Total No. of houses provided by the School/Institution.....
5. Total No. of houses rented for staff.....
6. Type of housing units provided

   (a) rooming (b) compound (c) flats (d) others (specify)
7. Rents charged

   (a) one bedroom (b) two bedrooms (c) three bedrooms

   (d) four bedrooms
8. System of rent collection

   (a) cash (b) deducted from salary monthly

   (c) others
9. Houses repaird by

   (a) tenants (b) school/institution (c) others
10. Dustbins are provided for waste disposal?

    (a) Yes (b) No.

11. If no how is solid waste disposed?

(a) dumped at immediate surrounding

(b) burnt outside houses

(c) don't know