



Housing Affordability in Iwo, Nigeria

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Abstract

Housing is recognized as one of the most important in humans' hierarchy of existential needs. However, access to decent, safe and sanitary housing accommodation at affordable disposal rates has been a mirage to most Nigerians especially the middle and low-income segment of the society. In line with SDG 11 which focuses on sustainable cities and communities, this study explores means of making cities safe and sustainable via access to decent and affordable housing. With a focus on Iwo in Nigeria's Osun State, the study aims to ascertain the extent of the problem as well as the challenges it poses to creating a sustainable built environment. Iwo is a typical Nigerian traditional town that has been transformed by modernity. The study utilizes a comprehensive data set containing socio-economic variables of households as well as indicators of housing characteristics including, cost, rent, size and quality. Primary and secondary data were utilized. The basic data set came from a structured questionnaire that was administered to selected residents of the study area. The systematic sampling technique was used to select buildings at intervals of every twentieth building in the nine wards into which the city was stratified. In all, 1,061 copies of the questionnaires were administered on household heads in the city. Secondary data were sourced from published sources such as the report of the survey of housing units in selected urban towns in Osun State by Osun State Ministry of Finance, journal articles, textbooks and the Internet among others. Frequency tables and percentages were used to explain the results of the study. It is suggested that the institutional framework to promote, enhance and encourage affordable housing provision should be created in the town. Findings establish that high cost of acquiring land (RII = 4.22) is the most important challenge of housing delivery while the least challenging factors affecting housing delivery is lack of critical infrastructures in urban and rural areas of the state (RII = 2.15).

Keywords: Housing; Affordability; Sustainable, Environment; Iwo

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1. Introduction

With rising urbanization the global housing challenge has been growing rapidly. More than 50 percent of the world's population lives in cities and this number is likely to rise to 60 percent by 2030. This will add another 1.5 billion people to cities by 2030, thereby requiring the construction of an estimated 96,150 housing units per day as a way to respect, promote and protect the right of people to adequate housing (United Nations, 2018). Housing is at the core of improving the lives of the poor and at the root of many other financial, social and environmental issues (United Nations Centre for Human Settlements, (UNCHS, 2000). Housing is also a major indicator of a person's standard of living and of his or her place in society (UNCHS, 2007). It has profound impact on the life-style, health, happiness and productivity of the individual (Dunn, 2007). Housing takes a major portion of the family budget or that of an establishment, it also constitutes the first major capital investment and life ambition of an individual (Agbola, 2003; Bello, 2003; Kinyungu, 2004). The aspiration to own a house is one of the strongest incentives for savings and capital formation (Ozo, 1990). Ultimately, housing is a legacy that plays an important role in safeguarding the self-esteem and worth of human beings. In spite of its importance however, inadequacy in housing supply is evident and prevalent in most developing countries, including Nigeria.

However, sustainable development is a major concern to the world and it formed the basic theme of the report "Our Common Future" as produced by the Brundtland Commission for the United Nations (World Commission on Environment and Development, 1987). The report described sustainable development as development that meets the needs of the present generation without compromising the ability of the future generations to meet their own needs. The report also noted that the environment is where we live and that development is what we all do in attempting to improve our lot within that abode, consequently the two are inseparable. The built and natural environment has a huge impact on the quality of life (Akintoye, 2006). The main ideal behind this notion is to create an effective system of resource distribution and utilization with a long-term perspective in mind. The achievement of sustainable development depends on meeting the following inter-dependent objectives: maintaining ecological integrity, attaining social self-sufficiency, establishing social equity and meeting human needs for food, shelter and health (Agbola & Alabi, 2000; Beer, Kearins & Pieters, 2007; Yoade, Adeyemi & Yoade, 2018; UN, 1996).

For housing provision to be sustainable in line with SDG 11 which focuses on "making cities and human settlements inclusive, safe, resilient and sustainable and also to end poverty in housing sector (SDG 1), the issues of affordability, the housing quality and of social equity and justice in terms of accessibility should be the central focus. This perspective requires the enumeration of provision over the life cycle of housing. Therefore, to be able to determine the challenges of affordable housing vis-a-vis sustainable urban development, three basic concepts require clarification and elaboration: housing affordability, housing quality, and equity with regards to accessibility to housing. The rationale for housing assistance is to improve housing affordability for those receiving the assistance (AHURI, 2004). Therefore, since the concept is an essential component of sustainable development, it is germane and central to the present discussion.

In what is the generally accepted definition of housing affordability, Andrews (1998) defined the term "affordable housing" as housing that costs no more than 30 percent of the income of the occupant household. She also described severe housing burdens as a situation which exists when

housing takes 50 percent or more of household income. Families who pay more than 30 percent of their income on housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care (HUD, 2011a). Affordability is concerned with securing some given standards of housing or different standards at a price or rent that does not impose an unreasonable burden on household incomes. In broad terms, affordability is assessed by the ratio of a chosen definition of household costs to a selected measure of household income in a given period (Maclennan & Williams, 1990; United Nations Center for Human Settlements-UN-Habitat, 2001; Olokesusi, Agunbiade, Ogbulozobe & Adeagbo, 2003).

“Housing affordability refers to the capacity of households to meet housing costs while maintaining the ability to meet other basic costs of living (Australian Housing and Research Institute (AHURI), 2004). According to Malpezzi, Mayo and Gross (1985), housing affordability describes the extent to which households are able to pay for housing. To make cities sustainable for all, we can create good, affordable public housing (UNCHS, 2005; Cohen, 2006; Lawson & Milligan, 2007; Aribigbola, 2009).

In summary, affordable housing is usually defined by the income of the populations served. According to the U.S. Department of Housing and Urban Development (HUD) (2011a) standards, the population is divided into “very low income (below 50 % of the median income), “low income (below 80%) and “moderate income (81-120 %). Therefore “affordable housing generally means housing priced to cost not more than 30 percent of the income at each income level. Bello and Bello (2006) stated that if housing affordability will be within the reach of the average Nigerian, government must be prepared to do more by way of creating an enabling environment for private sector participation which will encourage coverage of the entire country rather than focusing only on big cities where their monetary interests will be protected. Sustainable Development Goal 11 aims to renew and plan cities and other human settlements in ways that fosters community cohesion and personal security while stimulating innovation and employment (SDGs, 2016). From the foregoing, less emphasis has been given to the relevance of housing affordability in secondary cities. The example of an emerging but traditional city like Iwo in Osun State, Nigeria is yet to be examined; a city where population and the demand for housing are increasing. Therefore, this study examines housing affordability in Nigeria using Iwo as a case study.

2. Literature Review

2.1 Housing Provision and Policy in Nigeria

In Nigeria, public involvement in housing began in the colonial time following the 1920s eruption of bubonic epidemic in Lagos. During the period 1900 to 1960, government involvement was positioned particularly on the delivery of accommodation for foreign personnel and for selected native personnel. In this time, government did not make deliberate attempt to erect buildings for the general public. Thereafter, succeeding governments in Nigeria desired to defy the aching challenge of accommodating an increasing number of Nigerians. According to FMH and UD (2003), the Federal Government of Nigeria has been involved in housing delivery in two areas:

- (i) The Federal Low-Cost Housing Project (1972-1979, and 1975-1983); and
- (ii) The Site-and-Services Programme (1984-1988).

State governments have also been involved in housing provision with programmes that are

similar to those of the federal government, especially via direct housing construction, staff housing loans, site development and services schemes, and mortgage lending to individuals. The post-independence government in the country did not fare better than the colonial government in terms of housing for the public.

The concepts of Government Residential Areas (GRAs) were not only retained but also embraced and promoted with renewed zeal. Those who took over government saw staying in the GRA as a status symbol (Aribigbola, 2000; Yoade, 2015). After sovereignty, aside from establishment of the Federal Mortgage Bank of Nigeria (FMBN), the Federal Government did small in the area of housing involvement until 1980 when it commenced on a detailed National Housing Programme established on the concept of affordability and citizen engagement.

In sequence to address the thriving housing scarcities and affordability problems in Nigeria, government articulated and introduced a number of policy initiatives. The elements of the principal plan conglomeration are briefly highlighted in this section. The National Housing Policy floated in 1991 had the paramount goal of ensuring that all Nigerians owned or had access to satisfactory housing accommodation at affordable cost by the year 2000 AD. The main objective of the policy was to make the private sector the principal vehicle for the organization and delivery of housing products and services (Yakubu, 2004). Towards the achievement of the goal of the policy, government established a two-tier institutional financial structure, with Primary Mortgage Institutions (PMIs) as primary lenders and the Federal Mortgage Bank of Nigeria (FMBN), as the apex institution with an administrative function over a network of PMIs. In 1997 the FMBN later ceded the supervisory function over PMIs to the Central Bank of Nigeria (CBN) (Yakubu, 2004). The FMBN as deconsolidated by Decree No. 82 of 1993 was authorized, among other functions, to gather, run and regulate contributions to the National Housing Fund (NHF) from registered individuals and companies. The FMBN is, however, a wholesale mortgage institution and only spend the income of the NHF through PMIs with licenses to do so. Potential borrowers, who must be subscribers to the fund, thus apply to the PMIs, who in turn resort to the NHF through the FMBN. Funds lent by the PMIs must be underwritten by them and they must be participants in the loan making to the tune of 20 percent. Under the programme, workers are forced to save 2.5 percent of their monthly income into the NHF as contributions.

Commercial and merchant banks were anticipated to offer to provide the FMBN 10 per cent of their non-life funds and 40 percent of their life funds in real property development, out of which not less than 50 percent must be paid to the FMBN. Acknowledgement of increasing housing challenges in both the rural and urban areas of Nigeria, as well as receipt of the collapse of the expired 1991 National Housing Policy, prompted the Federal Government of Nigeria to set up a 15-person committee to review the existing housing policy and effective New National Housing Policy (NNHP) of 2002. The primary goal of the 2002 NNHP was to ensure that all Nigerians own or have access to neat, secured and sanitary housing accommodations at affordable costs, with secure tenure through private initiative (i.e., real estate developers) on the basis of mortgage financing.

The most significant innovations or change is the transition from government-built to privately developed housing (Mabogunje, 2003; Lerman, 2006). Consequently, many of the estates built in the 1950s and 1960s are now being sold to private individuals and organizations through competitive bidding. In sum, the public sector is disengaging from housing provision and private sector is now taking over. Another major innovation introduced by the NNHP is the emergence of

the Real Estate Developers Association of Nigeria whose formation was initiated in 2002 by the Presidential Technical Committee on Housing and Urban Development (Federal Republic of Nigeria (FRN)).

Besides the above, the new NNHP introduced a range of measures to ensure easier accessibility to mortgage loans by contributors to the NHF, PMIs and real estate developers. Under the new policy, the amortization period for NHF loan repayment has been increased from 25 to 30 years, while the loan repayment period for developers is now 24 months. The interest rates charged on NHF loans to PMIs have also been brought down to 4 percent from 5 percent while loan lending rates to contributors is now reduced to 6 percent from the previous 9 percent (Federal Ministry of Housing and Urban Development (FMH and UD), (2003). The policy permits graduated withdrawal by contributors who do not obtain loans under the scheme. Such contributors may withdraw 30 percent of contributions after 10 years, 50 percent after 15 years, 70 percent after 20 years and the balance at 60 years of age. The policy also makes contribution to the scheme optional for persons earning less than the national minimum wage, since such a person is unlikely to be able to bear the burden of a loan (United Nations, 1996; Ajanlekoko, 2001; Yakubu, 2004).

2.2 Housing Affordability

Deficient housing influences contradictorily on urban justice and insertion as well as, urban welfare and sustenance opportunities; it also, causes negative health situations. The index is measured by the concept of improvement in three fundamental areas: slums, informal settlements and insufficient housing. Building on MDG methodology, and to safeguard that indicator is general, moderations were introduced to add housing inadequacy in the measurement that consider the use of geospatial technologies for slum identification. Data are available from the UN-Habitat's urban indicators database, although the data are mostly limited to the slum and housing informality components. Based on updated data, while the proportion of the global urban population residing in slums decreased from 28% to 23%, the absolute numbers of people residing in slums increased, from an estimated 807 million people in 2000 to 883 million in 2015. Highest numbers were documented in the rapid urbanizing sub-regions (SDGs, 2018).

The philosophy for housing aid is to enhance housing affordability for those receiving support (AHURI, 2004). Therefore, since the concept is an important element of sustainable development, it is a key to the present discuss.

The Chartered Institute of Housing (1992) identified four key variables or items that will determine whether accommodation is affordable or not:

- (a) rent levels, which will have an impact on the ability of a tenant to afford accommodation.
- (b) household income,
- (c) the type of household (that is family makeup, whether couple, single parent, elderly, etc.), and
- (d) whether the household is eligible for housing benefits.

From the above, affordable housing may therefore be described as housing in which the occupant is not paying more than 30 percent of their income. Bichi (2002) differentiated between housing affordability and housing finance affordability. Housing affordability is generally an issue of absolute poverty; in other word, it embraces those households that cannot afford even the minimum standards available and thus requires rental housing services assistance and other forms of assistance. Housing finance affordability describes the problem faced by the low- and

moderate-income groups with regard to the high cost of financing housing. In other words, it relates the issue or problem of accessing or raising adequate finance to build or rent housing by low- and medium-income households.

However, the 30 percent threshold has been criticized in the literature as deceptive, since if low-income families spend 30 percent, on housing costs, it will leave them very little for all other necessities, whereas for middle-income families, it is an appropriate expenditure level (Andrews, 1998). Malpass (1993) argues that the important determinant of what consumers regard as affordable housing is the scope of trade-offs between different forms of expenditure and their relative attraction. He concluded that affordability “is a virtually undefined concept and certainly cannot be neatly or simply understood in terms of a fixed percentage of income . Andrews (1998) noted that housing affordability is a behavioral concept that changes with time. It is also individualised as the relationship between incomes and how much the household is ready to put into housing is not a direct one. Despite these problems, the 30 percent threshold is currently the most widely used and accepted indicator of housing affordability (Malpezzi et al., 1985; Andrews, 1998; Aribigbola, 2008).

The literature on housing quality revealed the commonly used indicators of housing quality to include structural adequacy, neighbourhood quality, residents' perception of neighbourhood safety, level of public services provided, access to work and other amenities, as well as room density and housing affordability (Okewole & Aribigbola, 2006). In other words, the definition of housing quality embraces many factors such as the physical condition of the building and other facilities and services that make living in a particular area conducive. The quality of housing within any neighbourhood should be such as satisfies minimum health standards, but good living standard but should also be affordable to all categories of households (Maclennan & Williams, 1990; Davis & Demetrowitz, 2003; Aribigbola, 2008).

The social view of housing relates to a situation in which all citizens have access to housing without limitations as to one's socio economic background or status in society. The relevance of this view to housing accessibility is in ensuring that housing provision is not focused on some 'chosen' segments of the society but all members of the community have equal opportunity to choose their own accommodation according to their means or affordability level (Fawehinmi, 2000; Okewole & Aribigbola, 2006; Dunn, 2000; Aribigbola, 2006). Therefore, the 2030 Agenda for Sustainable Development includes Sustainable Development Goal 11 and its Target 11.1, which is committing to ensure by 2030 “access for all to adequate, safe and affordable housing and basic services and upgrade slums (United Nations, 2018).

3. The Study Area

The people of Iwo drifted from Ile-Ife (particularly from Obaloran compound) in the 14th Century. The primal settlement was inaugurated by Adekola Telu, a prince from Ile-Ife and the son of the 16th Ooni of Ife, a female called Luwo Gbagida. Before the end of the 19th Century, the town had grown to become one of the paramount towns in Yoruba land. The 1921 census documented a population of 53,588 for the town, by 1931, its population had risen to 57,291, to (100,006) by 1952, (to 101,482 by 1963), (to 105,401 by 1991) and (to 191,348 by 2006). The centre of Iwo town lies on latitude 07.63413⁰N and longitude 004.18069⁰E. The core of the town is precisely a one-kilometre radius from the city centre. As a result of the plentiful agrarian land, a huge percentage of the residents employed in subsistence farming. The town appears to have a

fragile industrial base but there is a equitable network of roads linking the numerous neighbourhoods within the city. The town is directly linked to the national grid through 33KV transmission line from Osogbo and electricity supply is relatively regular (Alabi & Fatusin, 2018).

Residential land use is the weighty land use and it accounts for 70.7 percent of the total land area. Most of the residential buildings are overpopulated and mark by brown roofs (rusting roofing sheet) and ageing mud walls. There is no physical development scheme for the core areas of Iwo Township. As such, these areas have grown naturally without regard to neighbourhood arrangement. Earliest mud-walled dwelling units prevailing the core area of the town. However, while some of the structures have been plastered (even painted), some have given way to modern buildings. No duby, the situation of most habitations is incredible shocking (Alabi & Fatusin, 2018).

Housing comprises environment in which people reside and grow in response to biological, material and physical needs (Olotuah, 1997a, 1998b). According to Mabogunje, Hardoy and Misra (1978), housing provides shelter for the performances of social activities, as well as guarantees safety and security, while offering space and privacy and allowing other purposes that promote good health and dignified living. Bertaud (2004) describes a city as an inhabited central place that is differentiated from a town/village by its size and the range of activities within its boundaries that involve exercise of power over surrounding villages: such activities may be religious, military, political, economic, educational and cultural.

Built against nature and designed to contain and control humanity, traditional cities were places where humanity lost its organization and became separated and withdrawn from nature. Beyond work and residence, it was difficult to see what other purposes cities were to serve (Miao, 1990). As always, change was controlled by those whose interests had become alienated and who practised different values. Interestingly, the tightly controlled planned city did not sit well with the growing demands for freedom and variability and the new creative cities manifested a freer, more tolerant, consumerist and entertaining ethos. This study appreciates the efflorescence of city life and recognizes how the traditional Nigerian city was transformed by modernity. This is largely center on building of new cities and the various makeovers of older cities after their image (Zhao, 1986). This typifies the structure of most Nigerian traditional towns and cities, especially Iwo.

According to Stone (1993), housing affordability implies the ability of households to pay the cost of housing without imposing constraints on living costs. The present study explores the growing problem of affordable housing supply as its affects householders and offers a brief review of efforts made to address it in Nigeria. This study evaluates the quality of affordable housing especially with reference to the low-income households in traditional cities. In particular, this study examines the availability of decent, quality, and affordable housing, and its effects on the built environment using data generated from a study of housing affordability in Iwo, Nigeria.

4. Methodology

The data for this study were obtained from primary and secondary sources and the analysis is both quantitative and qualitative. The secondary sources of data for this study include extensive review of the literature and relevant previous censuses documented by the National Population Commission (NPC). The satellite imagery of the town obtained from the State Ministry of Lands, Physical Planning and Urban Development was used to delineate the study area. The household

questionnaire contains questions on the socio-economic status of the respondents as well as housing condition. Copies of the questionnaires were systematically administered to household heads in every twentieth residence in selected major streets in these areas. Four hundreds and one copies of the questionnaires were administered in each of the selected areas out of these. Of these, 385 were returned for analysis, representing a response rate of 96%. Data realized from the administration of the research instruments were analysed and processed with the aid of Statistical Packages for Social Science (SPSS Version 17). Data measured on the nominal scale were analysed using descriptive statistics elements such as frequency distributions and percentages. The levels of importance of the identified factors were determined by the magnitude of their frequency counts with the greatest frequency representing the most important factor.

5. Findings and Discussions

5.1 Housing Type of the Respondents

Findings reveal that 9.1% of the respondents live in four and five bedroom flats, which is an adequate housing condition. Also, 27.3% of them live in two- and three-bedroom flats, which is a fair housing condition. Finally, 63.6% of them live in single rooms and room and parlours, which an inadequate housing condition, as it was observed that majority of the respondents in this last category have relatively large families and belong to the low-income groups in the neighbourhoods (Table 1).

Table 1: Housing Type of the Respondents

Frequency	Percentage	{%}
Single room	111	28.8
Room and parlour	134	34.8
Two bedroom flat	57	14.8
Three bedroom flat	48	12.5
Four bedroom flat	33	8.6
Five bedroom flat	2	.5
Total	385	100

Source: Field Survey, 2018

Findings reveals that, 14.3% of the respondents earn below ₦20,000.00 per month; 14.5% earn between ₦20,000.00 and ₦29,999.00; 27.4% earn between ₦30,000.00 and ₦39,999.00; 29.4% earn between ₦40,000.00 and ₦49,999.00; while 17.1% earn 50,000 and above per month. From this analysis, it is apparent that majority of the respondents are low-income earners. With the present high cost of building materials, labour, land etc. leading to rising housing costs and rent, these low-income earners will not be able to afford adequate housing (Table 2).

Table 2: Monthly Income of Household Heads

Frequency	Percentage	{%}
Less than 10,000	23	6.0
10,001 to 20,000	32	8.3
20,001 to 30,000	56	14.5
30,001 to 40,000	95	24.7
40,001 to 50,000	113	29.4
50,001 and above	66	17.1
Total	385	100

Source: Field Survey, 2018

Findings also reveal that 36.4% of the respondents spend 30% and below of their monthly income on housing while 63.6% of them spend above 30%. Andrew (1998), Cox and Pavletich (2010) and the U.S. Department of Housing and Urban Development (HUD, 2011b) set 30% of income as a bench mark for affordable housing, with anything above that being considered cost-burdened since the household may have difficulty affording other necessities such as food, clothing, transportation and medical care, among others (Table 3).

Table 3: Percentage of Monthly Income Spent on Accommodation

Frequency	Percentage	{%}
Less than 10%	8	2.1
11 to 20%	30	7.8
21 to 30%	102	26.5
31 to 40%	165	42.9
41 to 50%	77	20.0
51% and above	3	.7
Total	385	100

Source: Field Survey, 2018

5.2 Challenges of Housing Delivery

Table 4 indicates the challenges of housing delivery in Iwo, Nigeria. The respondents were asked to rate the challenges in order of level of importance. The result reveal that high cost of acquiring land (RII = 4.22) is the most important challenge of housing delivery. It was followed by youth harassment of developers (omo-on les) (RII = 3.96), high cost of land registration titling (RII = 3.88) and high cost of land registration titling (RII = 3.69). The least challenging factors affecting housing delivery were lack of government support in terms of infrastructural facilities to bring down the high cost of housing construction (RII = 2.68), lack of proper coordination of public agencies and laws (RII = 2.48) and lack of critical infrastructures in urban and rural areas of the state (RII = 2.15).

Table 4: Challenges of Housing Delivery

Challenges of housing delivery	RII	Rank
High cost of acquiring land	4.22	1
Youth harassment of developers (omo-on les)	3.96	2
High cost of land registration titling	3.88	3
High cost of land registration titling	3.69	4
Lack of effective implementation strategies	3.14	5
Dependency on imported building materials which increases the overall construction cost	2.68	6
Lack of proper co-ordination of public agencies and laws	2.48	7
Lack of critical infrastructures in urban and rural area of the state	2.15	8

Source: Field Survey, 2018

5.3 Strategies for ensuring Affordable Housing Delivery

Table 5 presents the strategies for ensuring affordable housing. It shows, the strategy for

initiating anti-corruption measures and ensuring emergence of a responsive judiciary (RII = 4.78) was ranked first. This was followed by cost-saving housing-design (RII = 4.17), land reforms/reviews of Land Use Act (RII = 4.08), Public Private Partnership (RII = 3.73) and cooperative housing (RII = 3.59). The strategies least demand effective for ensuring affordable housing were site-and-service schemes (RII = 3.47), strict developmental control (RII = 3.34) and research on building material (RII = 3.08). Target 11.1, Indicator 11.1.1 of SDGs 11 aims for access for all to adequate, safe and affordable housing and basic services as well as the upgrade slums. To be sure, inadequate housing impacts negatively on urban equity and inclusion as well as urban safety and livelihood opportunities, in addition to causing negative health conditions.

Table 5: Strategies for Ensuring Affordable Housing Delivery

Strategies	RII	Rank
Anti-corruption measures and a responsive judiciary	4.78	1
Cost-saving house design	4.17	2
Land reforms/reviews of land use act	4.08	3
Public Private Partnership	3.73	4
Co-operative housing	3.59	5
Site and service schemes	3.47	6
Strict developmental control	3.34	7
Research on building material	3.08	8

Source: Field Survey, 2018

6. Conclusion and Recommendations

Given that access to adequate housing as a basic human right is enshrined in the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights, of which Nigeria is a signatory. This study concludes that housing affordability in Iwo, Nigeria is paramount and needs urgent attention from policymakers for sustainable development. To make cities sustainable for all, there is a need to create decent and affordable public housing. Slum will also have to be upgraded, even as government invests more in public transport, while creating green spaces and getting a broader range of people involved in urban planning decisions. When such an approach the things that people love about cities can be retained while those they do not wish can be discarded. Unfortunately, however, this process of commercialization makes investment in land and housing more attractive to the rich while excluding the poor.

In any market, choice is a positive function of income. The consequence is that the poor have no choice in housing at all. Therefore, unless governments take necessary actions, liberalization of housing markets may not produce beneficial results for the poor. Therefore, general policies must be specified and tailored towards the needs of the poor who are in the majority.

In the study area, the greater percentage of the people have no adequate accommodation and cannot afford adequate ones where available as they pay more than 30% of their income on housing, which overshoots the affordability benchmark as agreed in the literatures. This implies that many of the people in the study area, after paying for accommodation, will not have adequate income to take care of other necessities such as food, clothing, education, transportation, medical care, water, and power bills, etc. This study therefore makes the following recommendations:

emphasis should be placed on low- and medium-housing units using earth blocks, burnt bricks, compressed earth bricks and intermediate technology. This will reduce the cost of housing thus making it more affordable to many people; the National Road and Research Institute should conduct further research sources of cheap and effective materials for housing; especially middle- and low-income earners, individual should be granted access to long-term credit facilities with very low interest rates. This can be achieved through the establishment of a construction or development bank. Architects should concentrate on producing cost-effective and functional designs. Over-designing should be avoided as much as possible. Also, government should provide alternative strategies for housing construction. For instance, the government might acquire land, lay it out and service it with basic infrastructures before making it available to individuals at affordable rates. Government at all level should ensure favourable investment climate, by providing infrastructure and mortgage insurance to low- and middle-income earners.

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