ANALYSIS OF HOUSING NEED AND SUPPLY IN LAFIA, NASARAWA STATE

BY

HASSAN .1. SANI
B.Sc. (HONS.) SOCIOLOGY A. B. U. ZARIA

A THESIS SUBMITTED TO THE POST - GRADUATE SCHOOL AHMADU BELLO UNIVERSITY, ZARIA IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF A MASTER OF SCIENCE DEGREE IN URBAN AND REGIONAL PLANNING.

AUGUST, 1998

DECLARATION

I hereby declare that this thesis has been composed by myself and that it is the out come of my research work in 'Housing' it has not been presented before any examiners for the award of a higher degree. All the sources of information are special acknowledged by means of references

Hassan .I. Sani	10 - 10 - 1998
Hassan .I. Sani	**Date**

KISS IM BRARY

CERTIFICATION

This thesis entitled " Analysis of housing need and supply in LAFIA, Nasarawa State" By Hassan .I. Sani meets the regulations governing the award of the degree of master of Sciences, Urban and Regional Planning of Ahmadu Bello University Zaria and is approved for its contribution to knowledge and literary presentation.

7/12/98
Date

Mr. S. U. OKOTIE
Chairman, Supervisory Committee

22. 5-00
Date

Mr. G.P. Khanna
Member, Supervisory Committee

22-5-00
Date

Dr. J.B. Kaltho
Head of Department

15/09/01
Date

Prof. J.Y. Olayemi
Dean, Post-graduate school

DIGITIZED

DEDICATION

Dedicated to the memory of my late father ***Mallam Sani Ahmed***

ACKNOWLEDGMENT

Whatever contribution achieved in this thesis, I am greatly indebted to Mr. S.U. Okotie, Mr. G.P. Khanna and Dr. J.B. Kaltho whose inspiring and untiring efforts as supervisor's have contributed immensely to the successful completion of the thesis. particular thanks are also extended to Dr. M.B. Yunusa, Mr. D.J. Abin, Mallam Usman Abubakar, Mallam Ahmadu Ahmed, Mallam F.U. Yahaya, Mr. Gunn, Mr. S, Ojibo for their valuable advice and inspiration.

I. am grateful to the staff development committee of the federal Polytechnic Nasarawa under the able leadership of the rector Dr. Abdu Bulama for sponsoring my programme.

I owe special thanks to my friend Mall. Muhammad Tanko Bello (P.A., Director of Engineering Services, FCDA). Abuja for moral and financial support that contributed in no small way to making this my programme possible. Indeed he is a friend. To my mother Hajiya Lami Sani for her financial support and my brothers Alhaji Ibrahim Sani, Muhammed .K. Sani, Usman Hassan Sani and My sister mallama Ramatu Sani for all their moral support I am indeed very grateful.

Many of my friends contributed useful ideas and it is possible to thank only a few of them here mall. Jibrin Hussaini, Mall. Abdu iganiyu Ibrahim, bashir M. Sanusi, Mall. Rilwanu baita, Mall. Murtar Sani, Mall. Mustapha Zubairu, Mall. Yahaya Abubakar, Mall. Idris and Mr. Clement Dung.

To my colleagues Mr. M. A. lawoyi, Mall. Haliru Idris, Alhaji Mahmud Ibrahim (Speaker) Ishaya S. Dauda for their valuable advice and inspiration .

Furthermore, the writer expresses his gratitude to mall. Murtari S. Aliyu (Cement dealer), Mall. Ibrahim Awal Moh. of U.D.B. Abuja for their financial support I am indebted

my special thank to Mall. Abubakar, Mall. Maiwada of Barau for Land and Town Planning Lafia for providing valuable assistances during the field work. My thanks to Mr. Musa (Technician) and finally to Mall. O.N. Sule for his moral support.

ABSTRACT

Housing must fulfill six main requirement, it must be in the right place in the right quantity at the right time; dwellings must be of the right size and form and of the right construction; perhaps most importantly they must be available at the right price. Consideration of these requirement is complicated by the fact it is probably impossible to define in any precise manner what is right in any aspect at any time, for it is the overall balance that determines the success or failure of housing policy in national development.

The research work began by reviewing the various determinants of housing need and supply. The study examined the sub-groups in LAFIA with particular reference to house type desire by the sub-groups. Present and future house type needed also estimated for the town. Similarly, the housing supply sectors have been identified with their associated problems in their efforts for provision of housing in LAFIA their resource base, and potentials analysed. Finally a sustainable housing development policy recommended with much emphasis on the formation of cooperative housing societies that will be responsible for housing provision in LAFIA on a sustainable bases.

TABLE OF CONTENTS

Title Page		i
Declaration		ii
Certification		iii
Dedication		iv
Abstract		v
Acknowledgements		vi
List of tables		viii
List of figures		xiii
CHAPTER ONE		
1.1	Introduction	1
1.2	The research problem	2
1.3	Aim and Objective	3
1.31	Aim	3
1.32	Objectives	3
1.4	Scope and Limitations	4
1.5	Methods of Data collection	4
CHAPTER TWO HOUSING NEED AND SUPPLY SUSTAINABILITY : A LITERATURE REVIEW		
2.1	The concept of Housing need	5
2.2	The concept of Housing supply	7
2.3	The concept of Sustainable housing	8

2.4 Determinants of Housing need

2.5 Determinants of Housing Supply 20

2.6 Approaches to sustainable Housing 23

2.7 Case studies of partnerships in Housing development 24

CHAPTER THREE

POPULATION AND HOUSING CHARACTERISTICS OF LAFIA.

3.1 The population of Lafia 27

3.2 Housing sub - groups in Lafia 28

3.3 Housing Characteristics 31

3.31 Housing types 31

3.32 Physical condition of houses 32

3.4 Housing facilities and Utilities in Lafia 40

3.41 Introduction 40

3.42 Inference 47

3.5 Overcrowding 47

3.6 Housing Tenure 52

3.7 House Rent 53

3.8 housing need characteristics in Lafia 54

3.9 Housing Requirement for new household formation in Lafia 1997 -2006 56

3.10 Housing Requirement by Household size 58

3.11 Replacement needs 60

3.12 Accumulated Housing Requirement 62

3.13 Classification of Housing Requirement by Housing Unit size. 63

3.14 Housing Requirement of the Different sub - groups in Lafia 64

3.141 Present Housing Requirement of the different sub-groups 64

3.15 Future Housing Requirement of Different Sub-groups 66

3.16 Desired House Types 71

3.17 Inference 71

3.18 Future Pattern of House types 72

CHAPTER FOUR

HOUSING SUPPLY SECTORS IN LAFIA

4.1 Introduction 75

4.2 The Housing Supply Sectors 75

4.3 The Public Sector in Housing Delivery 76

4.4 The Private Sector in Housing Delivery 82

4.4.1 Private Popular sub-sectors 82

4.4.2 Private Commercial sub-sectors 82

4.5 Problems Associated with the Housing Supply Sectors 85

4.6 Inferences 99

4.7 Resource Base and Potentials of the Housing Supply Sectors in Lafia. 100

4.8 Inter-relationship Between the Sectors 102

CHAPTER FIVE

POLICIES AND RECOMMENDATIONS

5.1 Introduction 104

5.2 Sustainable Housing Policy for Lafia 105

5.3 Land Acquuisition 107

5.4 Housing Finance 109

5.5 Building Materials 112

5.6 Urban Population Distribution Policy 114

5.7 Implementation Strategy 115

5.7.1 Housing Co-operative Societies 115

5.7.2 Residential Environment 116

5.8 Conclusion. 117

LIST OF TABLES

2.1	Approximate Residential densities in Neighbourhoods of Zaria, Kaduna and Kano	13
2.2	Method of Assessing Quality of Housing Stock	17
2.3	Replacement Needs in Zaria 1978 - 2000	19
3.1	Projected Population of Lafia 1996 - 2006	27
3.2	Household Income in Lafia	28
3.3	Distribution of Housetypes by Wards	32
3.4	Classification of Housing Units According to Age	34
3.5	Building Material Used by Wards in Lafia	36
3.6	Lafia Structural Condition of Building and Estimated Life Span, 1997	39
3.7	Lafia Availability and use of Services and Utilities in the Housing Units	45
3.8	Lafia Degree of Overcrowing in Housing	49
3.9	Occupancy Ratio in the Three Wards in Lafia	50
3.10	Lafia Number of Households Living in Compound	51
3.11	Housing Tenure in Lafia	53
3.12	Household Monthly Rent Per Room in Lafia	53
3.13	New Household Formation and Housing Requirement in Lafia 1997 - 2006	56

M LIBK

3.14	Household size and the Required Housing in Lafia 1997 - 2006	59
3.15	Lafia Housing Replacement Needs 1997 - 2006	61
3.16	Estimated Total Housing Requirement of Lafia 1997 - 2006	62
3.17	Distribution of Housing Requirement by Size of Housing Units and Houshold Size	63
3.18	Present Housing Requirement of Different Sub-groups in Lafia	64
3.19	House-types to be Provided Based on Present Housholds Aspirations	64
3.20	Future Housing Requirement of Different Income Groups 1997 - 2006	67
3.21	Future Housing Requirement by Income Groups at year 2006	69
3.22	Desired House-type by Households	
3.23	Housing Units to be Provided by House-type year 2006	73
4.1	Contribution of Housing Supply Sectors	83
4.2	Current Market Price of Some Building Materials in Lafia	97
4.3	Amount Allocated to Housing in 1997 and 1998	101

LIST OF FIGURES

3.1	Housing Sub-groups in Lafia	
3.2	Household Income in Lafia	29
3.3	Distribution of House-type by Wards in Lafia	33
3.4	Classification of Housing Units by Age	35
3.5	Building Materials used by ward in Lafia	37
3.6	Type of Latrine in Lafia	43
3.7	Lafia Availability and Use of Services/Facilities in the H/ Units	46
3.8	Housing Tenure by Wards in Lafia	53
3.9	New Household Formation for Plan Period 1997 - 2006	57
3.10	House-types to be Provided Based on Present Household Aspiration	65
3.11	Future Housing Requirement of Defferent Income Groups 1997 - 2006	58
3.12	Future Housing Requirement by Income Groups	70
3.13	Housing Units to be Provided by House-type year 2006	74
4.1	Housing Supply Sectors	77
4.2	Contribution of Public Sector in Housing Supply in Lafia	81
4.3	Housing Supply by Sectors in Lafia	84
4.4	Land Allocation Process in Lafia	88
4.5	Process of Obtaining Mortgage Loan at Lafia Branch	92
4.6	Lafia Soucres of Fund for Housing Construction	95
5.1	Proposed Process of Land Acquisition from Bureau for Land and Town Planning Lafia	109

CHAPTER ONE : THE RESEARCH DESIGN

1.1 INTRODUCTION

Housing is Universally accepted as one of the basic human needs. Housing is the residential environment (neighbourhood) or the physical structure used for shelter, including services and facilities needed for physical health and social well-being of the family and the individual. It embraces all facilities and utilities which link the family and the individual with the community. Housing in all its ramifications is therefore more than mere shelter; it embraces all social service and utilities that make for a livable environment. It is expected to satisfy certain biological, psychological, social, political and economic needs of the people.

The problem of housing is a universal one though the degree and magnitude of the problem varies from place to place. Governmental efforts at solving the problem differ from the priority given to housing to the availability of funds, administration and technical man power for the execution of housing programmes. A dequate housing in Nigeria has been a problem particularly with the poor in urban areas. One of the reasons is that industrial, commercial and governmental activities are concertrated mainly in the urban areas. As a result, people migrate from the rural areas to the urban areas in search of employment, education etc.. The need for housing in these urban areas out strips supply. This has led to overcrowded housing conditions. For most urban centres in Nigeria where the problem is acute, part of the explanation is that traditional buildings are

not accepted, legal acquisition of land is beyond the reach of the people, employment opportunities are limited and population is on the increase.

1.2 THE RESEARCH PROBLEM

Housing problems cannot be properly understood unless the underlying issues are studied. Superficial knowledge or generalisation will not suffice in solving the problem. A town like Lafia whose status is suddenly changed by being declared State capital has grown rapidly. The rapid growth is mainly in terms of population growth, commercial activities etc. As the administrative facilities are established and the Federal presence is registered, the immediate effects are on the housing and housing services and commercial sector in that order.

The result is often the shortage and/or surplus in the supply of housing of particular types and congestion in some residential districts in the capital town. Unless appropriately contained such initial housing problem tend to intensify with continued growth of the town. Effective response to the situation in both the short and long run, appears to depends, on timely and satisfactory analysis of the housing need and supply

This crucial input for viable housing development policy and supply strategy has been lacking in government efforts in the State. This has also been disregarded by planners who have only been concerned with the preparation of landuse plans based on estimate of land budgets determined merely by the use of planning standards and not related to the specific computations of the housing

need. Therefore not only do such actions cause delays allowing for the intensification of the housing problem but are also lacking in the realistic formulation that ensures attainment of satisfactory housing objectives. This gap in understanding of the housing problem and articulation of the solutions is the focus of this study and Lafia is used as a case study.

1.3 AIM AND OBJECTIVES

The aim and objectives of this study are as follows:

1.3.1 Aim

To analyse the housing need and supply characteristics in Lafia and propose policies and strategies for effective housing development in the town.

1.3.2 Objectives

1. To review the various determinants of housing need and supply as well as the strategies of sustainable housing development

2. To identify the housing sub-groups in Lafia and their existing housing characteristics and needs in terms of types and spatial characteristics

3. To examine the housing supply sectors in Lafia and their contribution and constraints in responding to the existing housing requirements of the various sub-groups.

4. To identify the resource base and potentials of the supply sectors including their inter-relationship as basis for future housing development

5. To formulate sustainable housing development policies and strategies for Lafia and towns in similar situations of rapid growth.

1.4 SCOPE AND LIMITATION

The study is intended to focus on housing need and supply characteristics with particular reference to sub-groups. Efforts is made in the study to identify the different roles of the private and public sectors in their attempts to provide housing in Lafia and sustainable housing development policies and strategies is proposed for Lafia. The study will be limited to Lafia urban area capital of Nasarawa State.

1.5 METHOD OF DATA COLLECTION

Data for this study will be collected using methods as follows:

i. Review of published and unpublished literature on housing.

ii. Field survey using questionnaires. The questionnaires were administered in the wards in Lafia. These questionnaires are in two forms, one set will be administered to the sample households and the other set to the suppliers covering government housing supply agencies and other supply sub-sectors

iii. Field observation

iv. Informal interviews with people and staff of Bureau for Land, Survey and Town Planning, Lafia.

KASHIM IBRAHIM LIBRARY

CHAPTER TWO : HOUSING NEED AND SUPPLY AND SUSTAINABILITY : A THEORITICAL FRAMEWORK

2.1 THE CONCEPT OF HOUSING NEED

'Need' is a planning concept which expresses the difference between actual condition on the one hand and defined minimum standard on the other. The standards (or norms) are specified by the planners and the extent of "normative need's depends entirely on the nature of the standards, the greater the current 'need', the lower the norms, the lesser the need.

For example, suppose that 480 persons are living in 200 rooms, if the planning norm is that there should not be more that two persons (on average) per room, then there is a normative need for 40 rooms to re-house 80 persons. But if the planning norm for occupancy rate is that an average of 2.5 persons per room is the socially acceptable minimum standard, then there is no current need for new rooms in order to reduce "over-crowding". There may however, be current needs in relation to other norms for example those relating to the minimum quality of housing structures. And needs may be anticipated for the future in given assumption about population growth and future standards. An important point about the concept of need is that the definition of 'socially acceptable' norms has been the prerogative of governments and their planning advisers, rather than of those who experience the conditions.

Those living in officially 'overcrowded' housing may not feel that their space is inadequate, but their 'subjective' opinions do not alter the fact that they are 'in need'. For this reason, normative needs are sometimes termed "objective".

But in fact there can be no objective assessment of need: Planners depend on value judgment in defining "acceptable" norms and their judgment are likely to reflect constraints of available national resources (both human and material) as well as political pressured and changing economic conditions.

The concept of normative housing need is quite distinct from demand. In the first place, housing demand is closely linked with the issue of price - an issue ignored in calculation of need. Secondly while the concept of need is tied to standard which are defined externally (by the Planners) demand referees to subjective individual preferences. These preference cover a wide range of environmental and housing attributes. Where the preferences are not supported by the economic means to pay for them, demand is 'Latent' but when preference are combined with ability to pay demand is effective.

Effective demand is therefore clearly distinct from normative need. A household is in 'need' of better housing when its present conditions fall below planning standard, but its 'effective demand' for the improved housing is determined by its actual ('subjective') preference for such housing backed by the necessary economic ability to pay for it.

In Nigeria, calculations of housing need are dominated by concern with population densities and quality of housing structures. But research conducted by Tony Seymour (1978) in Zaria has indicated that the main popular concerns are over problems of sanitation, roads and other amenities, rather than with either buildings or occupancy rates.

2.2 THE CONCEPT OF HOUSING SUPPLY

Housing supply is the addition of housing units to the existing stock. In other words housing supply refers to the process of collecting the production mechanism such as finance, land, building materials, labour and administration devices by which housing services are provided by the government, corporate organisation and individual to consumers.

Terrett (1962) defined housing supply as conventional and non-conventional method by which houses are constructed through normal institutional channels and are used by owners or offered for sale or rent on the open market by government, organisation and private individuals.

Housing supply is different from the total housing stock. The ones that are readily made available for consumption is considered as supply of housing. However, when supply is equal to demand, one will say that there is an "equilibrium", in housing. When the supply is more than demand, demand always outweigh supply, in that case one can say that there is always deficit in housing.

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.

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.

2.3 THE CONCEPT OF SUSTAINABLE HOUSING

Sustainable development according to the United Nations world commission on environment and development defined it as" Development that meets the needs of the present without compromising the ability of future generations to meet their own need". This view emphasises how decision and actions today can affect the future especially in relation to natural resource availability, environmental health and destruction of local and global ecosystem.

Sustainable housing is the ability of present generation to meet their housing needs without compromising the ability of future generation to meet their own needs. This entails the bringing together of many actors (partners) who have vested interest in its development and management. Through the use of its associated features like partnership arrangement, participatory approach and shared responsibility.

2.4 DETERMINANTS OF HOUSING NEED

Beyer (1970) identified three major determinants of housing needs which combine to form the total housing need in a society. This includes

A. Needs due to population increase (additional households, migration and immigration)

B. Housing need to reduce or remove existing shortage which accounts for overcrowding.

C. Housing need to improve the existing situation. This involves replacement of obsolete dwellings

A. Needs Due to Population Increase

Annual rates of population increase in African cities are typically 2.5% due to natural increase alone, and including migration they are 5%, 10% or even higher. If this new urban population is to form new households at a rate which will maintain the present average household size in the city, then 'new household formation' will be the predominant element in housing need. Two statistics are crucial in comparing the present number of households in a city with those estimated for the future. The total urban population and the average household size *all over (number of persons per household).

The rate of household formation is closely associated with marriage, though not entirely. This is because newly married couples may remain with their parents for a while. Similarly single people may set up homes on their own particularly employees working far away from their family's areas of influence.

New household is not completely an independent variable, because the decision to create a household may be influence by the cost of housing. Nevertheless, it holds true generally, that demand rises with the rate of household formation. Migration is an important factor which influence housing need. usually, it is associated with employment opportunities. Thus demand will rise with an increase in the number of immigrants. Demand also varies according to the

distribution of families at different stages in their life circles. The size of a household will vary over it life and may be expected to cause demand as a household adjusts house to family size, however, it all depends on the cost of housing unit as well as the household income.

In estimating future housing need base on household formation, potential household are always forgotten, it would be erroneous to equate household formation with housing need. That within the present housing stock there are an unknown number of 'potential' household because of the shortage of dwellings. these 'potential' household constitute a latent reservoir of housing need which would become manifest in response to an increase in housing supply at reasonable cost. The conventional planning technique always calculates the number of new dwelling require to house new households, if it overlooks the fact that the number of new dwellings may itself partly determine the rate of household formation.

B) <u>Needs Arising from Presently Overcrowded Conditions</u>.

The extent of such needs depends upon the planning standard chosen for socially acceptable density, usually expressed in terms of occupancy rate (person per room). Calculation of this compound of need must also specify whether the planning objective is gradual reduction or complete elimination of overcrowding.

The usual indicator of overcrowding is an official norm for the maximum number of persons per habitable room. The acceptable occupancy rate varies from one country to another. What is considered 'crowded' in Europe or North America is the normal/or better than normal condition in most third world countries. The Official standard for overcrowding also varies between African

countries according to local conditions. For urban Nigeria a maximum of two person per room has been proposed as an appropriate standard. But this now seems too ambitious a target in relation to existing condition. For example Trevallion wished to apply this norm to Kano inspite of his own report that there were currently seven persons per room in sabon Gari. The UN has recently proposed that 'overcrowding' in third world cities is indicated where the occupancy rate is three or more persons per room. And the Zaria urban study lowers the standard still further, defining overcrowding as the sharing of a room by more than three persons.

Several problems arise from the use of a person per room ratio as an indicator of overcrowding.

First, the ratio ignores the area and volume of the room. Secondly, it fails to distinguish between adult occupants and children - although it would be more logical to count a child as only half a person in calculations of occupancy rate.

Thirdly, out door living space (such as the courtyard or verandah) may be important but is excluded from the person - per - room indicator.

Forthly, it has been suggested that when overcrowding is considered as a health problem - as a condition which contributes to the communication of respiratory infections, the relevant indicator is per capita sleeping floor space (in combination with an assessment of verification). The World Health Organisation has defined a minimum standard of 3.6 - 6.2 square metres per person, while in Zaria old city the average sleeping floor area per person was 4.4 square metres.

LIBRARY RECEIVED 9 NOV 2001 NIGERIA

472713
HD
7288-78-N

Fifthly, the usefulness of the persons - per - room ratio as a measure of overcrowding is reduced when it is abstracted from overall residential density, expressed as the number of person per hectare. Table 2.1 shows the extremely wide variation between residential densities in parts of Zaria, Kaduna and Kano.

TABLE 2.1 APPROXIMATE RESIDENTIAL DENSITIES IN 9 NEIGHBOURHOODS OF ZARIA, KADUNA AND KANO.

NEIGHBOURHOOD	PERSON PER HECTARE
Kano township	12 net
Kaduna G.R.A	**17 gross**
Zaria old city	**112 net**
Kaduna, Sabon gari/Tudun wada	**125 - 250 gross**
Zaria, Tudun wada	**300 net**
Zaria Sabon gari	**450 net**
Kano, parts of old city (Gabas, Gudu)	**460 - 490 net**
Zaria, Samaru	**699 net**
Kano (parts of Sabi gari and old city)	**740 - 990 net**

(Source Trevallion 1966, lock 967. p.91, 93 ZUS).

The same person's per room ratio might exist in houses situated in respectively, a low density and a high density neighbourhood, but the degree of 'overcrowding' would obviously be quite different.

A sixth problem in assessing 'overcrowding' concerns the choice of planning standard: a density which is desirable on human grounds may provide needs figures which it would be totally beyond the country's resources to provide. The Zaria urban study attempts to resolve this problem by adopting a planning standard for 1980 which is not unrealistically deferent from the situation existing in 1975, the standard is then to be improved incrementally from a maximum of 3.6 persons per room in 1970 to 2.0 in the year 2000.

Finally, the usefulness of the overcrowding indicator may be questioned more radically in terms of its assumptions about overcrowding as a 'problem'. The indicator may imply an in appropriate imposition of western notions regarding the importance of privacy. In third world cities cultural and climatic conditions may make high occupancy rates quite acceptable, Hong Kong being a notable example. The Zaria housing survey found that even in the most 'overcrowded' areas of Sabon gari and Samaru, only 47% of respondents expressed concern about density, other environmental problem were considered to be more urgent. Since the concept of need is based upon criteria determined by planners, and not by the users of housing, the apparent popular unconcern with 'overcrowding' may perhaps, be considered of little consequence. But the common sense view, that the 'problem' of high urban densities arises specifically in the context of poor environmental sanitation, is also shared by the master plan consultant for both Zaria and Kaduna. As the lock plan put it. "High densities by themselves are not bad, but when coupled with no amenities disintegrating and badly maintained buildings and an absence of sanitary conditions they make a lethal combination.

The calculation of housing needs arising from overcrowding is therefore questionable in two main ways. On purely technical grounds, doubts about the persons - per - room indicator have been expressed. More fundamentally, the calculation involves a bias in housing policy improvement of the urban environment.

C **Housing Need to Improve the Existing Situation.**

This involves replacement of obsolete dwellings planning standard must here be specified with respect to the meaning of obsolete and insanitary dwellings. The need for new housing units depends also on the extent to which presently sub standard houses can be improved or, alternatively must be replaced. Presently 'replacement needs' are the number of units in the housing stock which are deemed to be 'sub standard', and for which improvement is not considered feasible. Future replacement needs are calculated by estimating the expected life span of existing houses, and the dates at which replacement will become necessary. Calculation of replacement is a complex and difficult undertaking. It requires detailed information about the housing stock which is unlikely to be available unless a special survey is conducted. Such a survey, which requires evaluation of physical conditions is technical in nature and beyond the competence of ordinary census enumerator. The definition of what is 'sub standard' is not a simple matter, whether it refers to obsolete buildings or 'insanitary amenities. Nor is it easy to assess objectively whether improvement (rather than replacement) would be possible. These problems are compounded when calculations of future needs are required. The life span of existing building will be determined partly by the type of maintenance which its owners will apply, and this in turn may be related to financial ability and type of occupancy. Future conditions will also be

affected by the extent to which environmental improvement are executed by government.

Finally, in calculating future replacement needs there is a danger that the standards applied will produce needs figures greatly excess of "practical possibilities". This is particularly the case in underdeveloped economics.

The Zaria study states explicity that replacement needs are " a difficult constituent of housing need to determine". Its method of assessing the quality of the present stock is shown in Table2.2 and its calculation of needs based on this assessment is summarized in Table 2.3

TABLE 2.2 METHODS OF ASSESSING QUALITY OF HOUSING STOCK (ZARIA HOUSING STUDY)

S/NO	QUALITY CRITERION	WEIGHT OF CRITERION	CLASSIFICATION MARK	WEIGHTED MARK
1	Building Materials	4	a) Sand Crete block wall or abesto roof 5	20
			b) Cement - rendered mud wall /or abesto roof 4	16
			c) Mud wall / abestors roof 3	12
			d) mud wall/ mud roof	8
			e) mud wall/thatch roof 1	4
2	Age of structure	2	a) Less than 5 yrs 5	10
			b)5 -10 yrs 4	8
			c) 11 -20 yrs 3	6
			d) 21 - 30 yrs 2	4
			e) 31 - 50 yrs 1	2
			f) Over - 50 yrs []	1
3	condition of maintenance	3	a) Sound (need no maintenance) 5	15
			b) Needs minor repairs 4	12
			c) Needs major repairs 3	9
			d) Deteriorating 2	6
			e) Dilapidating 1	3
4	**Availability of services**: Pipe water, latrine, bath room, kitchen electricity	3	a) All 5 Services 5	15
			b) 4 Out of 5 4	12
			c) 3 Out of 5 3	9
			d) 2 Out of 5 2	6
			e) 1 Out of 5 1	3
			f) None 0	0

Note that in table 2.2, four criteria of housing stock quality are employed (building materials, age of structure, condition of maintenance, and availability of services). Each of these criteria is given a weight of 2, 3, or 4. The points scored on each criterion are the product of this weight and the mark assigned to the classification. The total points scored by a housing unit are the sum of its points from each of the four criteria.

To take a hypothetical example

		Weight x mark	points
1(b)	Cement-rendered mud wall/abestor roof	4 x 4	16
2(d)	21 - 30 years old	2 x 2	4
3(c)	Needs major repairs	3 x 3	9
4(d)	2 out of 5 services	3 x 2	6
		Total	**35**

This hypothetical house therefore fall within the points range 31 - 40 (Table 2.3) whose future life is estimated at 25 years from 1975. As shown in table 2.3 34.4% of the 1975 housing stock was in this quality category and its replacement needs are to be reassessed in the year 2000.

TABLE 2.3 REPLACEMENT NEEDS IN ZARIA, 1975 - 2000 (ZARIA HOUSING STUDY)

S/NO	Housing grade 1975	% of 1975 housing stock	Points range (table 2.2)	Estimated future life (yrs)	Date of replacement	Number of units to be replaced
1	Standard					
A	Very good	6.5	51-60	50		
B	Good	30.6	41-50	35		
2	Substandard					
C	Fair	34.4	31-40	25	Room 2000	To be recised in 2000
D	Poor	18.2	21-38	10	1985-95	4048
E	Very Poor	7.8	11-20	5	1980-83	1735
F	Dilapidated	2.5	0-10	-	1975-80	556

(Source: Z.U.S, ZARIA HOUSING SURVEY).

The methodology employed by the ZARIA study to assess replacement needs is quite detailed in scope. Even so, the study admits that its calculation of obsolescence are very approximate and tentative. There is inevitably much arbitrariness both in the assignment of various weights and marks, and in the estimation of life span for each resulting points range. And the condition of maintenance classification (table 2.2) is bound to be influenced by the subjective interpretations of enumerators.

Finally, it should be noted (from table 2.3) that the planning proposals for replacement of housing units are of necessity scale down in the interest of realism.

Houses in grade c are considered to be sub-standard in 1975, but there can be no question of replacing them this century, houses in grade D are given a life span expiring in 1985, but their replacement cannot be completed before 1995.

By the methodology of the Zaria needs arising from obsolescence are relatively slight for 1975 - 1980 but quite considerable during the period after 1980 (table 2.3). It has been seen, however, that the calculation are built upon a set of assumptions which may be questioned on grounds which are either technical (e.g. the assumption of weight and marks) or more fundamental (e.g. the assumption about economic development). Thus in calculating 'need' arising from absolescence, the procedure is just as uncertain as in the assessment of needs produced by household formation and overcrowding. And by focusing on replacement of sub standard houses, the methodology fails to promote a policy of improvement to existing structures.

2.5 THE DETERMINANTS OF HOUSING SUPPLY

The essential determinants for housing supply or in the process of supply are:

First, finance is the most important resource for housing as it is necessary for the prompt execution for housing programmes. It is available through personal saving, loan from banks and mortgage institutions. Without finance even land cannot be purchased. Finance therefore is required for land acquisition, construction of the super structure and the provision of associated physical facilities and services for housing development. Finance determine the number and quality of housing supply in the society. In a country with a weak financial base this will affect the housing supply both quantitative and qualitative

other words finance determine the quantity and quality of houses that are supply in a country.

Second, Land:- Is the basis for all development and a major source of wealth for all government and the people. Its inaccessibility therefore constitutes a great obstacle to development in both the public and private sector of the economy.

Land is an indispensable factor in housing production. Solomon (1975) defined Land as one of the non-financial resources in housing system. The supply and location of vacant land along with its prices, have a significant impact on residential development. In other words the success of a housing programme essentially depends upon the availability of the right type of land in a suitable location at an economical price. Land is a fixed asset. It is also limited in supply in urban areas. Land provides the material resources for housing which are numerous lime stone, metal, glass etc. Land been acquired through allocation by government, family inheritance, gift and purchase. Land determine the quantity of housing supply in a community. In a community where access to land is difficult for housing development, this will affect the number of supply. That is the more people have access to land with finance base the more the supply of housing in that community.

Third, Technology:- is not something that suddenly appears, it is an integral part of human activity. In a general sense, technology is the systematic application of various branches of knowledge to practical problems. These problems would

vary in nature from one region to another, because of climate or geography or other factors governing the living environment.

Technology is thus the accumulated fund of techniques, experience and applied knowledge by means of which the people attempts to master their environment and to solve the problem posed by their relationship with it.

Technology in relation to housing refers to the knowledge about buildings and those who know how to build. This includes building civil engineers, architect, planners, brick layers, artisan, painter or decorators etc.

In a country with high technology, the housing supply tend to be faster and qualitative in nature. In essence technology determine the time spend on constructing a house and also it determine the design aspect of housing. Where technology is fully developed housing supply tend to be faster and qualitative. This will also determine the quantitative aspect of housing supply in that country.

Fourth, Building materials are necessary for construction of housing. It consist of imported and local materials such as iron, steel, plumbing materials, flash doors etc. Building materials determine the quality and quantitative housing supply in a community. In essence where the building material are accessible to the general public and the prices of items are reasonable this tends to encourage the public and private supply sector to construct houses. But in a situation where the material are inaccessible and prices too high it will affect the supply both

qualitatively and quantitatively. In other words building materials determine the qualitative and quantitative housing supply in a community.

Fifty, Provision of physical facilities, utilities and services. This involves water supply, electricity access road etc. The provision of this facilities determine the supply of housing. In a community where this facilities are provided it encourage the supply sectors to construct houses. In that the more the facilities are provided, the more the supply sectors are encourage to construct houses in those areas where this facilities are provided.

2.6 APPROACHES TO SUSTAINABLE HOUSING

There are various approaches to sustainable housing, this includes the following:

i. Community based approach:- This involves relies on community initiative and the existing community base organisation are at the centre of the approach.

ii. Area based approach:- Here activities are managed by government as structured with regards to particular area or community.

iii. Functionally based approach:- Activities are organised based on clearly designated areas of responsibility for each stake holders.

iv. Process based approach:- Activities are governed by government but the entire process of infrastructural services are on a city - wide scale. Schubeler (1996).

2.7 CASE STUDIES OF PARTNERSHIPS IN HOUSING DEVELOPMENT

2.7.1 THE CASE STUDIES

This section discusses some case studies of partnership in housing development project in some African and Latin America Cities.

In Mumbai(Bombay) India in the 1980's the State Government of Maharahira offered tenants of over 50,000 inner-city tenements the option to purchase houses on the condition that the tenants form a cooperative to manage repairs and installation of services. These cooperatives were then able to borrow money from commercial banks to cover the cost of repairs and the State Government amended cooperative laws to enable the cooperatives to recover these cost from their member thus ensuring the sustainability of the scheme.

1990 in Lablin, Poland the city council initiated a participatory planning process to engage residents of two run-down inner city districts in the re-development and rehabilitation of their neighbourhoods. Through extensive consultation, new development plan were approved. The city council also regularised several unauthorized building thereby giving residents security. As a result of this neighbourhood partnership initiative new houses were renovated, shops and businesses established and infrastructure improved.

In Accra, Ghana (1991) a community land management was organised i.e. a high density community has been able to organise residents advocating the need to plan and properly laying out of roads and sanitary facilities in the community.

Weekly meeting are held either to approve new road improvement proposal or to resolve other issues that may arise. The same resident in off setting certain development or house improvement cost. This is an entirely voluntary initiative that is under the chiefs leadership with assistance from the community's officers responsible for development. These efforts supplement the minimal assistance given by the Accra Metropolitan Assembly.

The site and services scheme for housing in Kenya.

The co-operative and comprehensive housing development programme of the Sudan.

The Dalhol - Maduri project in the Niger Republic in which an attempt was made to restructure the entire area through pilot districts where socio-economic promotion activities were encouraged.

The Ujama in Tanzania where self-help housing forms an integral part of the programme. A developed plot of land and materials necessary for building a house are given to the family of each participant.

The roof-loan scheme of Ghana, under which finance/material are given for construction of roofs through village housing societies.

Allotment of housing plots to the urban poor in Pakistan are examples of partnership to housing development.

This partnership approach which has become increasingly common in many cities and towns around the world has many advantages, partnership provide a

mechanism for resolving the "need/demand gap" in provision of basic services between what people need and can afford and what the market can provide.

Partnership also enable different sectors to gain access to each others skills and resources and provide a mechanism for sharing risks and maximizing returns on investment as illustrated in the example above.

For sustainable human settlement development and provision of adequate housing for all, all actors within the community from public, private voluntary and community - based organisation, the cooperative sector, non-governmental organisations and individual are essential for resources mobilization for housing development.

The efforts of the government in this regards is to ensure the right enabling environment for partnership by providing the right legal fiscal and regulatory frameworks required to mobilize the energies and resources of all the various sectors so that these sectors can develop housing in their communities or cities in a safe healthily productive and sustainable manner. The task of the partners is therefore to move government in this direction.

CHAPTER THREE: POPULATION AND HOUSING CHARACTERISTICS OF LAFIA

3.1 THE POPULATION OF LAFIA

The 1991 census of population published by National Population Commission put the total population figure for Lafia town at 78,247 persons. At a growth rate of 2.83% given by the National Population Commission for urban centres, the figure is estimated as 90,317 persons for 1996. However the population figure for Lafia like those of other newly created State capitals has been on the increase due to the influx of public servants, migrants in search of job opportunities, this trend will continue for sometime.

A higher growth rate of 3.5% is used to project the population for the first three year 1997 - 1999 due to the influx of civil servant and even a higher growth rate of 4.0% has been used to project from 1999 - 2002, it is assumed that at this period more Federal ministries, commissions and other industries will have been established. A lower growth rate of 2.9% is used to project from 2002 - 2006. It is assumed that in this period the population could have stabilised (see table 3.1)

TABLE 3.1 PROJECTED POPULATION OF LAFIA 1996 - 2006

PERIOD (YEARS)	GROWTH RATE	BASE YEAR	POP.	PROJECTED TO YEAR	POP.
5	2.83	1991*	78,247	1996	90,317
3	3.5	1996**	90317	1999	100,136
3	4.0	1999	100136	2002	112639
4	2.9	2002	112639	2006	126,285

***THE NATIONAL POPULATION CENSUS YEAR**

****BASE YEAR PLAN PERIOD**

3.2 HOUSING SUB-GROUP IN LAFIA

The survey revealed basically three sub-groups in Lafia i.e. low income earners constituting 67%, medium income earner 18% while high income earners account for 15% of sample population in Lafia. This categorization was base on their earning capacity and occupation status of the sample population. A short coming in this aspect of the study is people's unwillingness to give their true income. Even when people are assured that a research such as this has nothing to do with taxation, they still feel reluctant to give the correct figure of their income. In a situation like this occupation was combined with whatever figure was given to arrive at a reasonable income value. Where all or some of the household members were working, the total income of all the working members was taken and where the household head was the only earning member his income was taken.

The analysis of the income level of households as revealed by the survey indicate that the households are predominantly low and medium income earners as such it reflect in the house type that will be needed.

TABLE 3.2 HOUSEHOLD INCOME IN LAFIA

INCOME	PERCENT	GROUP
BELOW N10,000	67%	LOW INCOME
N11,000 - N20,000	18%	MEDIUM INCOME
ABOVE N21,000	15%	HIGH INCOME

Source: Field survey 1997.

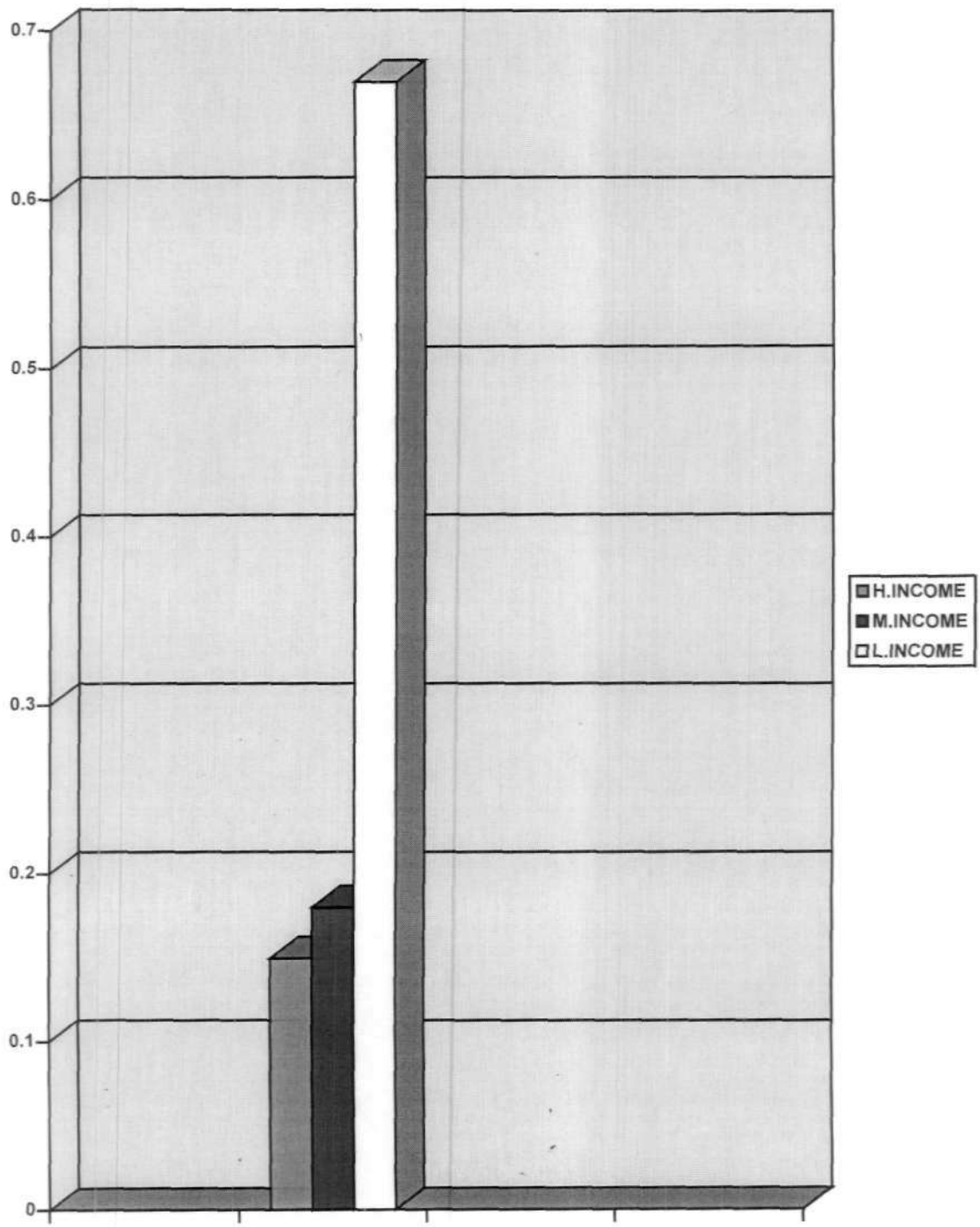


Fig. 3.2 HOUSEHOLD INCOME

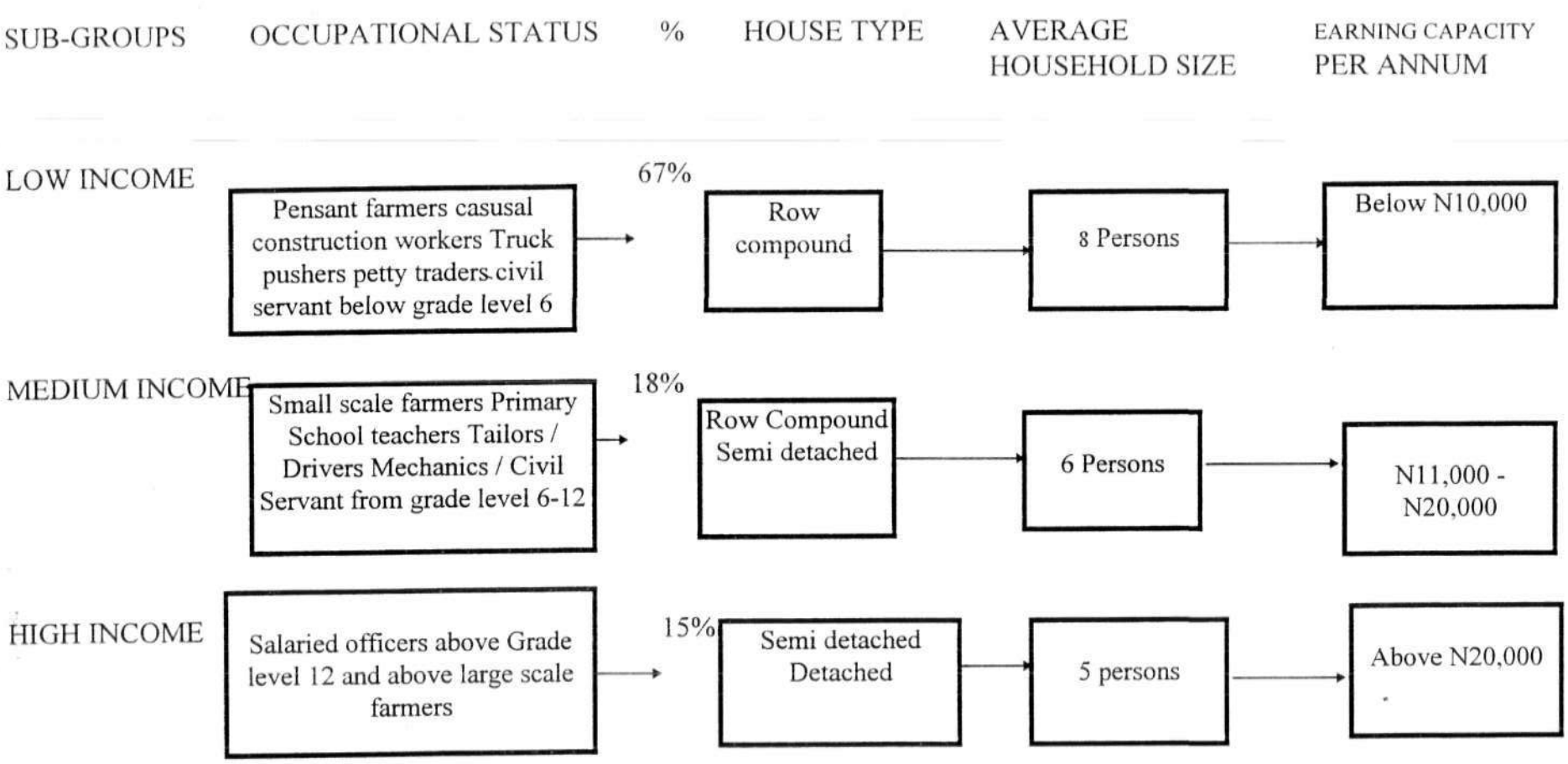


FIG 3.1 **HOUSING SUB-GROUPS IN LAFIA**

Source field survey 1997

3.3 HOUSING CHARACTERISTICS

3.3.1 HOUSE - TYPE

There are four basic house type in Lafia urban area, these are:

i. Compound House:- is a number of adjacent rooms face into a courtyard, the compound being set on a rectangular plot. The compound type are either owner occupied containing a number of housing structures inhabited by a group of household relatives or owned by private landlord and the renting household usually occupied one or two rooms, and therefore contains a relatively large number of households who are mostly not related and sharing facilities in the compound.

The compound house-type makes up 32% of the total stock survey in Chiroma ward while in Gayan and Zanwa - Makama wards records 36% and 50% respectively.

ii. Row House - is three or more units attached side by side in a row. It could takes as many number of families or households as there are units. It account 16% in Chiroma and records 40% and 32% for Gayan and Zanwa - Makama wards respectively.

iii. Semi-Detached - is two unit attached side by side by a common wall. It is usually built for two families or households. The survey revealed about 22% in Chiroma ward and 9% and 6% for Gayan and Zanwa-Makama wards.

iv. Detached House - is a single dwelling unit normally built for a single family or households. The detached type makes up 30% of the total stock in the survey in Chiroma ward while in Gayan and Zanwa-Makama

wards it accounts 15% and 12% respectively. This distribution is shown in the table below and the accompanying figure.

TABLE 3.3 DISTRIBUTION OF HOUSE TYPES BY WARDS

HOUSE TYPE	WARDS CHIROMA		GAYAN		ZANWA - MAKAMA		TOTAL FOR TOWN	
	%	NO	%	NO	%	NO	%	NO
COMPOUND	32	16	36	17	50	26	40	59
ROW	16	08	40	19	32	17	30	44
SEMI DETACHED	22	11	9	04	6	03	12	18
DETACHED	30	15	15	07	12	06	19	28
	100	50	100	47	100	52	100	149

Source: Field Survey 1997

3.3.2 PHYSICAL CONDITION OF HOUSES

I. AGE AND STRUCTURE

The ages of the housing units involved in the survey varies between one to over thirty years. However the majority of the building are between 4 - 20 years. This group constitutes 61.8% of the sample. On the face of it one would be tempted to conclude that building in Lafia urban area are still sound and therefore face no threat for demolition except few at the core area of the town. There are more building in Chiroma ward below two years of age than the other two wards. This is because for the past few years building activities have been concentrated in

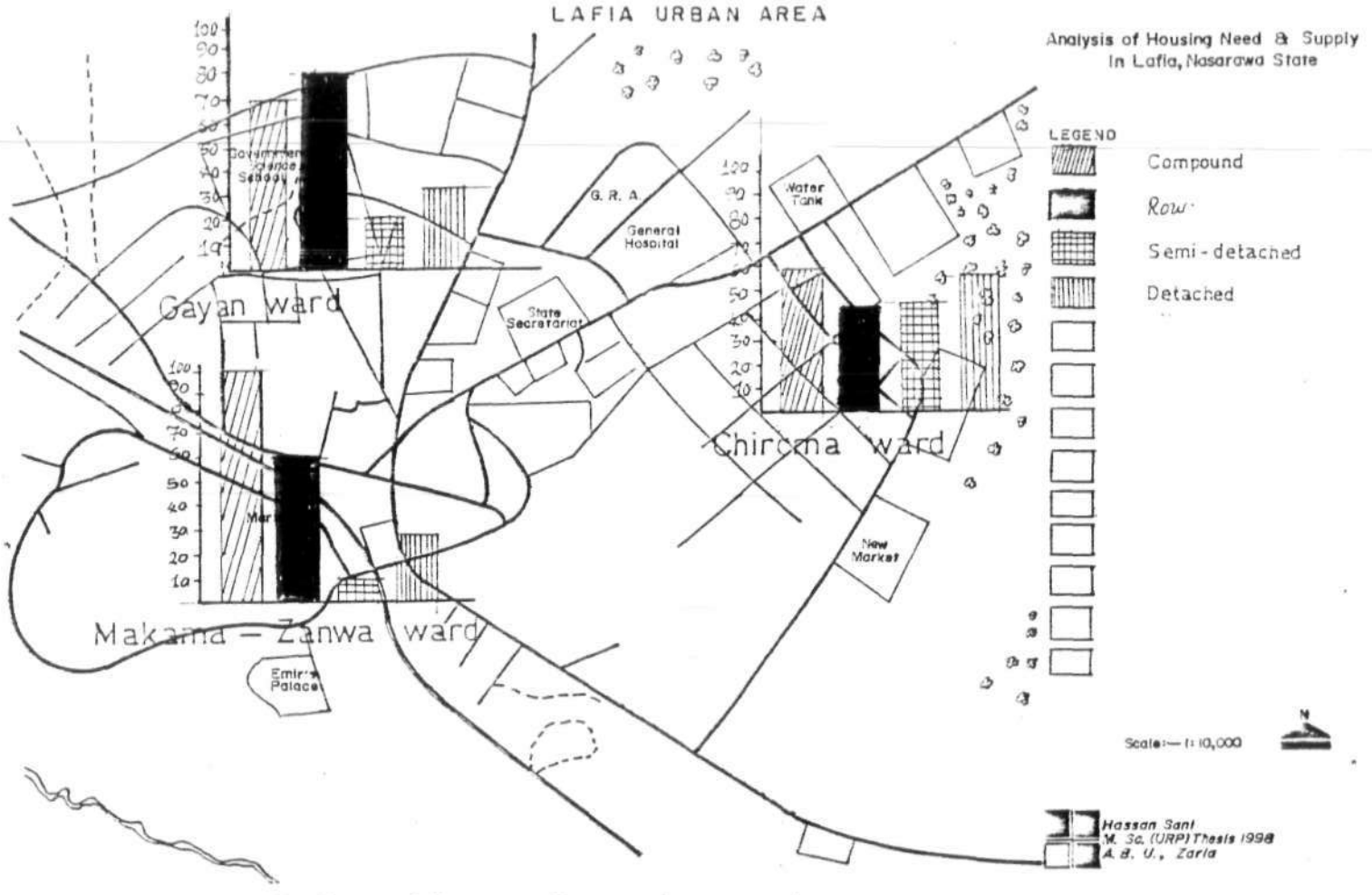


Fig 3·3 Distribution of house types by wards

this ward. It was however found that building above 20 years of age were in the two wards i.e. Zanwa-Makama and Gayan wards. The table below shows the classification of the housing units corresponding to their age structure. See also figure 3.4

TABLE 3.4 CLASSIFICATION OF HOUSING UNITS ACCORDING TO AGE

AGE OF HOUSE	ABSOLUTE FREQUENCY	% OF TOTAL
0-3	25	16.8
4-6	26	17.5
7-10	17	11.4
11-20	49	32.9
21-30	8	5.4
OVER 30	24	16
TOTAL	149	100%

Source: Field Survey 1997

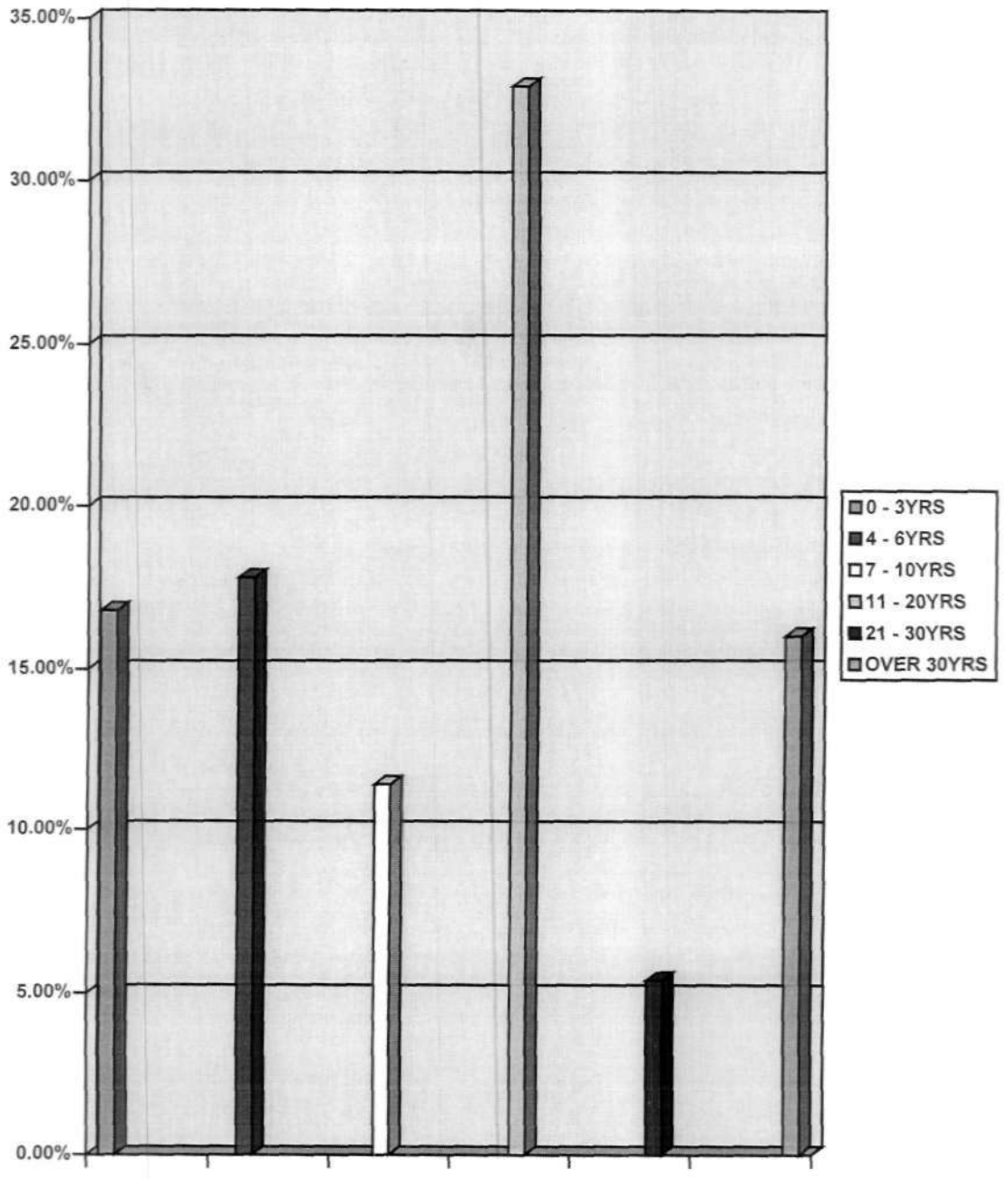


FIG. 3.4 CLASSIFICATION OF HOUSING UNITS BY AGE

On the type of structure, the building materials used were classified into 3 types. The classification was based on the most common form of combination in building in the study area. From the sample survey carry out 56% of the respondence have their houses made of mud wall cement plastering with aluminum roofing sheets, 44% with concrete blocks wall with aluminum roofing sheet and none with mud wall and thatched roof in Chiroma ward. While in Gayan ward 6.4% houses with mud wall with thatched roof, 70.2% with mud wall cement plastering with aluminum roofing sheet, 23.4 concrete block wall. In Zanwa-Makama ward 15.5% with mud wall with thatched roof, 71% with mud wall cement plastering with aluminum roofing sheet and 13.5% with concrete blocks wall with aluminum roofing sheet respectively. Table 3.5 below gives the number and percentage of sample housing stock corresponding to each structure and building material type. Figure 3.5 gives a visual expression of it in wards.

TABLE 3.5 BUILDING MATERIAL USED BY WARDS IN LAFIA

S/NO	TYPE OF STRUCTURE AND BUILDING MATERIALS	AS % TOTAL SAMPLE					
		C.WARD		G.WARD		Z.M.WARD	
		%	No	%	No	%	No
1	MUD WALL with thatched roof	-	-	6.4	3	15.5	8
2	mud wall cement plastering with aluminum roofing sheet	56	28	70.2	33	71	37
3	Concrete block wall with aluminum roofing sheet	44	22	23.4	11	13.5	7
	TOTAL	100	50	100	47	100	52

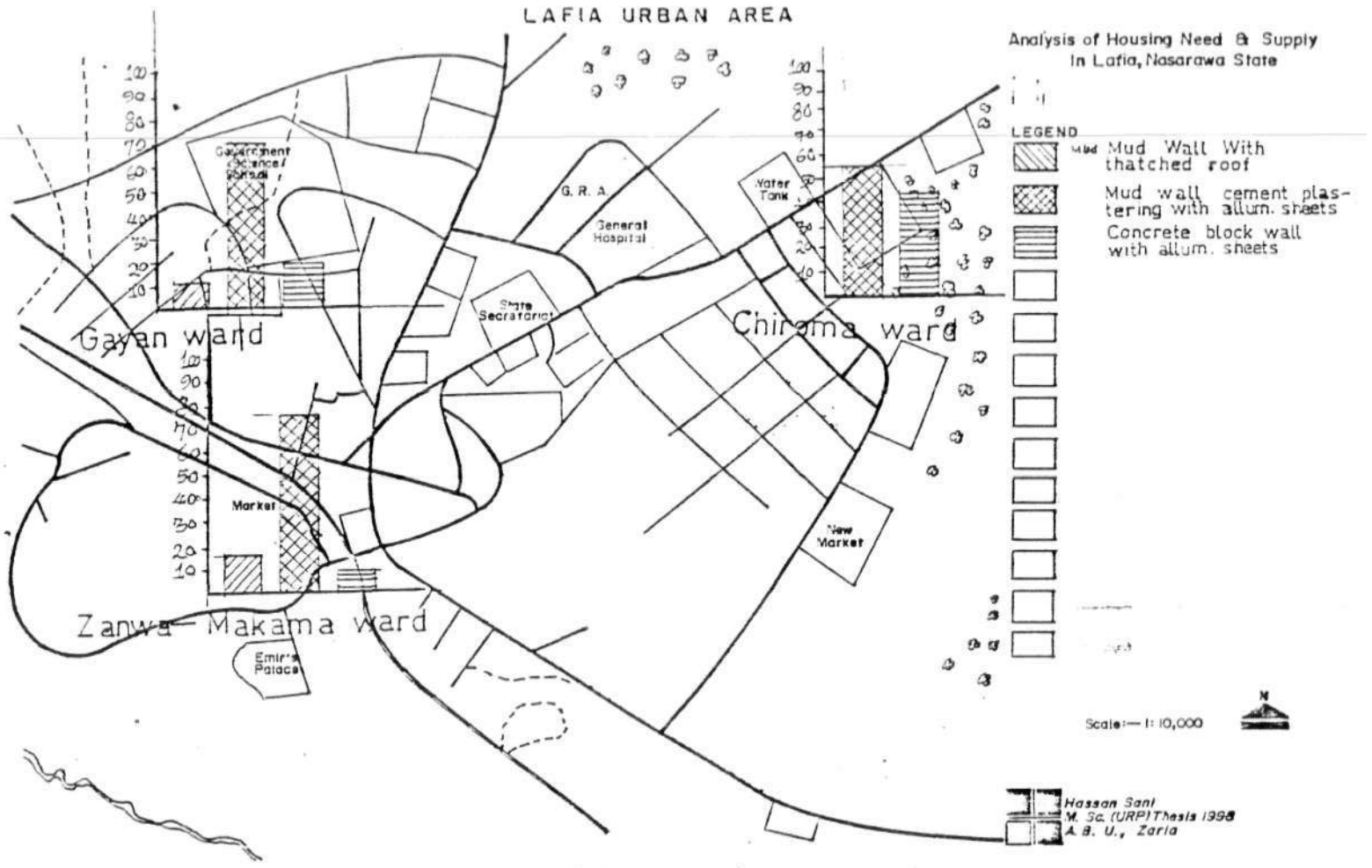


Fig 3·5 BUilding materials used by wards

From the survey it was observed that most of the occupant of houses made of mud wall with thatched roof are low income earners like the peasant farmers and the casual construction workers. While houses with mud wall cement plastering with aluminum roofing sheet are mostly occupied by medium income earners of civil servant. Houses built of concrete block wall with aluminum roofing sheet are occupied by high income earners.

A further classification of the building structure was made during the survey on the basis of durability and existing condition of structure into two categories for example.

1. Standard housing: This are housing unit without defect with all facilities.

2. Sub-standard housing: This are housing with defects which need more repairs. This includes deteriorating and dilapidated housing. Based on the two classification, It is further classified into three classes in terms of structural condition and life span such factors as age, materials used, maintenance and availability of facilities were use for this further classification. The factors were weighted and score given to the availability or non availability of services and also score for age (Bedaw, 1977 Classification for Zaria adopted).

The table 3.6 shows the percentage and number of sample housing under each category and the estimated life span for the housing unit in each category.

TABLE 3.6 LAFIA STRUCTURAL CONDITION OF BUILDINGS AND ESTIMATED LIFE SPAN, 1997.

S/NO	CONDITION OF BUILDING	% TOTAL SURVEY	NO	LIFE SPAN
1	TYPE STANDARD HOUSE			
	A. VERY GOOD	31%	46	50
	B. GOOD	27.5%	41	35
	C. FAIR	16.8%	25	25
2	TYPE SUB-STANDARD			
	D. BAD	12%	18	10
	E. VERY BAD	8.7%	13	5
	F. DILAPIDATED	4%	6	FIT FOR DEMOLITION
	TOTAL	100%	149	

Source: Field survey 1997.

TYPE A (Very good). This are houses built of concrete block wall with aluminum roofing sheet with all the five essential services.

TYPE B (Good). This are houses built of concrete block wall or mud wall with cement plastering with aluminum roofing sheet at least four out of the five essential services including electricity and water. It must not be more than 15 years.

TYPE C (Fair). Built of concrete or mud wall with cement plastering and aluminum roofing sheet with any type of toilet facility and at least three services out of the five essential ones. The house should not be more that 25 years.

TYPE D (Bad). This are houses built with mud wall with any type of roofing materials, it should have at least two out of five essential services. It is between 26 - 30 years.

TYPE E (Very bad). This are houses built of mud wall with thatched roof with one out of the five facilities available and poor ventilation. It is above 30 years.

TYPE F (Dilapidated). This is the lowest category, no single services and the house is no longer fit for habitation.

As evidenced in the survey conducted most of the very good (Type A) and good (Type B) housing units are to be found in Chiroma ward while type C, D, E and F are dominant in Gayan and Zanwa-Makama wards.

3.4 HOUSING FACILITIES AND UTILITIES IN LAFIA

3.4.1 INTRODUCTION

This implies the quality and availability of facilities and amenities closely related to housing. These are water supply, sewage facilities and auxiliary facilities (wash rooms, kitchens and electricity).

The result of the survey revealed that where services and utilities were available they were mostly shared by all the residents of that particular housing units. Only a small number of household have exclusive use of the utilities and services especially those staying in public housing.

i. DOMESTIC WATER

Water supply and sewage disposal are very important for public health. In considering the availability of these amenities, attention has been paid to three aspects, the type of supply (e.g. piped or well, stream) its location (e.g. a tap inside or outside the compound), and the extent to which the facility is shared by households and individuals.

76.6% of the households have access to water supply within their dwelling premises. Out of these 20.8% and 67.3% of the sample house olds have exclusive and shared use of water supply while 11.9% have none. The source of water supply are surface well and pipe borne water. 66.7% of the total household surveyed have their water supply through pipe borne water while 33.3% through well. Other household depend largely on public tap - commercial use of water. The communal use of water creates hardship on the people especially those far from their houses.

ii. LATRINES

96.7% of households are provided with latrine, the rest 3.3% without any. Sharing within the premises dominates the type of usage, this account for 68% of

the households. There are two types of latrines, pit and water closet. Pit latrine account for 77.6% while water closet 22.4%. See figure 3.6.

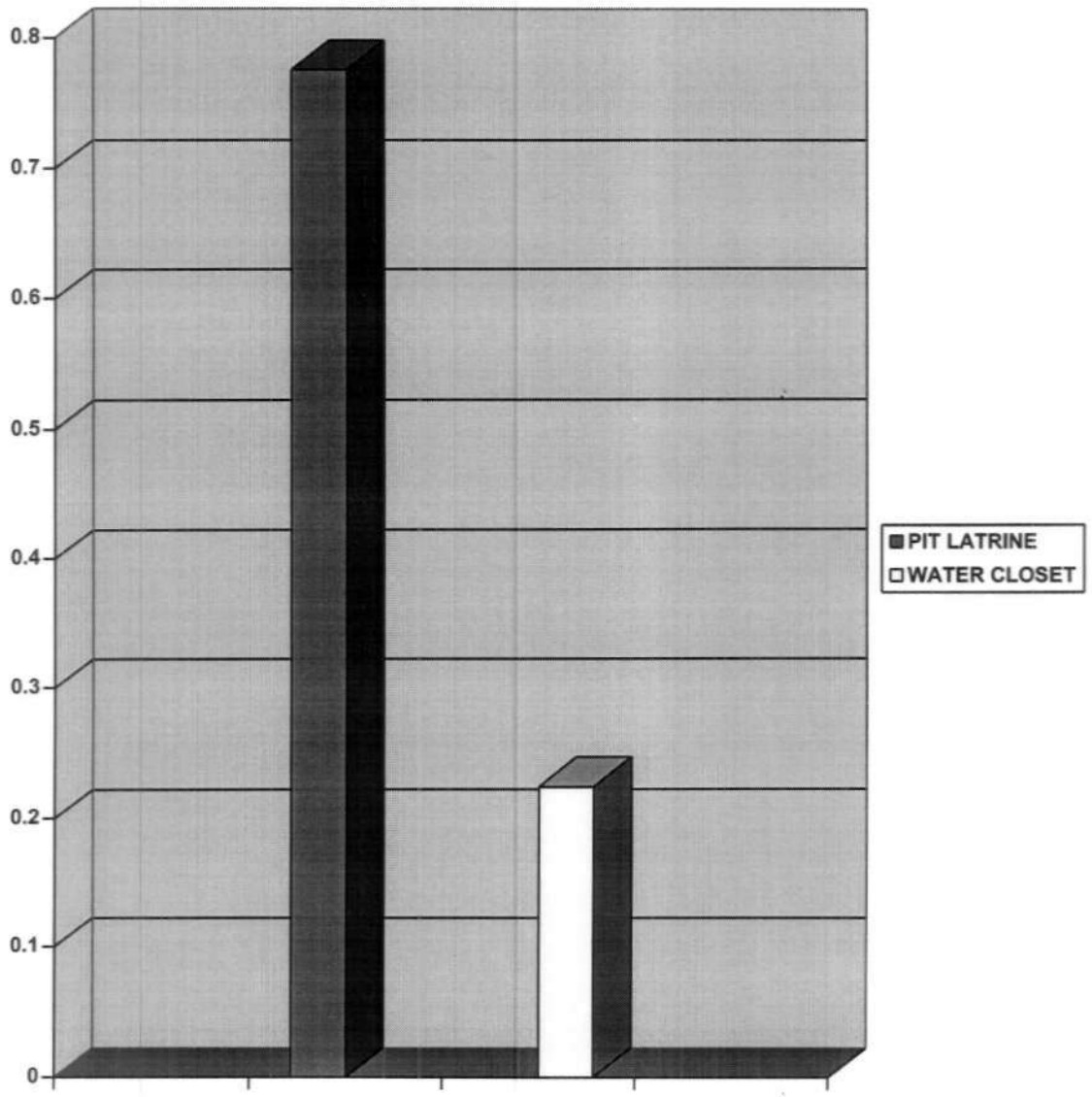


FIG. 3.6 TYPE OF LATRINE IN LAFIA

iii. BATHROOM

89.7% of the households have bathroom, while 10.3% have none within the premises. About 57.2% of the households shared the use of bathroom within the premises and 32.5% have exclusive use of bathroom within the dwelling unit.

iv. KITCHEN

About 4.7% of the households are not provided with kitchen while 53.5% and 41.8% are provided but use the method of shared and exclusive use respectively. The inadequacy of kitchen in some houses is responsible for corridor cooking and some use the living room as kitchen this are commonly with the rental houses .

v. ELECTRICITY

Only 13.1% of the households survey have no electricity supply. Share use is common accounting for 54% of the total and for exclusive use 32.9%.

The table 3.7 and figure 3.7 illustrate the conditions of five essential facilities in housing.

TABLE 3.7 LAFIA AVAILABILITY AND USE OF SERVICES AND UTILITIES IN THE HOUSING UNITS

TYPE OF SERVICES	MODE OF USE	AS % OF THE TOTAL HOUSEHOLD	NO SAMPLE HOUSEHOLD
WATER SUPPLY	EXCLUSIVE	20.8	62
	SHARED	67.3	203
	NONE	11.9	36
BATH ROOM	EXCLUSIVE	32.5	98
	SHARED	57.2	172
	NONE	10.3	31
LATRINE	EXCLUSIVE	28.7	86
	SHARED	68.0	205
	NONE	3.3	10
KITCHEN	EXCLUSIVE	41.8	126
	SHARED	53.5	161
	NONE	4.7	14
ELECTRICITY	EXCLUSIVE	32.9	99
	SHARED	54.0	163
	NONE	13.1	39

Source: Field Survey 1997.

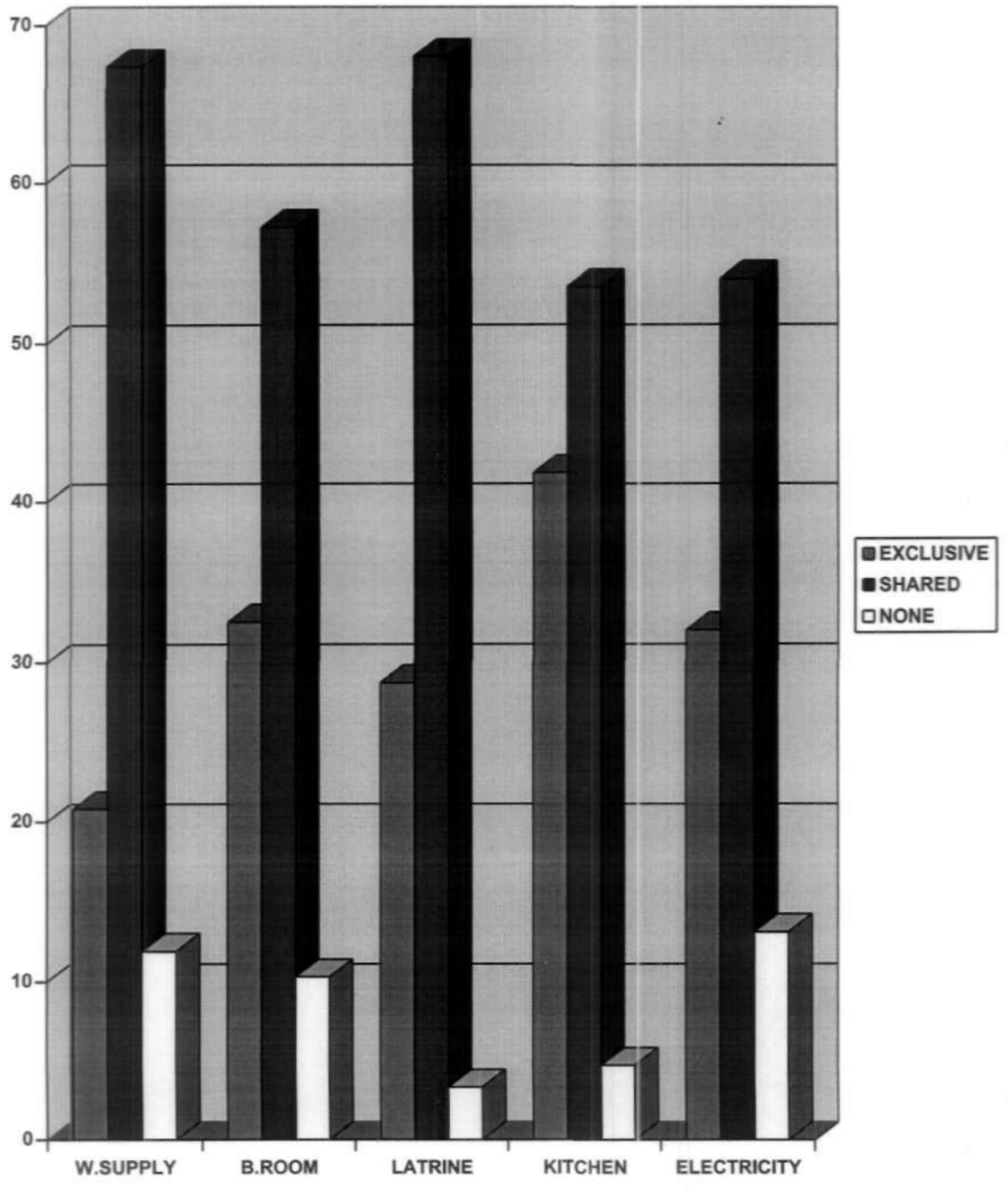


FIG. 3.7 LAFIA AVAILABILITY AND USE OF SERVICES/ FACILITIES IN THE HOUSING UNITS

3.4.2 INFERENCES

It was discovered from the survey, that the most important cause of the existing housing need is the lack of facilities 68.2% of the households in the survey share compounds and the facilities in these compounds are in most cases shared and even in some cases, the essential facilities do not exist. This situation is responsible for the over-use of the available services which lowers the quality of the housing environment in Lafia urban areas.

The practice of facility sharing by numerous households not only poses some problems of privacy and convenience but more importantly provides sites for the spread of diseases particularly during an epidemic.

The un-availability of water supply, kitchen and washrooms aggravates the already poor shelter provided. In essence, the private - commercial housing supply sector responsible for 59% of the dwelling units can be said to provide shelter rather than housing.

3.5 OVERCROWDING

Overcrowding is usually measured in term of the average number of persons per habitable room. This also expresses the relationship between the average size of a household and the number of rooms in its dwelling. In estimating housing need is by ascertaining the number of households who are living in overcrowded condition. Housing condition are commonly measured in terms of the number of persons per rooms. The degree of overcrowding is therefore

ZASHIM IBRAHIM LIBRARY

expressed in two ways. The first type refer to the number of person per room usually termed occupancy ratio, while the second refer to the number of household per housing unit. This study intend to use the two indexes but one would like to mention that difficulties such as size and use of rooms and quality of accommodation have been ignored. To go into these would required a more detailed survey which would be beyond the resources and time limit of this study.

It has been discovered from the survey that 30.5% of the sample household in Chiroma ward occupies one room each while in Gayan and Zanwa-Makama wards records 38.2% and 42% respectively. 47.1% occupies two rooms each in Chiroma ward, 41.2% and 42% for Gayan and Zanwa-Makama ward. 9.4% occupies three rooms each in Chiroma ward while Gayan and Zanwa-Makama wards has 13.4% and 10.1% respectively. 7.1% households occupies four rooms each in Chiroma ward while in Gayan and Zanwa-Makama wards has 5.2% and 3.4% each. Those occupying five room each account for 3.5% in Chiroma ward 1.0% and 1.7% for Gayan and Zanwa-Makama wards 2.4% occupies six rooms or more each in Chiroma ward with 1% and 0.8% for Gayan and Zanwa-Makama wards respectively.

More than one households sharing a room is not common but many households sharing

a compound is common in Lafia. The table below succinctly explains this situation.

TABLE 3.8 LAFIA DEGREE OF OVERCROWDING IN HOUSING

TYPE OF OCCUPANCY NO PERSON /LIVABLE ROOM	CHIROMA SURVEY %	GAYAN SURVEY %	ZANWA MAKAMA SURVEY %	TOTAL FOR THE TOWN NO OF HOUSEHOLD SURVEY	SURVEYED %
ONE ROOM	30.5	38.2	42.0	113	38
TWO ROOMS	47.1	41.2	42.0	130	43
THREE ROOMS	9.4	13.4	10.1	33	11
FOUR ROOMS	7.1	5.2	3.4	15	5
FIVE ROOMS	3.5	1.0	1.7	6	2
SIX ROOMS & MORE	2.4	1.0	0.8	4	1
TOTAL	100%	100%	100	301	100

Source: Field Survey 1997.

3.5.1 INFERENCE

Based on the analysis of levels and degree of overcrowding in terms of number of livable room per household, it was observed that the low income earner share one and two rooms per household with an average household size of 8 persons.

It was also discover that the medium income earners mostly share two room apartment per household with average household size of 6 persons.

The inference drawn from the above is that considering the household size and the number of livable room per household, they are staying in overcrowded condition.

When we refer to the United Nations Planning Standard of 2.5 person per room for third world countries only 57% of the households lived in an adequate housing without overcrowding, while 43% of the households surveyed lived crowded based on the above standard. The average occupancy ratio derived from the survey is 3.0 and the average household size is 6.0. The occupancy ratio for the three wards are as follows Chiroma ward 2.8, Gayan ward 3.1 and Zanwa-Makama ward 3.2.

TABLE 3.9 OCCUPANCY RATIO IN THE THREE WARDS OF LAFIA

WARDS	HOUSEHOLD SAMPLE SIZE	PERCENTAGE	OCCUPANCY RATIO
CHIROMA	85	28	2.8
GAYAN	97	32	3.1
ZANWA-MAKAMA	119	40	3.2
TOTAL	301	100	-

Source: Field Survey 1997

If we take two persons per room as our standard of occupation then all the three wards surveyed has exceeded standard of occupation.

TABLE 3.10 LAFIA NUMBER OF HOUSEHOLDS LIVING IN COMPOUND

NO OF HOUSEHOLD PER HOUSING UNIT	CHIROMA SURVEYED %	GAYAN SURVEYED %	ZANWA MAKAMA SURVEYED %	TOTAL FOR TOWN NO OF HOUSEHOLD SURVEYED	%
1	2.3	2.0	2.0	6	2
2	7.05	2.0	2.0	10	3
3	7.05	6	5	18	6
4	9.4	13	10	32	11
5	12	10	21	45	15
6	21.1	31	25	78	26
7	41.1	36	35	112	37
TOTAL	100	100	100	301	100

Source: Field Survey 1997

2.3% of the households in Chiroma ward occupy housing unit exclusively to themselves while in Gayan and Zanwa-Makama records 2% each out of the sample households. 7.05% for Chiroma ward, 2% each for Gayan and Zanwa-Makama wards of the sample households two households occupies a housing unit. While three households that occupies a housing units records 7.05% in Chiroma ward, 6% Gayan ward and 5% in Zanwa-Makama ward respectively. Four households staying in a housing account for 9.4% Chiroma ward, 13% Gayan ward and 10% Zanwa-Makama ward. While households of 5 - 7 occupying a

housing unit, Chiroma has 83.2%, Gayan 77% and Zanwa-Makama with 81% respectively.

3.5.2 INFERENCES

The Surveyed discovered that most household that are in need of separate dwellings now stay to share the same unit with other households which indicate that overcrowding will be the result.

It was also observed that more than five household are found in a housing unit, looking at the average household size of six persons per household, there is over thirty (30 persons) persons per housing unit of an average plot size of 15m x 15m (225m^2) which shows overcrowdness in housing in Lafia, leading to pressure on existing housing facilities this has affected the housing condition.

3.6 HOUSING TENURE

58.2 % of the households surveyed live in rented housing units, 4.8% have subsidised accommodation, this are mostly senior civil servants, 7.6% live in their parents or relatives houses. The rest 29.4% households is owner occupied. This owner occupied is prevalent in Zanwa-Makama ward and Gayan wards accounting for over 87% of the houses. Most rented accommodation over 92% is in Chiroma wards and subsidised houses are mostly found in G.R.A, i.e. part of Chiroma ward and along Doma road in Zanwa-Makama ward. Most of the existing houses are not suitable for renters who need essential facilities which are not in most cases provided. Zanwa-Makama ward does not attract renters as compare to Chiroma

ward because it is far from the office area, most civil servant would want to locate close their offices and businesses, moreover there is no facilities here. Figure 3.8 gives a visual expression of it in wards. See table below.

TABLE 3.11 HOUSING TENURE IN LAFIA

% SURVEYED	TENURE
58.2%	RENTED HOUSING
4.8%	SUBSIDISED
7.6%	RENT FREE
29.4%	OWNER OCCUPIED
TOTAL 100%	

Source: Field Survey 1997

3.7 HOUSE RENT

ouse rent paid in Lafia vary with quality of house, proximity to offices, business centres, availability of facilities and services, Zanwa-Makama has relatively low rent as compare to Chiroma ward considering the location of the ward to office, business areas and availability of facilities and services in the housing units.

The table below shows house hold rent per room in a month.

TABLE 3.12 HOUSEHOLD MONTHLY RENT PER ROOM

WARDS	AMOUNT PER ROOM
CHIROMA	N300 -N450
GAYAN	N200 - N300
ZANWA - MAKAMA	N150 - N200

Source: Field Survey 1997

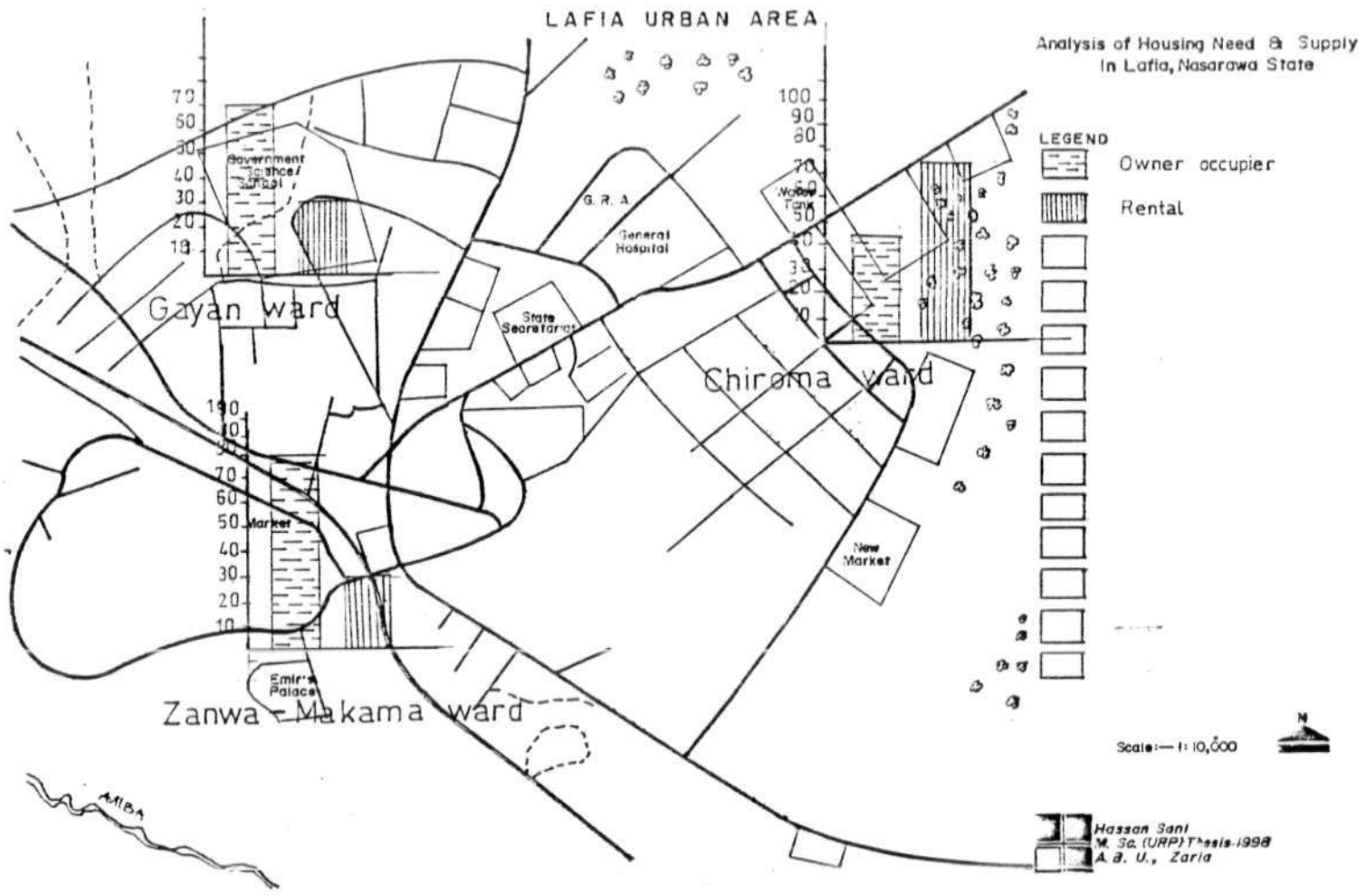


Fig 3·8 Housing tenure by wards in Lafia

The Federal Government 3rd National Development plan has it as a policy for all workers to pay not more than 20% of their gross pay on housing.

The United Nations centre for housing, planning and building states that "one months rent (including cost of water and electricity) should approximate one weeks". If we are to be guided by the above policies then rents pay by households in Lafia is considered too high compare to the households income or salaries as revealed from the surveyed.

3.8 HOUSING NEED CHARACTERISTICS IN LAFIA

As Cullingwoth has written (Target estimates of needs are perforce based on assumptions which in an era of change) seldom proved valid that in no held is this move clearly seen than in housing.

Housing need are generated by three determinants

1. Need due to population increase (additional households, migration and immigration.
2. Need to improve the existing situation, thus involves replacement of obsolete dwelling.
3. Need to reduce or remove existing shortage which accounts for overcrowding.

Of the three determinants used in estimating housing need, the formation of new households form the greatest potential demand for new housing. Estimates are based on the assumption that each new household would need a separate dwelling unit.

Estimates of the new household formation has been limited to a great extent by the lack of data, 1991 census data which should have form the basis of our estimates are not available at the time of this study. It has therefore been necessary to make the following assumption concerning the number of households who need separate accommodation . First that an increase in the population must be housed at an average household size similar to that prevailing at the time of the survey. The average household size was found to be 6.0 secondly it is assumed that each new household would need a separate dwelling or housing unit. It might be argued here that there is no justification for using a fixed average household size for the plan period (10 years) many writers like Bayer argued that as the socio - economic position increases with individuals family size tend to decline. This has been the trend in most developed countries. Such a trend will not occur in Nigeria for the majority of people. The occurrence and the economic situation in the country and Lafia in particular may not change household size within the plan period . Moreover, there is a conscious efforts towards family planning which is being emphasized by the present government. It is further assumed that these conscious effort toward family planning will not drastically reduce the rate of household formation. However, if the economy improves and economic activities boom, there is the likelihood of increased population due to rural - urban immigration which will alter the situation currently, while the economy stagnates, there is still rural - urban immigration, despite job scarcity in the town, some of the immigrants join relations or friends that are in the town already and

KASHIM IBRAHIM LIBRARY

steady with them while looking endlessly for jobs. It is therefore justified that we should keep the average household size as it is now for the period in question.

3.9 HOUSING REQUIREMENT FOR NEW HOUSEHOLD FORMATION IN LAFIA 1997 - 2006

The estimate for this determinant was based on the projection of the population for Lafia for the plan period of 1997 - 2006 (see table 3.1) Assuming the average household size of 6.0 the new household were calculated as shown in table 3.13 below.

TABLE 3.13 NEW HOUSEHOLD FORMATION AND HOUSING REQUIREMENT IN LAFIA 1997 - 2006.

YEARS	POPULATION	AVERAGE HOUSEHOLD SIZE	NO HOUSEHOLD	NEW FORMATION	TOTAL AT THE END OF PERIOD
1997	93,478	6	15580	-	-
2001	108,307	6	18051	2471	2471
2006	126,285	6	21048	2997	5468

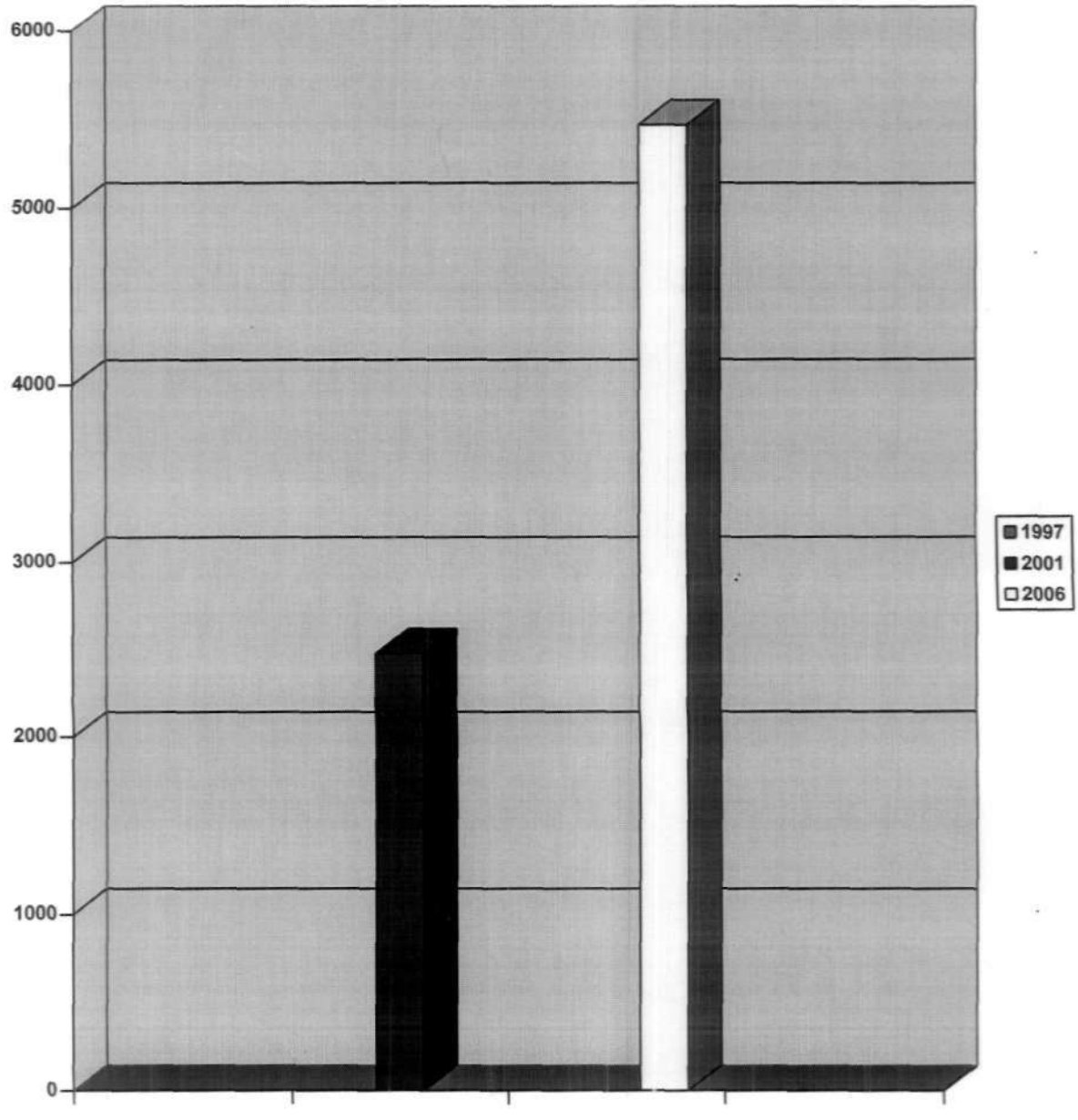


FIG. 3.9 NEW HOUSEHOLD FORMATION FOR PLAN PERIOD 1997 - 2006

Using our earlier assumption that each new household would require a separate housing unit, the number of housing units require were taken to correspond to the new household created at the end of the plan period.

From the Table (3.13) It is seen that the total new household for 2006 is 5468 - It is expected that by 2001 a total of 2471 household would have been formed while by 2006 an additional 2997 new household would have been formed in Lafia.

Table 3.13 shows that over 5468 housing units shall be required to cater for new household formation in the year 2006 in Lafia.

3.10 HOUSING REQUIREMENT BY HOUSEHOLD SIZE

It is a know fact that households of different size required different types of housing unit, large households would obviously need housing units with many rooms while small households would require housing units with fewer rooms, all things being equal, It was on the basis of this assumption that an attempt was made to classify the household according to size in order to determine the types and sizes of housing units to be provided for each group now and in the future.

The survey Identified four categories of household types as follows 1 person household with 16.5%, 2-5 person per household with 51.1%, 6-10 households account for 27.3% while 11 and above household have 5.1% respectively. Again for future projection an assumption was made. It is assumed

that the present proportion of the four categories households would be maintained throughout the period of study. It is true to say that certain factors which at present are unknown to us might after these proportions. However within the limits of the data available to us we shall have to maintain the proportion as it is throughout the period in question.

Table 3.14 below show the distribution of household size and housing requirement for the plan -period 1997 -2006.

TABLE 3.14 HOUSEHOLD SIZE AND THE REQUIRED HOUSING IN LAFIA 1997 -2006

HOUSEHOLD SIZE	PERCENTAGE OF HOUSEHOLD	TOTAL NO IN 1997	NEW FORMATION IN 2001	NEW FORMATION IN 2006	TOTALNEW FORMATION
1 PERSON	16.5%	2570	2978	3473	9021
2-5 PERS.	51.1%	7962	9224	10756	27942
6-10 PERS.	27.3%	4253	4928	5746	14927
11 + PERS.	5.1 %	795	921	1073	2789
TOTAL	100%	15580	18051	21048	54,679

From the projection above it means 54679 housing units will be required from 1997 to 2006 on the assumption that each private household should have a separate housing unit . This will be as follows.

1 person household will require 9,021 units

2-5 persons household will require 27942 units

6-10 persons household will require 14927 units

11 + persons household will required 2789 units

In 1997 15580 units will be require.

1997 2006, 18051 housing units will be required.

2001 -2006 21048 housing units will be required.

3.11 REPLACEMENT NEEDS

The replacement needs are usually estimated on the basis of the number of dwellings lost annually from the housing stock. The loses may be due to the following:

A. Demolition of dwellings unfit for habitation (obsolescence)

B. Demolition for such redevelopment as road wideening slum clearance, urban development.

C. Destruction by disasters. Such as fire, flood etc.

D. Conversion of dwelling into larger dwelling or dwelling to non - residential uses.

The concern of this study among all these factors is based on the first factor. That is , dwellings which will be lost from stock due to obsolescence because of the fact that data on all the other factors are not available and this type of data can't be collected from surveys. using this aspect to determine need is subjective normally but a lot of precaution has been taken so that much objectivity is involved in the determination of this need arising from dwelling unfit for habitation.

Those dwelling units unfit for habitation or that would be lost through obsolescence our earlier classification of the housing stock in table 3.6 will guide as to which of the buildings should be replaced and when to replace them. According to the Criteria, all those buildings classified as substandard have life span ranging between 0-10 years. They should therefore be replace during those period when their life span expires.

All structures in category F in our classification are considered so bad that they can not be improved at all and hence they are earmarked for demolition immediately. While those in category E should be replaced in the year 2001 and category D in the year 2006 the table below make it easier to comprehend.

TABLE 3.15 LAFIA, HOUSING REPLACEMENT NEEDS, 1997 -2006

YEAR	GRADE OF HOUSING UNIT	% OF HOUSING TO BE REPLACE AS % OF THE TOTAL AT THE SURVEY TIME	ABSOLUTE NUMBER OF HOUSING UNITS TO BE REPLACED	REMARKS
1997	F	4%	6	THESE ARE DILAPIDATED THAT CAN NOT BE USED THESE SHOULD BE DEMOLISHED RIGHT AWAY.
2001	E	8.7%	13	THESE HAVE AN ESTIMATED LIFE SPAN OF 5 YEARS AT THE TIME OF SURVEY AND SHOULD BE REPLACED BETWEEN 1997-2001
2006	D	12%	18	THESE HAVE A LIFE SPAN OF 10 YEARS AND SHOULD BE REPLACED BY THE END OF 2006.
	TOTAL	24.7%	37	

3.12 ACCUMULATED HOUSING REQUIREMENT

The third factor for which housing need are estimated is overcrowding. The degree of overcrowding we have earlier noted is determined from the number of persons per room or what it termed the occupancy ratio. From table 3.9 it is seen that the occupancy ratio for the three wards in Lafia is one that should cause concern. an analysis of the survey shows that the average occupancy ratio is 3.0 . The occupancy for the three wards are Chiroma 2.8, Gayan 3.1 and Zanwa - Makama ward with 3.2 respectively. If we accept the standard of 2 persons per room then the three wards need some action to offset the overcrowding condition.

The survey clearly shows that 33% of the sample households live overcrowded . Hence the estimate for the whole town will be 4950. If the household size is as assumed 6 on the average and it is still assumed that each household will require a dwelling unit then the total number of housing units needed will be 825 to offset overcrowding at the period of survey.

Below is a summary in table form of the three man determinants constituting the housing need with the total future needs of Lafia.

TABLE 3.16 ESTIMATED TOTAL HOUSING REQUIREMENT OF LAFIA 1997-2006.

	HOUSING REQUIREMENT	1997-2001	2001-2006	TOTAL BY 2006
1	NEW HOUSEHOLD FORMATION	2471	2997	5468
2	REPLACEMENT OF OBSOLETE UNIT	950	900	1850
3	OVERCROWDING NEED FOR 1997	825	-	825
	TOTAL	4246	3897	8143

3.13 CLASSIFICATION OF HOUSING REQUIREMENTS BY HOUSING UNIT SIZE

Having given an estimate of the number of housing units required for the plan period, it is also important in estimating the size of the individual dwellings as households required dwelling of different sizes determined by number of rooms. What is meant that space requirement vary with one households to another, one would normally expect large households to demand more space than smaller ones. Attempt is therefore made to distribute the housing units according to sizes that is the number of rooms. This exercise is necessary for planning space standard, cost of investment and landuse which are essential to programming in housing. The total number of required housing units of different sizes has been calculated by applying the percentages corresponding to the number of households of different sizes as obtained during the survey period, are assumed to continued with minor or no change during the plan period.

In making the calculation the following assumption has been made. That the two rooms unit shall be the smallest. This is saying that the single room unit will not be permitted during the plan period. Below is a table depicting the categories of housing requirement, by size of unit and household size.

TABLE 3.17 DISTRIBUTION OF HOUSING REQUIREMENT BY SIZE OF HOUSING UNITS AND HOUSEHOLD SIZE

HOUSEHOLD SIZE	SIZE OF HOUSING	AS % TOTAL NO	1997	2001	2006	TOTAL BY 2006
2-5 Persons	2 rooms units	67.6%	10532	12202	14229	36,963
6-10 persons	3 rooms units	27.3%	4253	4928	5746	14,927
11+ persons	4 room units	5.1%	795	921	1073	2,789
TOTAL		100%	15580	18051	21048	54,679

KASHIM IBRAHIM LIBRARY

3.14 HOUSING REQUIREMENT OF THE DIFFERENT SUB-GROUPS IN LAFIA

A step further in estimating housing requirement is by finding out each income level housing requirement. It is a known fact that income is a limiting factor in the amount of choice made by households. That is housing requirement of the different income groups vary.

3.14.1 PRESENT HOUSING REQUIREMENT OF THE DIFFERENT SUB-GROUPS

The present housing need for 1997 stands at 825 housing units. As earlier stated three sub-groups were discovered from the survey with the following proportion low income 67%, medium income 18% and high income 15%.

This proportion will be used to give the number of housing needed by each sub-group and also the present percentage of aspiration of household discovered from the survey with regards to house type needed will be apply. See table below.

TABLE 3.18 PRESENT HOUSING REQUIREMENT OF DIFFERENT SUB-GROUPS IN LAFIA

SUB - GROUPS	%	NO OF UNITS
LOW INCOME	67%	553
MEDIUM INCOME	18%	149
HIGH INCOME	15	123
TOTAL	100%	825

TABLE 3.19 HOUSE TYPES TO BE PROVIDED BASED ON PRESENT HOUSEHOLD ASPIRATIONS

HOUSE TYPE	%	NO OF UNITS
COMPOUND	43%	553
ROW	25.4%	210
SEMI DETACHED	10.6%	87
DETACHED	21%	173
TOTAL	100%	825

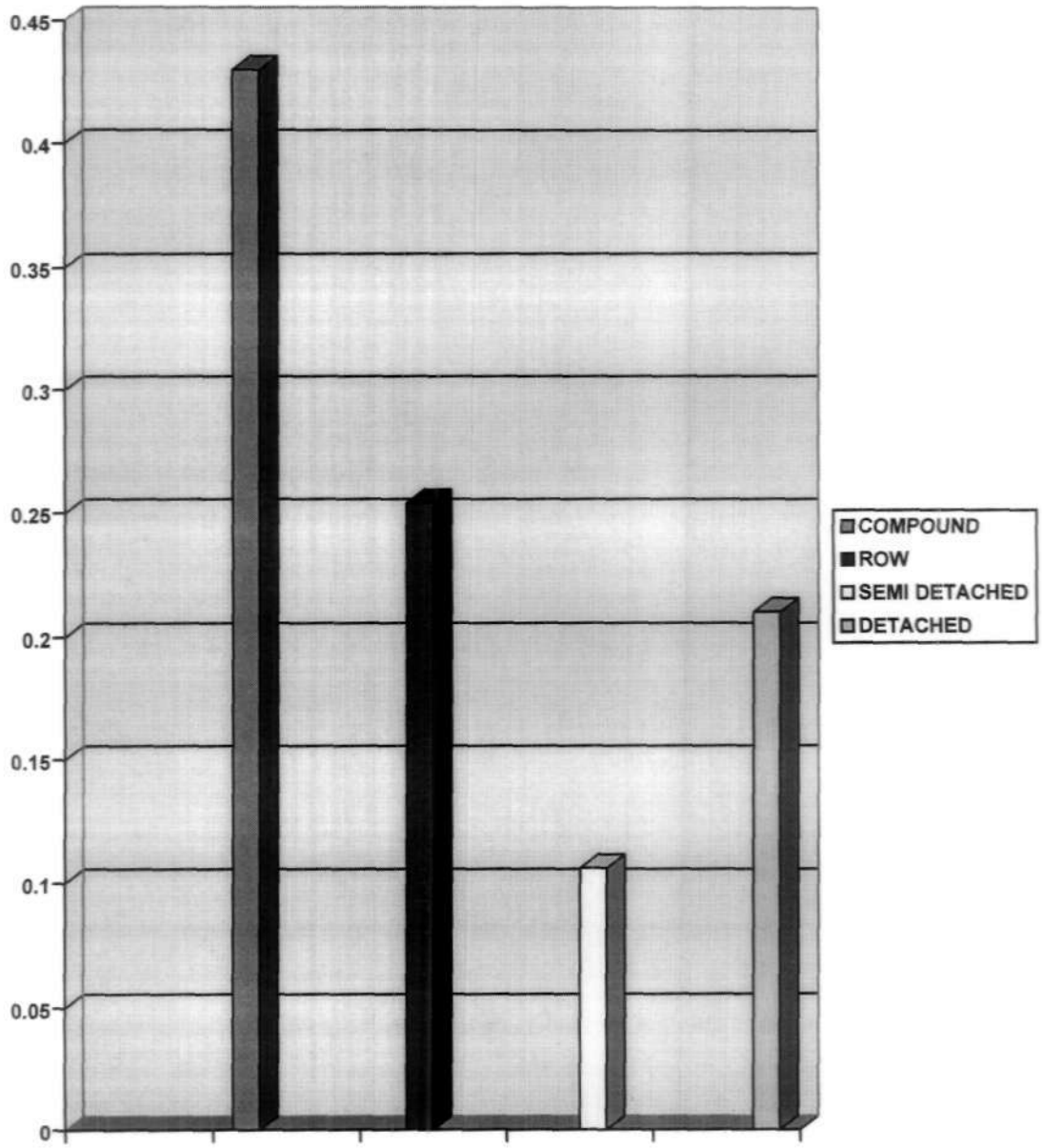


FIG. 3.10 HOUSE TYPES TO BE PROVIDED BASED ON PRESENT HOUSEHOLDS ASPIRATIONS

3.15 FUTURE HOUSING REQUIREMENT OF DIFFERENT SUB-GROUPS

In making the future housing requirement estimate, the following assumption shall be made, that the present proportions of the income group discovered from the survey shall not be used based on the following reasons.

That Lafia with new status of State capital will expect Federal Ministries and Industries etc. in the future. It is a fact that accompanying this ministries and are always senior and intermediate staff this will in turn alter the present proportions of the income groups.

Secondly, with the new status of Lafia it is expected that people will get job opportunities in the ministries, and industries, therefore it is expected that social mobility will occur in the future this again will alter the present proportion of the income group.

Thirdly, with the new status of Lafia the present aspiration of people will change as regards to house type needed.

Studies carried out in Makurdi 1977 by Isah Idachaba on housing when Benue State was created, the proportions of income groups were high income 12.2%, medium income 26.1% and low income 61.7%. After thirteen year a similar work was carried out in Makurdi by Hembadoo Imande in 1990 with the following proportion of income group high income 24%, medium income 35% and low income 41% respectively. Comparing the two studies it shows that there was increase in the proportion of high and medium income earners while there was decrease in the number of low income. The reason given for the change in the

proportion was that people were able to get better job opportunities when the State was created this resulted in their social mobility from one social strata to the next strata. It was also discovered in 1990 that people prefer semi-detached and detached houses than the row and compound houses which were in high demand before the creation of the State.

In another study Bonah Kefas conducted a research on housing need in Yola 1979 after the creation of Gongola State, the proportion of income groups were 69% for low income, 17% for medium income 14% for high income. After eight years Ismaila Ibrahim carry out a research on housing provision by private and public sector in Yola, who came out with a different proportion of low income 44%, medium income 30% and high income with 26% respectively. This shows that with the new socio-economic activities in Yola it tends to alter the proportion of the income groups.

Base on this two examples from Makurdi and Yola it is assumed that Lafia will face the same situation. This could be wrong assumption but with the rate of present realities, we expect more people to fall in or out of the three different income group. To this end the following sub-groups proportion is assumed for Lafia. See table below.

TABLE 3.20 FUTURE HOUSING REQUIREMENT OF DIFFERENT INCOME GROUPS 1997 - 2006.

INCOME GROUP	%	NO OF UNITS 1997	1997-2001	2001-2006
LOW INCOME	41%	6388	7401	8630
MEDIUM INCOME	36%	5609	6498	7577
HIGH INCOME	23%	3583	4152	4841
TOTAL	100	15580	18051	21048

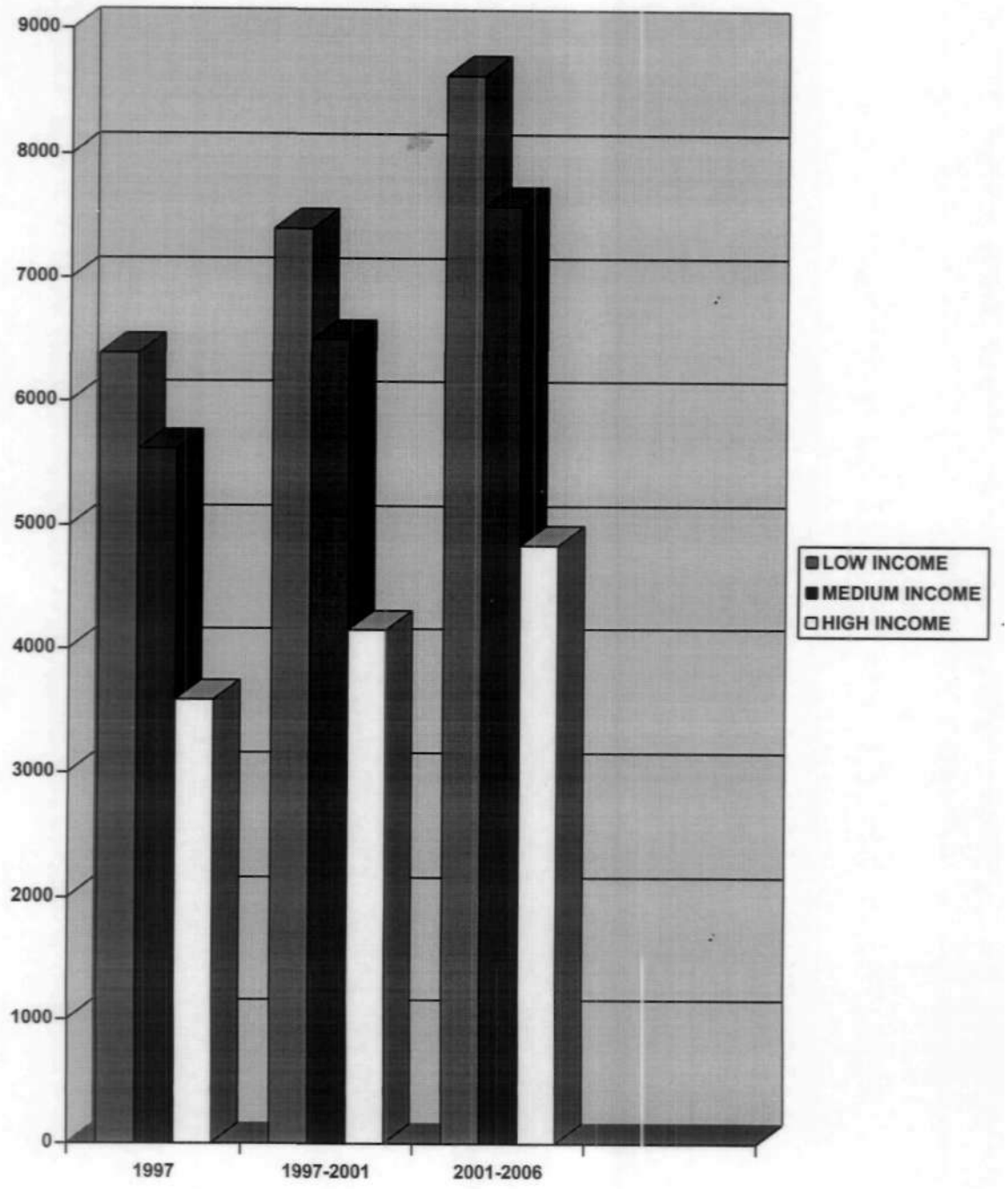


FIG. 3.11 FUTURE HOUSING REQUIREMENT OF DIFFERENT INCOME GROUPS 1997 - 2006

TABLE 3.21 FUTURE HOUSING REQUIREMENT BY INCOME GROUPS AT YEAR 2006

INCOME	% POP	TOTAL
LOW	41%	22419
MEDIUM	36%	19684
HIGH	23%	12576
TOTAL	100%	54,679

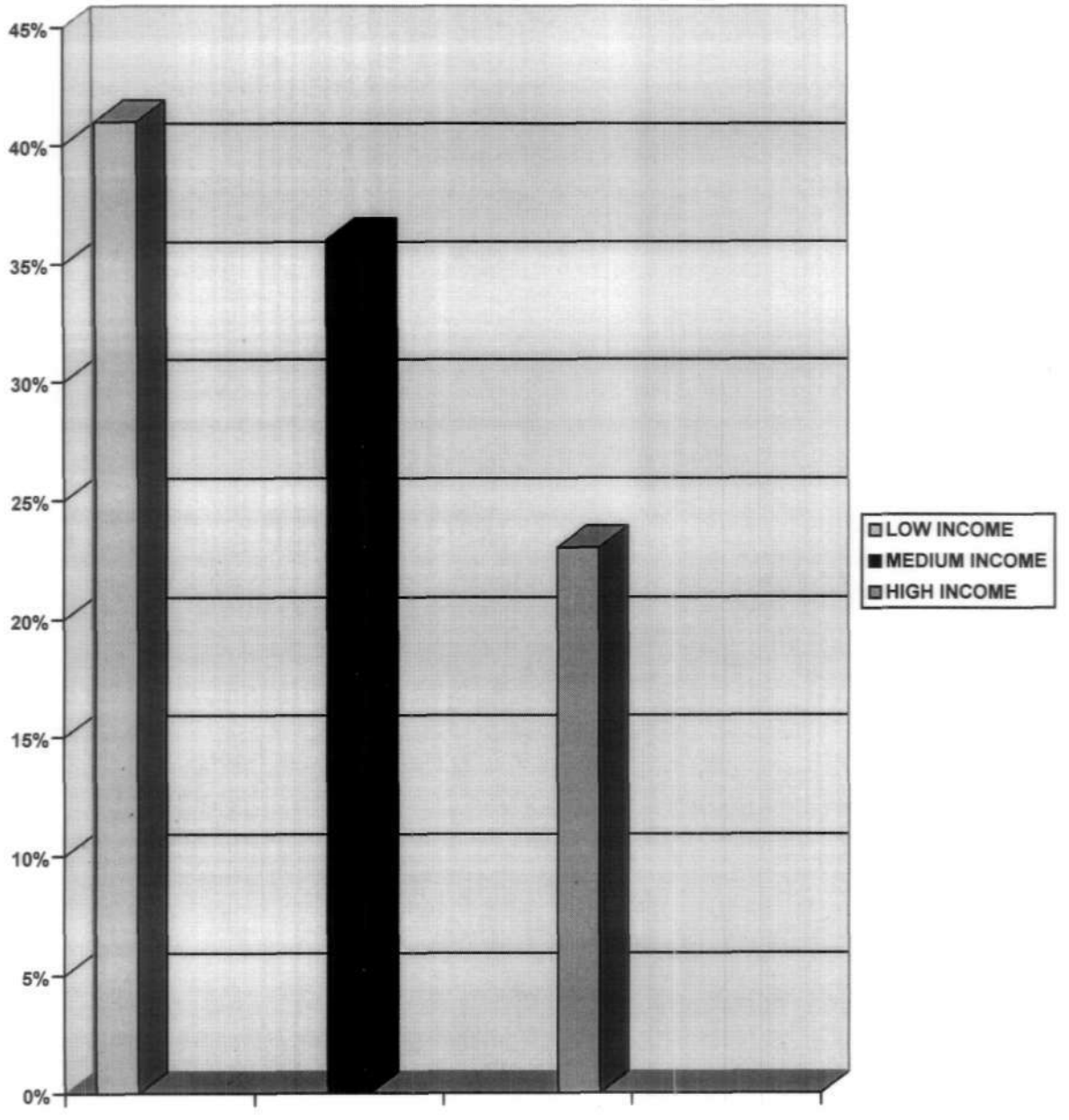


FIG. 3.12 FUTURE HOUSING REQUIREMENT BY INCOME GROUPS

3.16 DESIRED HOUSE TYPES

The result of the type of dwelling units aspired for by the household, the survey revealed that 25.4% households aspired for row housing, 21% detached, 21.7% big compound with share facilities, 17.7% big compound with separate facilities 10.6% semi-detached and 3.6% did not specify what they would want (See table 3.22).

TABLE 3.22 DESIRED HOUSE TYPE BY HOUSEHOLDS

HOUSE TYPES	% HOUSEHOLD ASPIRING FOR EACH HOUSE TYPE
ROW	25.4%
DETACHED	21.0%
COMPOUND	21.7% (SHARED FACILITIES)
COMPOUND	17.7% (SEPARATE FACILITIES)
SEMI DETACHED	10.6%
NOT SPECIFIED	3.6%
TOTAL	100%

Source: Field Survey 1997

3.17 INFERENCE

Evidence clearly shows that aspirations of 72% of the population (respondents) is for communal living. These people need where many people live together as against the G.R.A residential quarters were each family has its own unit. That communal living encourage low separation and interaction among the people whereas the G.R.A type of residential quarter encourage high separation and discourages interaction among the residents.

Secondly, the population (respondents) prefer to stay in compound because of high rate of burglary in Lafia especially at the working hours in the afternoon

and at midnight and sometimes weekends when people travel out, that with people in compound it will discourage thefts.

The survey further revealed that those households aspiring for semi-detached houses are mostly medium income earners who are presently staying in compound with share facilities. While those aspiring for detached houses are high income earners presently staying in compound houses with many households. Those aspiring for compound with separate facilities are mostly medium income earners (civil servants) presently staying in row houses and some in compound with shared facilities. These category of people are mostly young couples with 1 - 2 children. These category of people aspiring for row houses are the majority who are mostly low income earners, they are traders from far north, some are prostitutes who are presently staying in compound houses with shared facilities. Those who indicate compound house type with shared facilities are mostly low income earners presently staying in dilapidated houses that need demolition. Some are staying in compound with separate facilities complain of high rent so prefer the compound with shared facilities which costs less.

Those percentage that did not specified any type are mostly labourers of construction who are presently staying in compound with shared facilities and some of them are prostitutes staying in row houses.

3.18 FUTURE PATTERN OF HOUSE TYPES

The future trend of housing type is based on the aspiration of the sample households who are potential developers table 3.22 indicates the housing type

aspired if the sources and mean of building is available. The proportion discovered from the field will not be used for future house type to be provided due to the following reason. That since Lafia has obtain new status of State capital we expect more population with different aspiration of people. Like the studies carry out by Idachaba and Hembadoo which indicate different aspiration after thirteen years of the state creation. We therefore assumed the same situation will take place in Lafia. To this end the following proportion is assumed for Lafia in future. See table 3.23and figure 3.13.

TABLE 3.23 HOUSING UNITS TO BE PROVIDED BY HOUSE TYPE YEAR 2006

HOUSE TYPE	% OF TOTAL	NO OF UNITS
COMPOUND	28%	15,310
ROW	14%	7,655
DETACHED	39%	21,325
SEMI - DETACHED	19%	10,389
TOTAL	100	54,479

KASHIM IBRAHIM LIBRARY

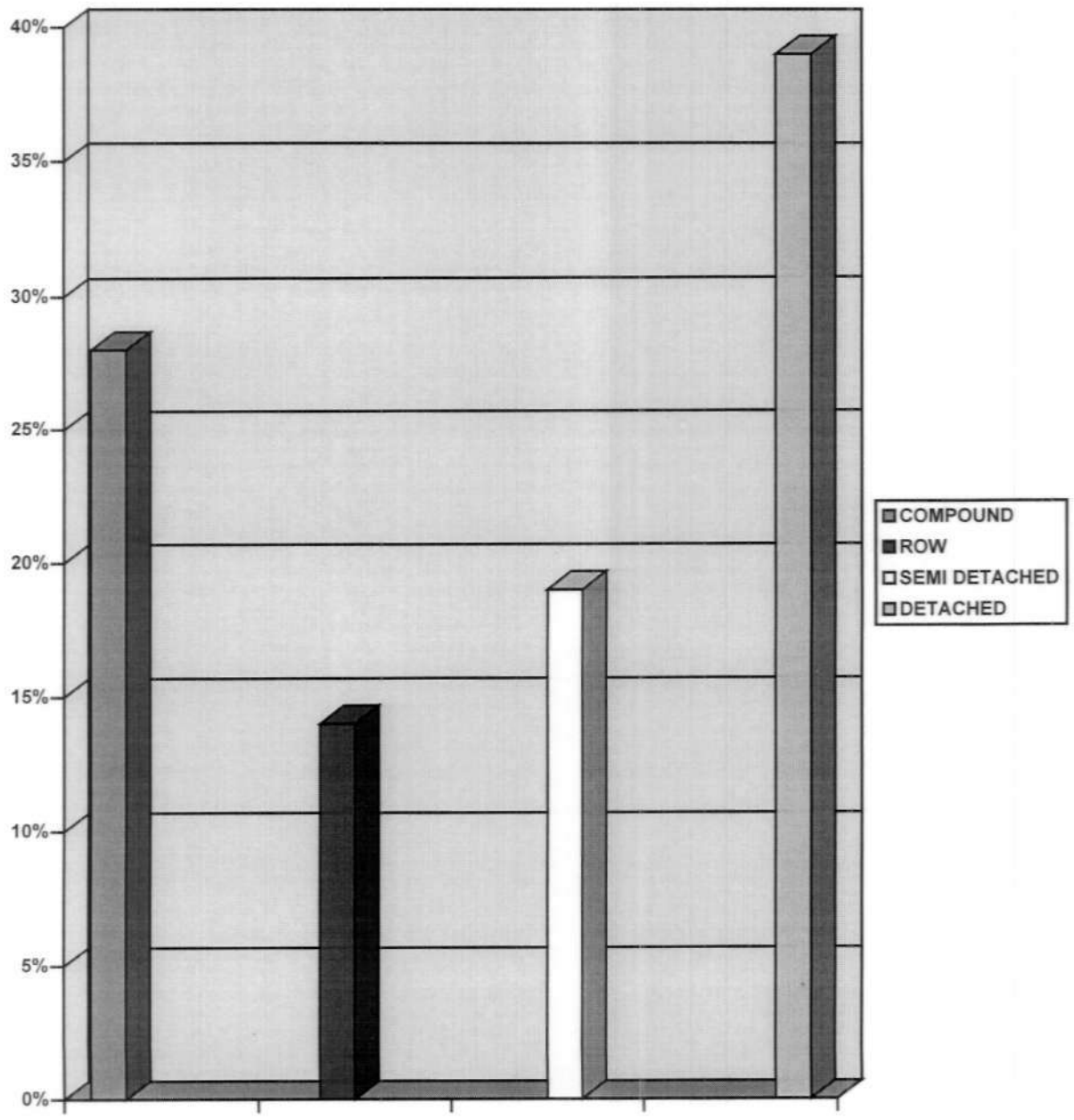


FIG. 3.13 HOUSING UNITS TO BE PROVIDED BY HOUSE TYPE YEAR 2006

CHAPTER FOUR: HOUSING SUPPLY SECTORS IN LAFIA

4.1 INTRODUCTION

Housing supply reflects the addition of housing units to the existing stock. Housing problem in the developing nations of the world would be eventually solved if the supply mechanisms are well organised so as to play more effective roles in the housing market. For the housing market to function well both the consumers and suppliers have to be equally involved. In Lafia like many other urban centres in Nigeria the suppliers have not been able to satisfy all the needs of the consumers. The contributions of the suppliers have not got to the level of responding adequately to the pressing need of the consumers. Their role is below expectation and therefore cannot be regarded as being effective in the housing market.

In this chapter the main suppliers of housing in Lafia are examined in details with regards to their supply mechanisms, problems and a general assessment of their present contribution.

4.2 THE HOUSING SUPPLY SECTORS

Two supply sectors have been identified as the main supplier of housing in Lafia. These are public and private sectors.

Within the private sectors there are two sub-sectors that is

a. The private commercial sub-sector

b. Private popular or owner-occupier.

While under public sectors are four categories of housing are provided. These are

a. Housing for the public

b. Institutional housing

c. Specialised housing, and

d. Staff housing. (See fig. 4.1)

4.3 THE PUBLIC SECTOR IN HOUSING DELIVERY

The public sector in Lafia is centrally administered. Housing in this sector is fully financed through the Federal or State Government budgetary provision. Both the design and construction are mostly done by private building contractors. The type of units provided by this sectors includes detached and semi-detached which ranges from 1-bedroom to 4-bedrooms for all categories of income earners in the State.

In Lafia four categories of housing have been identified under the public sector which includes the following:

i. PUBLIC HOUSING

Under this category, the Ministry of Works, Housing and Transport are responsible for housing provision to the public in the State. The houses are for the general public of low and medium income earner on rental-occupier basis. Here the units are provided by the government with the intention of supplying these units to the general public, the public is sometimes defined in terms of

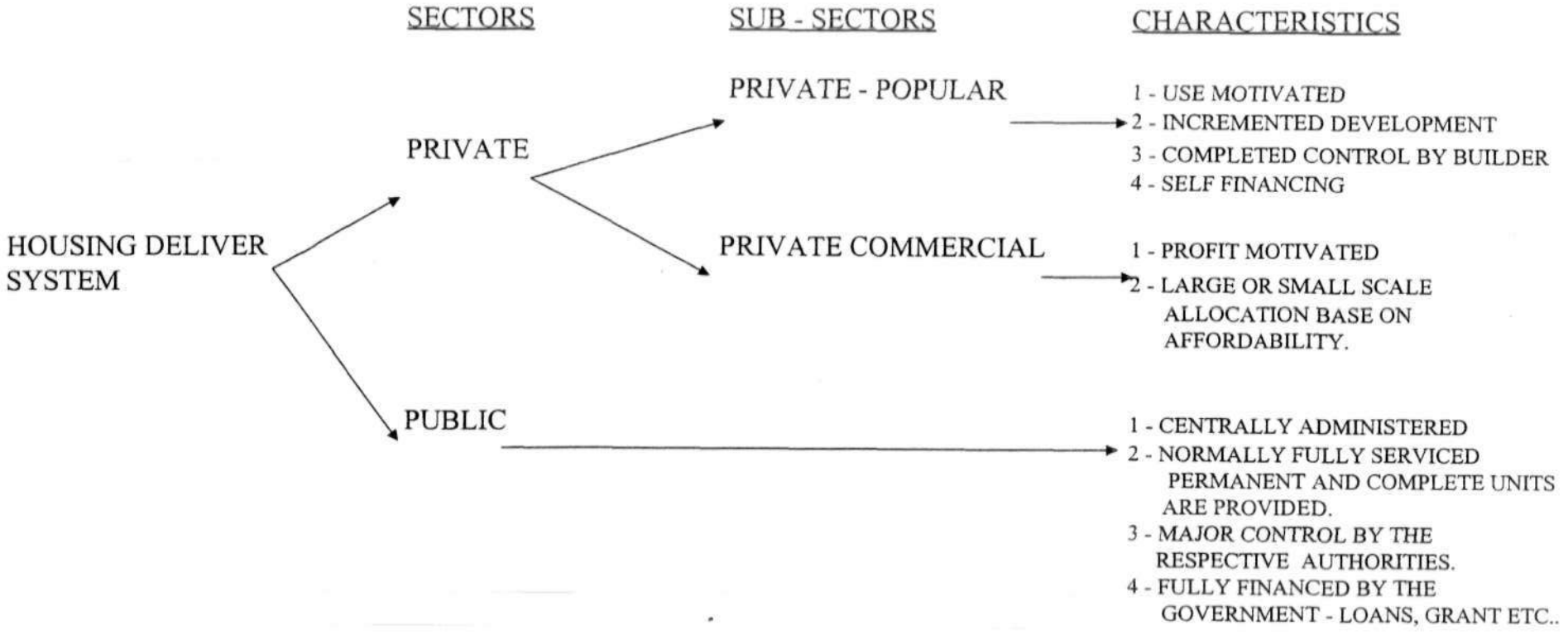


FIG 4.1 HOUSING - SUPPLY SECTORS

- AFTER URAL DAKHIL (1979) HOUSING PROBLEM IN DEVELOPING COUNTRIES

income levels. Housing delivery under this category began in 1976 in Lafia with the building of 80 housing units of 2-bedrooms semi-detached by the then Plateau State Government. this are the low-cost housing estate along Shendam road. The houses are presently managed and maintained by the Nasarawa State Government (MWH&T). Although this houses are built for the general public but most of them are presently occupied by civil servant of medium and high income earners.

Another set of housing units under this category are the Federal low-cost housing estate of 1-bedroom semi-detached of 170 units constructed in 1982 by the Federal Government. Unfortunately this units where not occupied because the houses does not meet the people's cultural requirement until recently when the State was created, the Nasarawa State Government took over the houses and a lot of renovation has taken place. At the time of this study this units were allocated to civil servant of both State and Federal from Grade Level 1 - 12 and the sum of ₦200 will be paid per month or $8^1/_3$ of officers basic salary will be deducted as rent by the staff this is regarded as revenue and form part of the recurrent expenditure.

The Federal Housing Authority is presently constructing 2-bedrooms semi-detached of 60 units in Lafia under this category of housing.

ii. STAFF HOUSING

This are houses provided by government agency especially as staff housing. This category of housing started in Lafia during the colonial period where housing units were provided by the colonial administrators to the colonial staff at a very minimum rent. Examples of this type of houses are those of railway

staff and native authority staff housing along Doma road. Under this type of housing the State government have recently constructed 40 units, 3-bedrooms detached houses to its staff along Makurdi road and another 20 units 2-bedrooms semi detached under construction at the time of this study.

Another set of housing units under this category is 30 units, 3-bedrooms detached houses build by the former Plateau State Agricultural Development Project (PADP) along Shendam road. This units are under the control of Nasarawa State Agricultural Development Project (NADP).

The Local government 8 men row housing units of 2-bedroom is among the staff housing in Lafia this is located behind Lafia Police Station.

iii. INSTITUTIONAL HOUSING

The housing units are provided by government for a particular institutional workers in Lafia three institutions provide houses to its staff. This includes, College of Agriculture with 23 detached houses, 9 units are 3-bedrooms, 14,2-bedrooms all for both senior and intermediate staff. 5 units of one bedrooms row housing for junior staffs. In Government College consist of 15 detached houses of 3-bedrooms for senior staff, 8 units of semi-detached of 2-bedrooms each and 8 one bedroom of row housing all for intermediate and junior staff respectively. In Government Science School are 10 units of 3-bedrooms detached house for senior staff 10 units two bedrooms row housing for intermediate and 6 units of one bedroom row housing for junior staff.

iv. SPECIALISED HOUSING

Housing under this type began during the colonial period especially houses built to the criminals, like the prison yard located near the emirs palace along Doma road. The houses accommodates prison inmate only.

Another set of housing unit under this type are the police barrack along Akwanga road with two bedrooms semi detached block containing 10 units and one bedroom row housing blocks with 12 units. The other set is the Lafia hospital staff quarters with 6 3-bedrooms detached houses and two bedrooms row housing of 10 units. This houses are built by Ministry of Works, Housing and Transport but been maintained by State Ministry of Health. (See fig. 4.2).

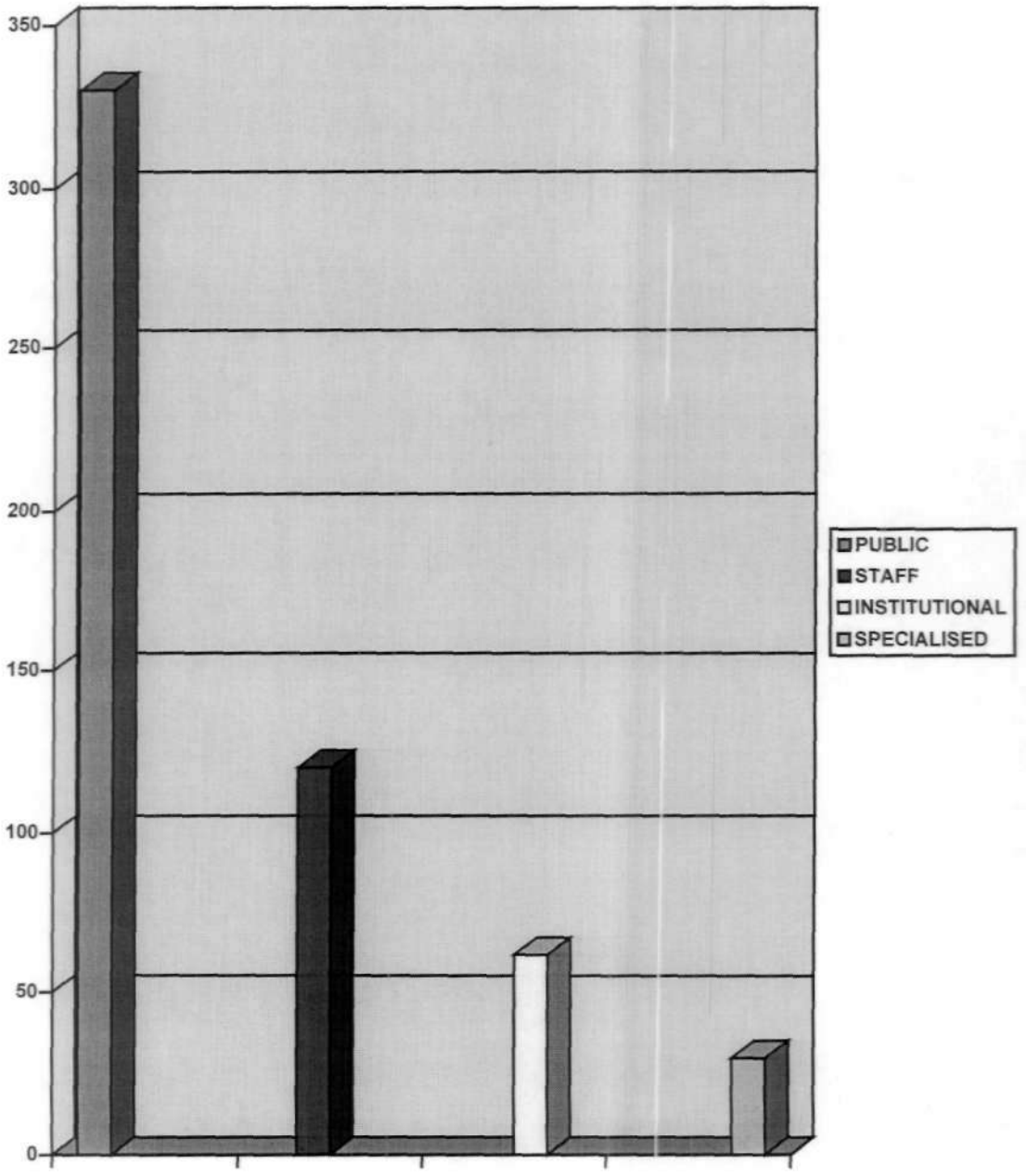


FIG. 4.2 CONTRIBUTION OF PUBLIC SECTOR IN HOUSING SUPPLY IN LAFIA

4.4 THE PRIVATE SECTOR IN HOUSING DELIVERY

The private sector includes individual and organisations that provide houses essentially as commercial ventures.

a. Under the private sector we have private popular or owner occupier.

b. Private commercial sub-sectors.

4.4.1 PRIVATE POPULAR SUB-SECTORS

The private popular are owned by an individual, they could either do the building themselves by direct labour or hire the services of artisans and unskilled labourers over whom they supervise. The houses built could be either for rental or owner occupier or both. Most of the housing units with the traditional material in Lafia e.g. mud are built in this way. They are found mostly in the older part of the town like Zanwa-Makama ward and some parts of Gayan ward.

The survey revealed that about 34% of the total housing stock fall in this category. In terms of the house type provided by this sub-sectors 95% are compound houses, 3% detached and 2% are row houses respectively.

The users obtain finance for the construction essentially from private saving or loans.

4.4.2 PRIVATE COMMERCIAL SUB-SECTORS

The private commercial are houses built, maintained and owned by individual or groups of persons. They are built purposely for commercial use. They are divided into two that is large scale housing estate like the Maina housing estate along Akwanga road, Sadani estate at Sebo pegi etc. The small scale are

houses built by individual and rental out for rentage services like those of A. B. Bello flats, Baniala and Dalakamia rooming houses located in various wards in Lafia. The ultimate goal of this sub-sector is to make profit. Therefore the rent changed are commercial rent unlike the situation in the public sector.

The private commercial sub-sector is the dominant in housing supply in Lafia with 59% contribution. Houses provided by this sub-sector include compound house 27.4%, row houses 43%, detached 29%, semi-detached 0.6% respectively.

Finance for the construction of the houses are from private saving, loans from the banks.

The table below shows the contribution of the supply sectors in Lafia.

TABLE 4.1 CONTRIBUTION OF HOUSING SUPPLY SECTORS

HOUSE TYPE	PUBLIC	PRIVATE COMMERCIAL	PRIVATE POPULAR
DETACHED	30%	29%	3%
SEMI DETACHED	62%	0.6%	-
ROW	8%	43%	2%
COMPOUND	-	27.4%	95%
TOTAL	100%	100%	100%

The surveyed revealed that 7% of the contribution to the housing supply in Lafia comes from the public sector, 59% for private commercial sub-sectors while private-public sub-sector with 34%. See fig. 4.3.

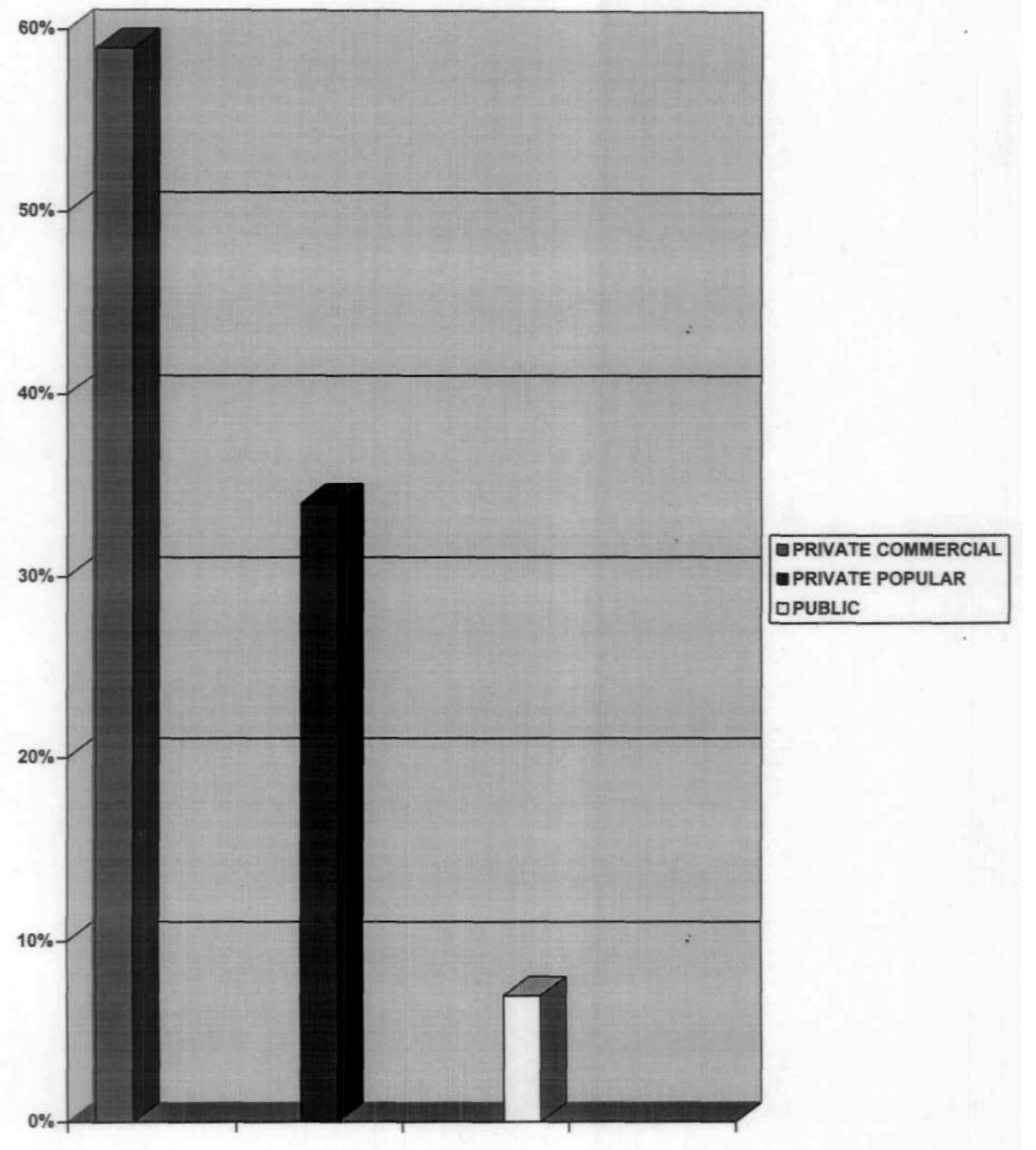


FIG. 4.3 HOUSING SUPPLY BY SECTORS IN LAFIA

4.5 PROBLEMS ASSOCIATED WITH THE HOUSING SUPPLY SECTORS

The study has revealed in the preceding paragraph that the supply of housing is not adequate enough to meet the demand of the increasing population in Lafia. This are due to some problems. That is the various sectors that are involved in the housing delivery network are facing a number of problems in their effort to provide adequate housing. The main problems plaquaring housing supply in Lafia includes Land acquisition, finance, building materials, infrastructure. Other problems that lead to delays in the supply quantitatively are those that relate to administration the qualitative aspect of the housing is also facing management problems.

i) LAND ACQUISITION

Land is an essential natural resource on which housing and other superstructure are erected. Land is a platform for all human activities living working, communication etc. 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. 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.

Land acquisition and the function of the land market is tied to the National Land Policy. In Nigeria the landuse decree of 1978 vest all land in the state in the hand of the State Governor. The Governor therefore gives the final approval for all land allocation in the State. The landuse decree forbids the sale of land but the sale and purchase of land are done with impurity.

ABUBAKAR TAFAWA BALEWA UNIVERSITY, BAUCHI
ALHAJI ABDULKADIR BALARABE MUSA LIBRARY
SULEIMAN IBRAHIM LIBRARY

The survey revealed that the acquisition of land for housing construction in Lafia is general problem to the public, private popular and commercial sectors. However, the intensity of the problem varies with the different sectors. In Lafia land speculation is high inspite of the landuse decree. This has caused land value to be very high to the extent that the middle and low income earners could not afford to purchase. In this respect only those that have inherited land are accessible to it. But the problem does not stop here because even those that possess land have no finance to build with the conventional building materials. This study had discovered that there is no space for expansion in the core area of the town i.e. Zanwa-Makama ward. Inspite of increasing population the popular sub-sector as well as the private commercial sub-sectors are caught in this situation which means the only alternative is through land allocation. The public sector in this regard also has a problem of land because land compensation has to be paid before the area can be acquired, section 29, sub section 1 of the land use decree explain this. The only legal authority for allocation of land is the government. The survey revealed two processes for land acquisition from government by the private and public sectors in Lafia.

The public sector is simply required to request for a piece of land through Bureau for land, survey and town planning. While the Federal Ministry/Parastatal make such request through the Director - General Bureau for Land, Survey and Town Planning to Governor's Office Lafia.

The procedure of land allocation for private sector as contained in figure 4.4 is such that an applicant has to obtain application form after paying the sum of ₦1,250. Applicant then fill it after fulfilling certain requirement like submission of three passport size photographs and a tax clearance for 3 years, depositing ₦100 as processing fee. After satisfying this requirement, the form is submitted to Land Registry to the Director - General who sends it to the Director of Land Administration who in turn pushes same to Deputy Director Land Administration, residential. The Deputy Director Land Administration ® sends it to the survey division for comments. The survey division confirms whether or not the land is vacant and then the form is returned to the Director - General who sends it to the landuse allocation committee. The committee gives its final approval and the form is sent to the Bureau for land survey and town planning for comments. The town planning comments are made and same is passed to the Director - General via the town planning division of Bureau for land and survey. The comment being ready, the form is now passed to the survey division for survey detail. The forms goes back to the Director - General for issuance to the applicant. After that the applicant pays for the survey fee and TDP :- Tittle Deed Plan, the sum of ₦15,000 is paid for the Certificate of Occupancy.

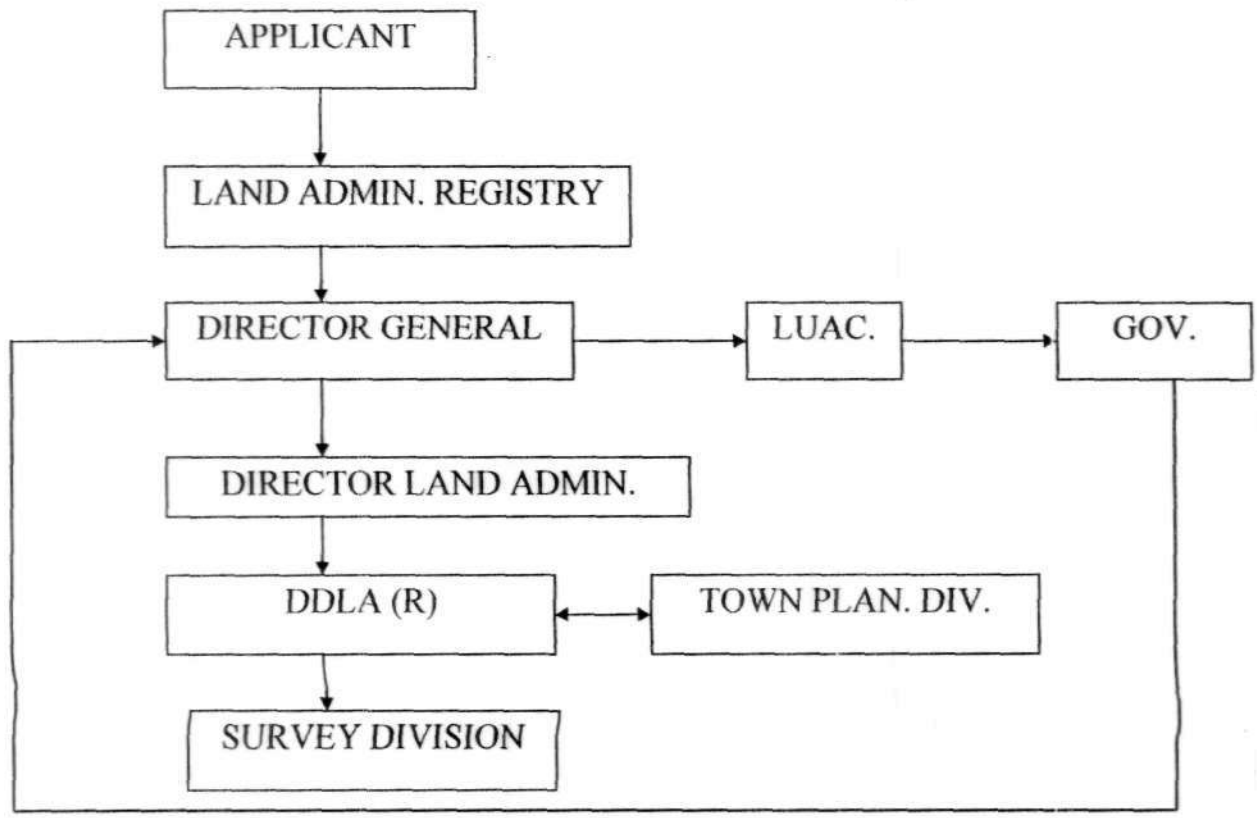


FIG. 4.4 LAND ALLOCATION PROCESS IN LAFIA
Source: Field Survey 1997.

The application received by bureau for Land, Survey and Town Planning are so numerous and the procedure so tidious such that the middle and low income earner could not be able to get. This is because they have to compete with other applicants who are in the higher income group. Time taken for applicant to be allocated plot varies from two months to a year or two in case of private individual. Federal or State Ministry take lesser time from a day to month. they survey further revealed that as from 1st January 1997 to September 22nd 1997 only 41 out of 180 application for plot were approved by the landuse allocation committee. In other words only 22.7% of applicant were allocated plots. Factors responsible includes the landuse allocation committee spend two months before sit

to approved application. Even those with approved application can not start any development on the plot allocated to them because compensation are not yet pay to the farmers.

The survey discover that since 1983 G.R.A layout was approved to applicants but development had not started because compensation is yet to be pay to the landowners. This has affected the supply of housing in Lafia.

Land problem therefore is first and foremost to be tackled in order to pave way for getting more houses in Lafia.

ii. HOUSING FINANCE

Finance is another very important resources required in housing development without which no development can be affected. Without finance even land cannot be purchased. Finance therefore is required for land acquisition, construction of the superstructure and the provision of associated physical facilities and services for housing development. Finance is a strong factor that retardate housing supply in Lafia. Both public, private commercial and private popular sectors are affected. The gravity of this problem is not the same in all the sectors. With the public sector the identify problem is the low priority accorded to housing which affects the allocation of money to the housing sector. Since the creation of the State only 40 units had been supplied by the public sector at the time of this study. The popular sector is faced with the inability to save and or secure capital to invest in housing. Depends on financial institutions for loans.

Lack of housing policy in the State makes financial resources very acute for firms and companies. All the small firms/companies have no plan for the next seven years. It is when the need arises that money is sought for. This approach places housing provision secondary. The private commercial sector depends on the financial institutions and private loans.

There are two sources of financing for housing. The conventional and the non conventional source.

The conventional source of housing finance includes

a. Commercial banks which are required to set aside 5% of their loanable fund for lending to house construction.

b. Insurance companies which are expected to use not less than 25% of their life insurance fund for investment in housing construction.

c. The Federal Mortgage. A principal institution representing or responsible for housing finance. It is funded by the Federal Government.

d. Direct Government Intervention through construction.

The study discovered that none of the sectors gets any assistance through these source. The only beneficiary is the public sector whose subvention come directly from the State government.

The study further revealed that any private sector wishes to get loan from the Federal Mortgage Bank Lafia must met the following requirement or condition.

i. Payment of an application fee of ₦500.00

ii. An applicant should be at least 18 years old

iii. An applicant must be a customer with 10% of the amount of loan required as deposit in the applicants account if the applicant have developed the property to the D.P.C level.

iv. Payment of search/legal fee of ₦1,000.00

v. Inspection fee of ₦6000 for ₦1 million and above and ₦3000 for below ₦1 million.

vi. 30% interest rate charged for loan.

vii Applicant shall be a holder of a statutory certificate of occupancy.

viii Applicant shall present approved architectural and engineering drawing for the proposed development.

ix Applicant shall show satisfactory evidence of income i.e. present last pay slip.

x 3 years tax clearance certificate.

If the above condition are fulfill application is received in the bank. Fig 4.5 shows procedures through which the loan is obtain.

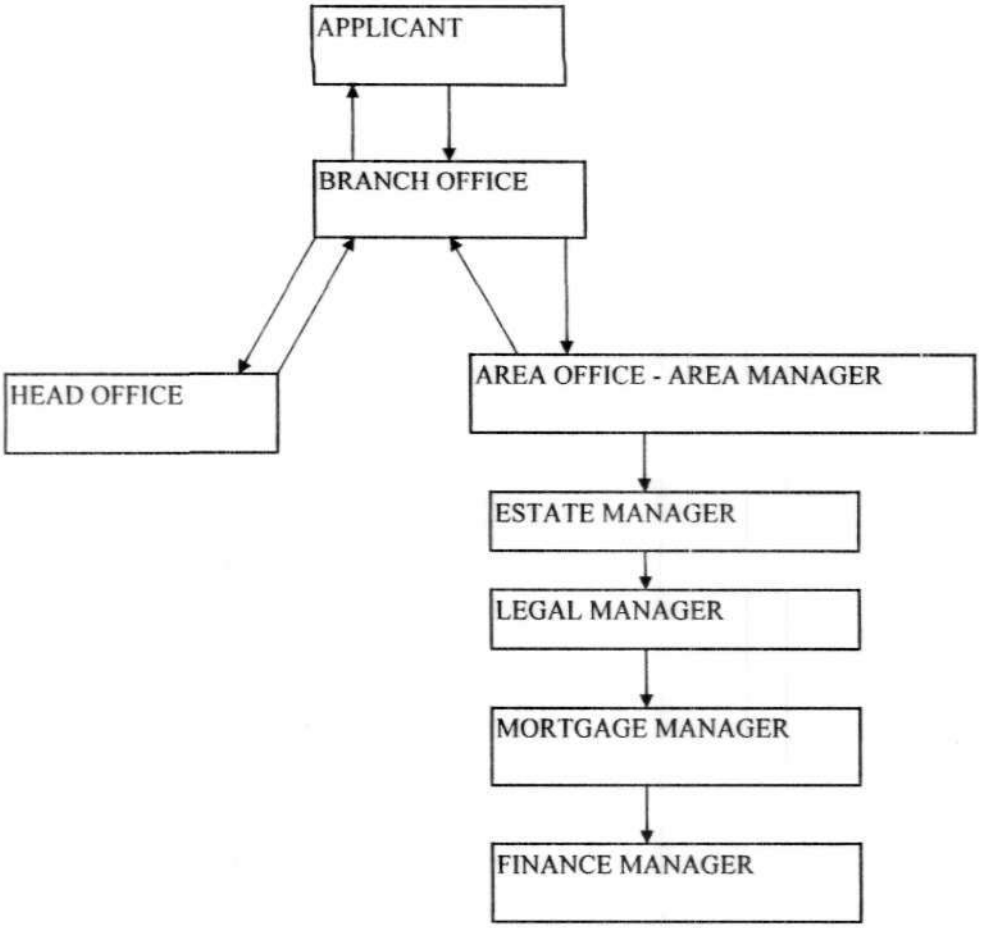


Fig 4.5 PROCESS OF OBTAINING MORTGAGE LOAN AT LAFIA BRANCH.

SOURCE FIELD SURVEY 1997

From the survey carried out 80% of the respondent could not save 10% amount of money to be kept in account to collect the loan considering the poor income level of the population of Lafia. 88% of respondent have no collateral as security.

The required condition are beyond the reach of the low income earners /group whom are the majority population in Lafia urban area. The study revealed that the only commercial bank operating in Lafia is first bank PLACE the survey discovered that no single application has processed for housing loan since five

years ago. Furthermore 70% those interviewed are not willing to apply for a housing loan due to the condition attached before loan are obtain.

The non - conventional sources of the housing finance includes

a. Credit Union. A group of people usually friends make regular saving in rotation. Such a hump sum of money may be used to construct houses.

b. Loan from relatives or friends such loan is in significant in relation to the total cost of providing a house.

c. Individual money lender (shylock). These are rich people who lend money with interest which could reach up to 100%.

d. Self financing. This has been a major source of housing finance.

e. Community orient intermediaries. This is an advance stage of a credit union and their activities are geared towards the need of families that may form the group.

The study revealed that no private or popular sector is accessible to the conventional source of housing finance only public sector benefited through Government grant to the Ministry of Works, Housing and Transport for house construction. However the non-conventional source has been identified to be employed in the study area, for example the study has identified that the self-financing, money lending community oriented intermediaries as well as loan from relatives and credit unions have featured prominently in assisting house construction. However loan from relatives and self financing is the major source for popular sectors in Lafia urban area. The public sector could not meet the

housing demand of the people because the available fund is insufficient to meet the demand. Moreover quite a substantial amount of the money that could have been used to increase payment of consulting fee for design or for construction of houses when a contract is awarded. Public sector is noted for the high construction cost of housing. This view was realised and noted that ".... cost of Government contracts is always on the high side. You will find that what the private sector pays for a given contract is much lower than what Government pays for it. The erroneous impression that Government can afford and should pay unreasonably high price for its project should give way to a more rational approach". This quotation summarises the problem of the public sector. Unfortunately the realisation of high contract cost has no way curtail the pattern of contract awards.

In the final analysis the most affected sector in the face of financial problem is the popular sectors the credit union are still very weak in their contribution to housing supply.

The above problem constitute bottle necks in housing finance in Lafia and it affects a supply as many residential housing units have been abandoned. (See fig. 4.6).

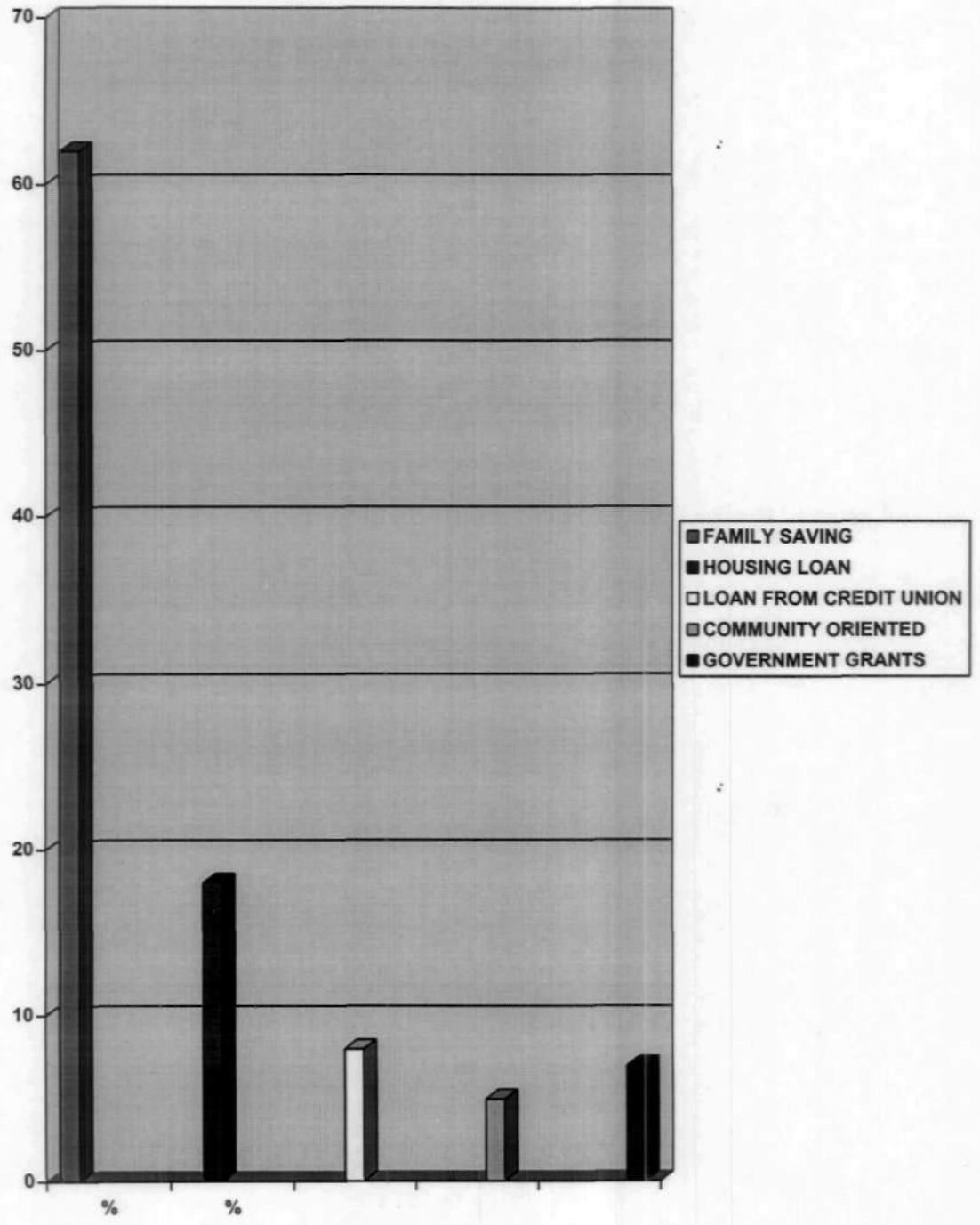


FIG. 4.6 LAFIA SOURCES OF FUND FOR HOUSING CONSTRUCTION

III. BUILDING MATERIALS

Building material in housing development are required for erecting the superstructure. Purchase of building materials in bulk is the best method to conserve savings which is necessary before the actual erection of housing unit is embarked upon. This consist of imported and local building materials. The imported materials include corrugated iron sheets, plumbing materials, flush board, crital hope doors and windows etc. The local building materials includes mud, stones, palm trunks, wood and other locally fabricated steel products which are found every where and is cheap and available in a commercial quantity. The survey revealed that the building regulation in Lafia specify 100% use of conventional building material for the public and private sectors in the newly layout areas. More than 60% of these conventional materials are imported components under restriction. Because of this restriction on importation these materials are not readily available. Where they are available they are expensive to purchase nowadays because of exorbitant price. This means that bulk purchase of building materials are essential for house construction which are beyond the low income earner whom are the majority in Lafia. Whether in the popular or the private sector. Because of emphasis on conventional materials receive very little patronage by the public. A surveyed of some building materials from June to September 1997 shows that the building materials are costly especially the conventional types as can be seen on table 4.2.

TABLE 4.2 CURRENT MARKET PRICE OF SOME BUILDING MATERIALS IN LAFIA

INVENTORY OF SOME BUILDING MATERIAL	QUANTITY	JUNE 97	JULY 97	AUG. 97	SEPT. 97
CEMENT BAG	1	N490	N550	N570	N610
ROOFING SHEET ZINC BUNDLE	1	N450	N450	N480	N480
FLUSH DOOR	1	N470	N480	N480	N500
CEILING BOARD	1	N380	N380	N390	N400
ASBESTOS BOARD	1	N110	N150	N180	N200
CRITTAL HOPE WINDOWS	1	N1,200	N1,200	N1,400	N1,500
CRITTAL HOPE DOOR DOUBLE	1	N2,200	N2,300	N2,300	N2,470
TIPPER OF SAND	1	N400	N400	N420	N400
CONCRETE BLOCK 9"	1	N30	N30	N35	N35
CONCRETE 6"	1	N28	N28	N33	N33
PLANK 2X4	1	N50	N170	N170	N180

SOURCE: FIELD WORK 1997.

The inference drawn from the above table shows that the cost of building materials increased from month to month thus affecting housing supply in Lafia.

The Nigerian industrialists and manufacturers have not yet embarked on the local production of building materials and component which architects can specify with confidence and reliability, even where certain local material like red-clay bricks are being produce locally the cost are not competitive, the dimensional tolerance is relatively poor, performance specification is doubtful, and psychological acceptance by they people is still a problem.

iv. LACK OF INFRASTRUCTURE

The study also identified lack of infrastructures in newly layout at Shendam road and Tundun Amba layout Doma road has no single infrastructure. This has discourage the private supply sector in housing development in this two layouts. Both the two layout has no water and electricity supply also access road is another factor that hinder housing development.

v. MANAGEMENT

Management enhances quality of houses. The study has revealed that management depends on the sector concern. The popular sectors in Lafia undertake management directly but gradually done due to insufficient money. In Lafia core areas majority of the building lack adequate maintenance. It is very common to see houses cracking, cement plastered mud crumbling and on the verge of collapse. In the private sector maintenance is the responsibility of the landlords, on the other hand public sector maintenance problem is in the hand of the Ministry of Works, Housing and Transport through estate officers. He ensures the maintenance of the structures as well as the cleanliness of the surrounding. This is also inadequate because of the administrative problem inherent in it, resulting in delays before repairs or maintenance are carried out. The problem with the maintenance therefore is that repairs are not carried out in time by all sectors. In the case of private sector the study discovered that despite several complaints to landlords or caretakers of the need to effect repairs, caretakers do not either inform landlords quickly or the landlord does not give much attention as revealed

by tenants. In the case of the popular sector many complaints of lack of fund to effect repairs.

These are basically the problem being encountered by housing delivery sectors in Lafia with regards to land, finance, building materials, lack of infrastructures and management. Solving these problems mean a step forward toward increasing housing supply by various sectors especially private sectors.

4.6 INFERENCE

The study reveals clearly that there is housing shortages in both qualitative and quantitative terms. The private commercial is the main supplier in Lafia, but is motivated by profit, therefore dances to the tune of the market forces. The need of the people does not feature in the undertakings of the commercial investors, rather it is the effective demand ability to pay. The economic motivation has led to a change in the housing type provided. They now provide the expensive accommodations which are inaccessible to the pressure groups (low income).

Apart from the above, the incentives and facilities provided to off set the identified problems have proved very inadequate. Therefore the housing problem remained unsolved. This is revealed in the user's satisfaction inventory. If therefore, the housing problem must be solved new measures (policies) should be sought.

4.7 RESOURCE BASE AND POTENTIALS OF THE HOUSING SUPPLY SECTORS IN LAFIA

A. PUBLIC SECTOR

Financial Resources: The survey reveals that the source of the financial resources of the public sector is from the government budgetary allocation, from banks, e.g. Mortgage, Commercial bank etc.

The table below shows the amount of money allocated to housing in 1997 and 1998 budgets of the State.

TABLE 4.3 AMOUNT ALLOCATED TO HOUSING IN 1997 AND 1998

GOVT. AGENCY	1997	% OF TOTAL	1998	% OF TOTAL
MIN. OF WORK, HOUSING	N140,000,000	26.7%	N170,000,000	28.2%
NASARAWA INVESTMENT AND PROPERTY COMPANY	N28,600,000	1.9	N46,000,000	1.28%
TOTAL BUDGET FOR THE TWO YEARS	N168,600,000	28.6%	N216,000,000	29.48%

SOURCE: BUDGET OFFICE, LAFIA.

The study discovered that the amount budgeted for the two years on housing is too low.

Loans: The two agency involve for housing supply has not get any loans. National Housing Fund (N.H.F) yet to benefit.

Potentials: Government can sort loans from F.M.B.N and N.H.F and other commercial banks which will help in increasing the supply of housing to meet the future housing requirement.

KASHIM IBRAHIM LIBRARY
RECEIVED
- 9 NOV 2001
ZARIA NIGERIA
Ahmadu Bello University

B. PRIVATE SECTOR

Financial Resources: The study discovered that the source of financial resource of the private sector is from their personal saving, loans. Their personal saving is very weak and can not cope with the future housing requirement especially with the private popular sub-sectors.

472713

Loans: From Mortgage bank ranges from ₦300,000 - ₦500,000 and only few benefit from the loan given (high income earners).

Potential of Private Sector: Formation of cooperative housing societies to sort loans from government, F.M.B.N, N.H.F and other financial institutions which will increase the financial base of the private sector.

RAW MATERIALS RESOURCES AVAILABLE TO THE TWO SECTORS

The survey discovered the following raw material resources for housing construction:- Timber, Grass, Azara (Raffia Palm), Rice husks and other agricultural residues, land, sand etc.

POTENTIALS ON RAW MATERIAL RESOURCES

This raw material can be developed and integrated into the local markets for example timber can replace more expensive materials for trusses, ceiling joists and housing framing.

Shredded rice husks and other agricultural residues can be compressed with earth into bricks or wall board which can be used in house construction.

4.7.1 INTER-RELATIONSHIP BETWEEN THE TWO SECTORS

The study reveals that present relationship between the two sectors is weak and need to be strength if the future housing requirement is to be met.

The public sectors (Government) should assist the private sectors to provide service plots where by private sectors develop.

The public sectors can also assist the private sectors inform of training in the field of housing development and also give expert advice on housing development.

CHAPTER FIVE : POLICY AND RECOMMENDATIONS

5.1 INTRODUCTION

With all these analysis and finding one is tempted to ask so what? What we know is that a knowledge of the causes of these problem does not in itself suggest solutions. What we need is a set of policy guideline which would be based on the finding, these policies would then help to provide the needed guideline for solution of the housing problem in Lafia.

Housing policies must be fully integrated into plans which acknowledge the importance of location of job and residence, of transport facilities, of education, recreation and leisure needs and which offer local interest some control over these factors. Such planning is not likely to be effective unless it is provided at a regional level and forces different authorities to acknowledge the interest of neighbouring population. An effective housing policy is one that is people oriented and not money oriented. It is one that sees the provision of shelter by government as a right of the citizenry rather than as a privilege. The ultimate goal of such a policy should be that within a given period of its inception the government should be able to provide to its citizens decent and affordable shelter.

Vagale had suggested that housing policy and programmes in Nigeria should be based on the following principles

i. That "in the field of housing, the government cannot afford to confine its role to planning and regulation alone.

ii. That private supply sectors will not be able to provide adequate housing for low- income groups.

iii. That the state, therefore has to fill the gap and promote through some positive means, the construction of suitable house for the low-income group.

iv. That this would involve a large measure of assistance in the form of grants and sub sides on a generous scale and loans at low rates of interest and long periods of amortization".

Adeyemi had suggested that the provision of minimum standard of

environmental hygiene and essential civil amenities is important in any housing policy for a developing country.

Abrams (1970) had also suggested the following housing programmes in developing countries

"Planning houses that the occupant can build himself with some technical aid or help in purchasing land or materials or by building a core house to which the occupant can add as his circumstances permit. Further more an effective

programmes lays out the houses and land so that a practical minimum of utilities is supplied which can be added to or improved upon at a later time. It plans transport routes and facilities so that cheap and accessible land is brought within the work orbit. Finally the programme must provide a system of loan financing that requires payment of principal so that the funds can revolve for the benefit of others"

5.2 SUSTAINABLE HOUSING POLICY FOR LAFIA

In drawing up a housing policy for the plan period so as to meet up with the future housing requirement in Lafia would involve the following variables

a. Financial assistance from the State Government to those who want to build their own houses.

b. Low cost housing programme for the low income group, here the government should undertake the responsibility of providing low-income housing, the low income group could organised themselves into housing cooperative movements for the purpose of attracting government financial aid in their self-help housing.

c. Provision for residential environment, here government should undertake site and service scheme with assistance of funds to the low-income group to participate in the scheme.

d The total number of housing unit that must be provided at a time in the plan period.

e. The location of such units must take into consideration: the places of work of the supposed residents, accessibility to community facilities etc.

f. Definition of the roles of the private and public sectors for example on the type of unit to be provided by the private sector and for whom such units are meant.

g. Control over prices of building materials.

h. Then rent control.

If the present and future housing requirement for Lafia must be met in the plan period some control and policies must be exercise on certain problems identified on the field which includes the following.

applicant if civil servant should submit their application through their heads of Department for submission to the bureau for land survey and town planning. After all survey department has confirmed the availability of the plots, the landuse allocation committee give the offer before the final approval is given by Director General of the ministry. The Governor may give final approval if the plot is more than .023 hectares. Then certificate of occupancy are issued to the various heads of department for issuance to the applicants.

Applicants that are not civil servant, should submit their applications to the Director General individually. After going through the form the Director General will then sent the form to the survey division for confirmation if the plot is allocated or not. Planning comments are made by the planners then it will be sent to the landuse allocation committee to give the offer before it is approved either by the Director General or Governor depending on the plot size (See figure 5.1)

A period of one (1) month is proposed to be the limit for either the approval or the rejection of an application. The study is also proposing a downward reviewed of the cost of the form from ₦1,250 to ₦ 250. While the cost fee for certificate of occupancy should be ₦2,000 instead of ₦15,000 so as to enable low income earners have access to the land for housing development.

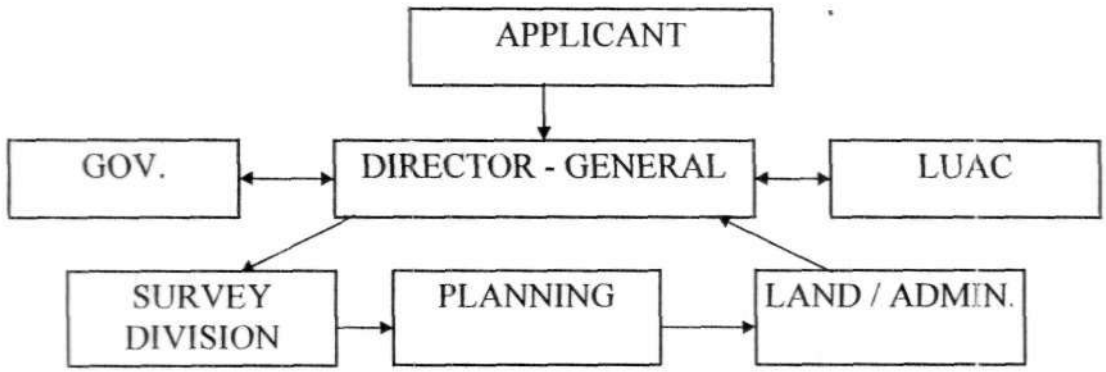


FIG. 5.1 PROPOSED PROCESS OF LAND ACQUISITION FROM BUREAU FOR LAND AND TOWN PLANNING LAFIA

A land provision policy should be involved for public project, this means acquisition of land on such a large scale so as to ensure availability of land on demand for housing projects. This may require at times involving the relevant sections of the landuse decree of 1978 when and where necessary, most especially the aspect that maintained that urban land is a public resources to be allocated by the government. the use of this power should however be the last resort, since a positive relationship between the public land authorities (State and Federal Government) and private owners of land will ensure adequate availability of land for housing.

5.4 HOUSING FINANCE

Finance for housing provision appears from the study as not only an item that is in short supply but access to finance is the more crucial problem. If the financial requirement and repayment schedules of Mortgage loans procured either from the Federal Mortgage or Commercial bank are viewed in relation to estimate of households income, one will conclude that the present Mortgage loan market is

the housing problem revealed from these study. Federal Mortgage bank and other conventional sources makes housing an uphill task for the average Nigerian. It credit policy guideline and deregulation discovered from this study have not taken the problem of shelter into serious consideration and therefore required to be reviewed. The Federal Government should step into introduce soft housing loans as a cardinal principle of its new housing policy. Unless the Federal Mortgage bank is called to order immediately a lot of harm will soon be done, in its over-zealousness and greed for profit, it has thrown overboard its key role to Nigerian citizen that is to facilitate house-ownership among the ordinary citizen of this country. It will however be necessary for the government to promote other measures to improve the climate of housing. Mortgage Insurance should be introduced to decrease the down payment required from individual home buyers. This policy will bring institutional lending within the reach of low-income groups. Government financial support to the Federal Mortgage bank is imperative if it has to implement its programme positively. It contemporary negative and suicidal measures have been blamed on government neglect.

To privatise or commercialise the Federal Mortgage bank is as hash as privatising or commercialising the civil service. Housing is a primary responsibility of the government and must be seen as such in the national interest, more efforts should also be made to develop and groom throughout the country, institutions such as national savings organisations and co-operative housing societies to generate savings for investments in housing. Insurance companies,

commercial and merchant banks should be encourage to earmark certain percentage of their land portfolios for long terms mortgages especially to developers and housing corporations. Insurance companies and bank should devote a certain percentage of their pre-tax profit to housing by granting the fund to Federal Mortgage bank. In addition the reserves of the national provident fund should be made available for mortgage lending.

The Federal Mortgage banks and other conventional sources should be made to make their conditions flexible to enable the middle and low-income earners access to their loans. the non-conventional forms should be strengthened through a backing from the government to enhance the release of funds to prospective middle and low-income earners who want to own a house. Credit unions should be given financial and moral support from the government.

5.5 BUILDING MATERIALS

The study discovered that high cost of conventional building materials also affected supply of housing especially by private popular and private commercial sub-sectors. Government intervention is necessary to remedy the situation of high cost of building materials. If not the prospects of adequate housing for the urban poor will continue to be elusive. Local production of building materials is presently far below national requirement and the bulk of needs still has to be imported. A solution would be to develop alternative local building system and reduce the heavy dependence on imported building materials.

Nigeria have a wide range of renewable local resources such as timber and agricultural fibers, on which to draw in housing construction, but their integration into local markets has proceeded slowly in Nigeria. Timber for example can replace more expensive materials for trusses, ceiling joists and house framing. Shredded rice husks and other agricultural residues can be compressed with earth into adores bricks or wall board.

In view of the above Federal and State Government should enforce policies that would make the use of bricks mandatory in their different housing projects. A concerted effort is therefore necessary to minimise the use of cement, steel and traditional timber and lay greater emphasis on the use of indigenous and local material and skills. Scientific knowledge and advanced techniques of construction should be applied to find better use of traditional materials by improving their properties through research and development so that the quality of housing does not suffer.

All governmental institutions operating in the field of housing should be encouraged to engage in applied research. Their efforts should be coordinated by a central body such as a national building research institute. With regards to building standards and regulations. Government must therefore revise official standards, building codes, minimum plot sizes, building permits etc. Their purpose is (or should be) to encourage better quality living environment. This was their original intention. They will only do so if they strike a balance between [illegible] desirable (in terms of health and safety) attainable (by both large and small

constructions operations) and affordable by the majority of households and by the nation as a whole. Otherwise they will continue to be irrelevant to most housing construction operation. The public sector faces the problem of awarding contract as revealed from the study. Construction by contracts leads to inflation of the cost of construction, delay in construction, poor work due to unskilled labour. This strategy at the end increase cost of housing units when completed. The study recommends massive and high level manpower training relevant to the construction and building industries that is Planners, Engineers, Electricians, Quantity Surveyors, Architects, Estate Surveyors, Plumbers, Carpenters, Technicians, Mesons, Painters etc. This will enable the government to use the skills of these experts in housing construction which will go along way in producing housing units at a faster rate and cheaper cost to the people. Contractors are only recommended where there is a gigantic housing programme to be implemented but under strict supervision by the professionals.

5.6 URBAN POPULATION DISTRIBUTION POLICY

The study has revealed that rural-urban migration with urbanization has increased the tempo of housing problem in Lafia. In view of this a rational and deliberate policy on urbanization or a policy of concentrated decentralisation be adopted, which means that the centres in less developed small towns should be chosen and economic activities planned to achieve balanced regional growth in the State. Such policy should also secure the optimum distribution of population between the rural and urban settlement and ensure the distribution of economic

activities in small and medium size towns and in new growth centres. The development policy should also include the diversification of rural economy and emphasis on rural development to contain ruralist while they will be meaningfully absorbed in rural economy who otherwise flood the urban centres.

In this strategy a leading village can for example be selected in the State and more facilities planned to act as nuclei for agro-services and transforming them into "urban village". This making rural areas more attractive and livable and indirectly lessening the burden on urban housing.

5.7 IMPLEMENTATION STRATEGY

Below are the implementation strategy to meet up with the housing requirement in Lafia for the plan period year 2006

5.7.1 HOUSING CO-OPERATIVE SOCIETIES

The study revealed about 93% of the housing units currently under construction are by self-help. Only 7% are being built by registered building contractors or firms. Self-help housing is one of the surest ways out to implementing housing requirement for various sub-groups in Lafia. It is recommended here that the people in each of the three wards in Lafia should organise themselves into housing cooperative societies. Government would in turn make funds in form of loans and grants available to each cooperative society. Three housing cooperative societies have been recommended for Lafia, one each at Chiroma ward, Gayan ward and Zanuwa-Makama ward respectively. To become a member of any one of the housing cooperative societies, the person has

to pay membership fees which will be decided by the members and also a fixed monthly savings towards the house he intends to build in future. When the person is due for loan, the society will undertake building the house for the person to the value of his loan. Building plans and sites will have to be approved by the Bureau for Land, Survey and Town Planning before the house is built. After the house had been built the person starts paying back the loan which will be the difference between what he had saved with the society and what the society had used in building the house for him. A period of repayment of the loan by each member of the society will be a minimum of twenty years at a very low rate of interest. However people could form cooperative societies on there own apart from the three recommended.

5.7.2 RESIDENTIAL ENVIRONMENT

Government should introduce site and service scheme. Already the government has started laying out residential plots for prospective applicant at Tundun Amba. This will form a base for the elaborate exercises on the plots and individual building the houses. Although this strategy is not suitable for all spectrum of income groups while it is acceptable for the high income-group since they have access to finance. In view of this government should provide some subsidy to the low income group to meet the site and services condition.

Cost recovery mechanism should be adopted by the government with respect to plot size over a maximum period of 10 - 25 years.

5.7.3 SERVICE ORIENTED STRATEGY

It has been discovered from the study that in all the three wards access roads, drainage system, refuse disposal and other infrastructure are in bad condition especially the drainage system. This has led to many houses collapsing and some road not accessible. In view of this government should provides access roads, drainage and other infrastructure in all the residential wards while beneficiaries pay for all finances in terms of levy. It is further recommended that the newly established Lafia Metropolitan Development Board should be charge with the responsibility of providing these facilities and services.

5.8 CONCLUSION

The study attempted to identify the element that constitute the housing problems in Lafia. The policies and recommendation suggested have been based on the problem identified. These policies and recommendations are not in exhaustive. Other policies could be drawn which can complement with those given in this study, which can form a basis for the solution of our urban housing problems. It must be admitted that the lack of certain basic data has constrained us not only in our estimate of the need but also in drawing up our policies and recommendations. When these data are made available then we would be able to make better estimates. But until then the estimates made here are considered good enough. It is hope that the present study would provide a basic guideline for the new State especially in respect of its housing activities.

REFERENCES

1. Abrams, charles (1964) Man's Struggle for Shelter in an Urbanizing World, Cambridge M.I.T press, pp.219.

2. Abrams, charles (1970) Housing in the Modern World, Faber abd Faber, London.

3. Adeniyi, E. O. (1972) Housing and the Construction Industry in Nigeria, Ibadan Press, Nigeria.

4. Beyer, Cleen H. (1970) Housing and Society, The Macmillian Company Limited, London.

5. Bedawi, H. Y. (1977) Housing in Zaria, A.B.U. Press, Zaria. Nigeria.

6. Cullingworth, J. B. (1960) Housing Need and Planning Policy, Routledge and Kegan Paul, London.

7. Cullingworth, J. B. (1967) Housing or State the Responsibility of Government, Macmillian, London pp.27, 36.

8. Drakakis, S. D. (1980) Urbanization, Housing and the Developing Process, New York, St Martins Press.

9. Dwyer, D. J. (1975) People and Housing in Third World cities, Longman Press.

10. Dakhil F. H. (1978) Housing Problem in Developing Countries, John Willey and Sons, New York.

11. Fadahunsi, S. O. (1986) "Fifty Years of Housing in Nigeria". In Poju Onibokun Housing in Nigeria. A book of Reading NISER, Ibadan Nigeria pp.41.

12. Hassan, J. Sanusi Fagge (1987) Housing Supply for the Low Income Group in Kano Metropolis. Unpublished M.SC. (URP) Thesis, A.B.U Zaria, Department of Urban and Regional Planning.

13. Kefas, A. Bonah (1979) Housing in Yola - Present Condition and Future Needs. Unpublished M.SC (URP) Thesis, A.B.U Zaria, Department of Urban and Regional Planning.

14. Margaret, Roberts (1974) An Introduction to Town Planning Techniques. Anchor Press Ltd. pp.265 - 296.

15. Mayerson, T. and watson (1962) Housing and Cities McGraw hill inc Newyork Toronto and London.

16. Nevitt, A. A. (1967) The Economic Problem of Housing, London Macmillian.

17. Onibokun, Poju (1986) Housing in Nigeria,. A boodk of Reading NISER, Ibadan, Nigeria. pp.133.

18. Olorunfemi, S. (1990) Affordable Housing for the Urban Poor in Nigeria. A Case Study of Kaduna Metropolis. Unpublished P.HD (URP) Thesis, A.B.U Zaria, Department of Urban and Regional Planning. Pp.480, 679.

19. Offiong, Bassey Ekop (1973) An Assessment of Housing Market Characteristics in Zaria including Policy Recommendations. Unpublished M.SC (URP) Thesis, A.B.U Zaria, Department of Urban and Regional Planning.

20. Philips, Dotun (1995) Welcome Address at the Opening Ceremony of the National Training Workshop "National index of Building Starts in Nigeria", May 24th - 25th, 1995.

21. Seymour, Tony (1978) Housing Condition in Towns of Northern Nigeria. A Review of Existing Data. Centre for Social and Economic Research, A.B.U Zaria, Nigeria

22. Seymour, Tony (1978)Housing Needs a Review of a Methodology, Centre for Social and Economic Research, A.B.U Zaria, Nigeria.

23. Solomon A. (1975) Housing and land in third world countries John Wiley press

24. Turner, J. P. C (1976) Housing by People. Mariion Boyars, London.

25. Vagale, L. R. (1986) "Rent Control in Nigeria. A Policy Framework". onibokun Poju Op Cit pp.133.

KASHIM IBRAHIM LIB

26. Watson, Christopher (1973) Housing Policy Formulation and Implementation. Feber and Feber, London.`

KASHIM IBRAHIM LIBRARY