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AN APPRAISAL OF FACTORS AFFECTING SUSTAINABLE PUBLIC HOUSING DEVELOPMENT IN LAGOS, NIGERIA

Abstract. Housing is a basic need of man, as it provides security, privacy and protection from negative impacts of the environment. In recent years, most of the urban centers in Nigeria are fast experiencing uncontrolled population increase, with insignificant housing provision, which thus result in housing shortage. The population continues to increase and the demand for quality housing increases probably at the same rate. This research is therefore aimed at appraising Factors Affecting Sustainable Public Housing Development in Lagos, the researcher was able to identify the socio-economic and demographic attributes of residents in the study area, which enables the researcher examine several factors inhibiting sustainable housing provision in the study area, information regarding the research was elicited from the sample population through the use of structured questionnaire. The research findings reveal some basic necessities are provided in the rural centers with improved standard of living and comfort, and basic employment opportunities, the phenomenon of rural urban drift will be stemmed to the barest minimum, the abundant human resources that are abandoned in the rural areas can therefore be positively harnessed in order to make essential input into rural and urban housing construction.

Keywords: affordability, housing, socio-economic, sustainable, housing provision

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1. Introduction

Housing is one of the basic needs of man due to his desire for security, privacy and protection from negative impacts on the environment. In the social life of every Nigerian, home ownership boosts one's status in the society (Nubi, 2008). From the point of view of built environment, housing plays an important role in the enhancement of human health, social and economic welfare of the society. Inspite of numerous efforts by successive Nigerian governments and even the private sector to tackle housing challenges in the country the residential housing problems seem to escalate beyond solution (Yoade, 2021).

Rapid development and concentration of population in cities pose high demands for housing with the construction sector accounted as a key sector contributing to sustainable challenges. As such, sustainability in providing adequate housing is a subject that demands critical attention. Sustainable housing takes into account economic, environmental, and social issues and must equally satisfy the long-term sustainable outcomes (Bowyer, 2008; Brandon & Lombardi, 2011). However, integrating sustainability into affordable public housing are challenging due to time and financial constraints (Ibem & Azuh, 2011; Ghani, 2012; Gan, 2017; Atoro, Yoade & Atoyebi, 2023).

Affordability would disappear if households spend more than 30% of their income on housing as this leaves little for other non-housing necessities such as food, clothing, medical, education, and utility bills (Yoade, 2019; Feldman, 2002). Besides the life-cycles of buildings, sitting and location of the buildings are some other contentious issues. Providing affordable housing in locations away from the city means longer commuting distance and higher energy consumptions, with the lower-income group, tend to be less likely to move than those from higher levels (Taylor, 2000; Mabogunje, 2004; Turcotte, 2006; Hashim, 2014; Hamid & Long, 2017; Wahi 2018; Yoade & Adeyemi, 2019). It can pose substantial threats to natural resources, in the instances of opening up land in hill slopes and coastal seafront causing degradation of environmental features. Presently, there are already in place various screening and evaluation processes before a project development can be implemented. But none has specifically focused on the high-rise affordable housing sector (Hamid & Long, 2017).

In Nigeria, the urban housing situation continues to deteriorate in the absence of an adequate arrangements to ensure that housing facilities expanded in line with the rapidly population growth (Ajanlekoko, 2001; Agbola & Olatubara, 2003; Mabogunje, 2003; Federal Government of Nigeria, 2012; Iheme, 2017). Despite the past efforts of the nation's housing problem, it was evident that the combined effort of the public and private sectors over the past successive government plans had continued to fall far short of housing need. Past governments had tended to leave this important sector almost entirely to private effort, concentrating itself on the provision of limited number of residential quarters for its deserving officers (National Housing Policy, 2010; Omole, 2001).

Bowyer (2008) noted that the major symptoms of urban housing problems include: an absolute shortage of housing units, the emergence and proliferation of slums and squatter settlement especially in large cities, rising house rents; and a growing inability of citizens to buy or build their own houses. Individual effort to build or own a residence becomes quits difficult by the majority of the people subject to number of constraints (Franks, 2006; Aribigbola, 2008; Clement & Kayode, 2012; Yoade & Olatunji, 2022). As a matter of fact, the quality of life in any given environment is greatly influenced by the nature and standard of built-up structures particularly residential properties. A cursory look at past housing policies and programmes in Nigeria reveals that, effective solutions to housing problems in general, and low-income housing in particular are yet to be found. The housing situation has deteriorated continuously due to rapid natural population growth, increasing rural-urban migration etc.

The need for public housing schemes to meet some basic sustainability parameters has continued to be of concern to housing policy makers, developers, experts, and researchers across the world. Savaya et al. (2008) explained that since 1987 when the World Commission of Environment and Development Report brought to the fore the issues of sustainable development, experts involved in the design and implementation of social programmes have been exploring strategies for achieving sustainability in such schemes. In the context of housing, Chiu (2003) noted that until all the sustainability aspects of

housing are adequately researched and integrated, it would not be possible to seek a sustainable development path for housing".

Therefore, this study examined factors affecting sustainable public housing development in Lagos.

2. Study area

Lagos State is one of the 36 States in the Federal Republic of Nigeria. Lagos State is located in the south-western part of Nigeria. It lies approximately between longitude 2°42°E and 3°42'E and latitude 6°22'N and 6°52'N. The Atlantic coastline of about 180km formed the boundary at the south, to the west it is bounded by Benin republic while it is bounded in the northern and eastern part by Ogun State (Figures 1 and 2).

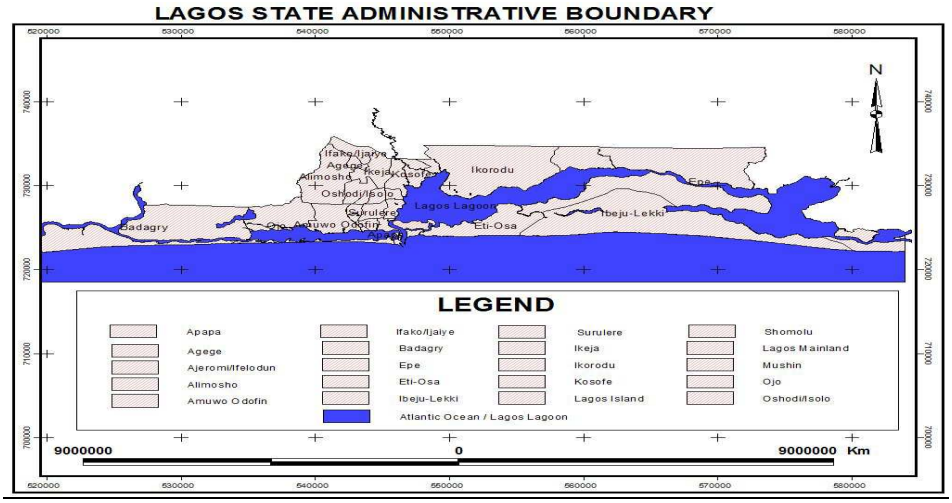

Figure 1. Lagos State administrative boundary
(Source: Lagos State, GIS laboratory*)*

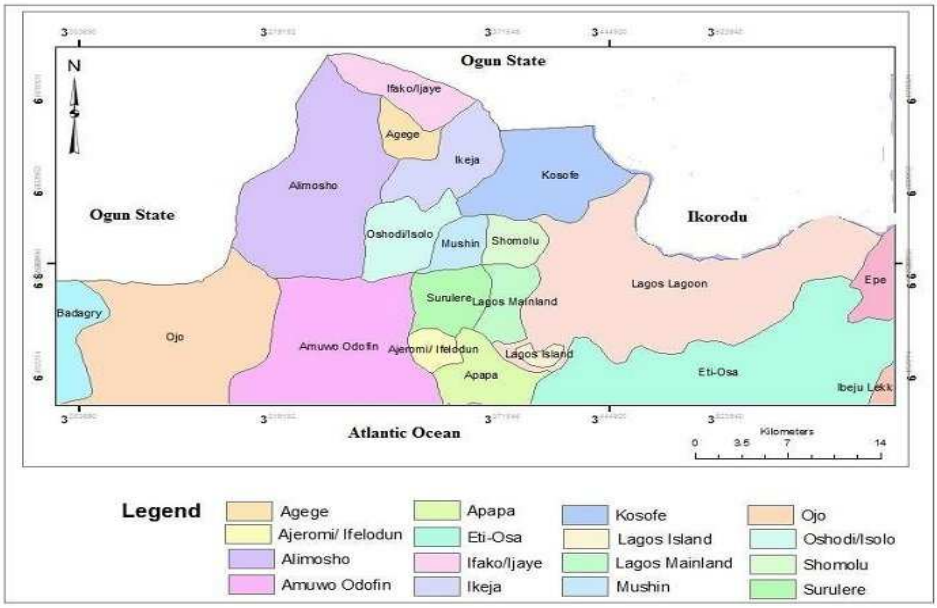

Figure 2. Map of Showing Local Governments in Lagos
(Source: Lagos State University, GIS Laboratory, August 2022*)*

Lagos State climate is generally classified under tropical region with alternate dry and wet season. It rains throughout the year especially in the coastal areas. There are also peak periods in June, July, September and October months every year. It has temperature range of 28ºc to 33ºc. Temperature is high, about 30ºC and almost uniform throughout the year. Relative humidity is also uniform with occasional low (65 percent) during the short dry season. Rainfall is the convectional type aided by sea breeze. This sea breeze has been responsible for the uniform temperature of the area. The wind is usually south westerly during wet season and north' easterly during the dry season. Harmattan is not always severe in the state because of the ameliorating effects of the sea. However, the pleasant condition brought by the harmattan is usually a welcome change.

It is characterized by swamp forest and coastal plants especially around the riverine and coastal part. Lagos is characterized by many lagoons and sandy beaches. The coastline is muddy, swampy and waterlogged. Geographically, the area is underlain by recently laid

sedimentary rock composed mainly of alluvial materials from the coastline to about 10km northward; the soil is muddy whereas there are pockets of areas where there is unconsolidated sandstone. The dominant people were Yoruba tribe.

3. Methodology

The data for this study were primary and secondary data. The primary was sourced from field survey, and through the use of structured questionnaire. The questionnaire was constructed by the researcher aimed at providing answers to some of the research questions, the participants were asked to furnish information with regards to their gender, educational level, age, marital status, monthly income, size of household which are categorized as demographic characteristics and the second section was aimed at providing answers to earlier formulated questions, to enable the researcher do necessary hypotheses testing. The secondary data consisted of Maps of the study area which was sourced from e-library.

The sample size for the field survey was systematically randomly selected from various locations in the study area. The houses in the sample area are well numbered, and, the odd numbers in the various identified streets were sampled, while a respondent is selected from each house until the entire. However, systematic sampling technique was used in selecting residents to be sampled. The first building at the street entrance was selected, then subsequent unit of investigation was every 20^{th} residential building in the area, representing 10% of all residential buildings in the selected wards of the study area. One hundred individual (100) were sampled.

On the other hand, a total of fifty (50) questionnaire was also allotted to various housing stakeholders, such as developers, engineers, contractors etc. that were met on site during the field work, while fifty (50) instrument was also allotted to government agencies/administrators in Ojo local government area respectively. Thus, a total number of two hundred (200) respondents were covered for the study. Both descriptive and inferential statistics were used for the analysis of data collected.

4. Findings and discussion

The research reveals the age range of the respondents as follows, 14.5% are below 18 years, 21.5% are between 18-25 years, 35.5% are 26-35 years, 11% are between 36-45 years, 13.5% are between 46-55 years, while 4% are above 55 years respectively. The research therefore reveals larger percentage of respondents between 26-35 years, the research also reveal the sex of sampled respondents as follows, 52.5% are male while 47.5% are female respectively, the research thus reveal larger percentage of male respondents, the research reveal the marital status of respondents as follows, 28% are single, 61.5% are married, 7% are divorced while 3.5% are Widow/Widower respectively, the research however reveal larger percentage of married respondents.

The research is also aimed at revealing the occupation of the sampled respondents which are presented as follows, 35% are into business, 31% are into trading, 12.5% are civil servant. 17.5% are students while 4% engages in other form of businesses, the research thus reveals larger percentage of the respondents are into one form of business or the other, the research also reveal the education level of the respondents as follows, 32.5% has obtained Primary 6, 38% has obtained WAEC, 18% has obtained OND/NCE, 9% has obtained HND/ BSC while 2.5% has obtained Post Graduate/M.Sc. respectively, the research therefore reveal larger percentage of respondents that has obtained WAEC. The income level of the respondents on a monthly basis is presented as follows, 19.5% less than N50,000, 29.5% between N51,000 – 100,000, 31% between N101,000-150,000, 12.5% between N151,000 – 200,000, 3% between N201,000 – 250,000, 3% also between N251,000 – 300,000, while 1.5% earn over 300,000 respectively. The household size of the sampled respondents are as follows, 42% are 1-5people's, 51.5% are between 6-10people's, 6.5% are between 11-15 people's as presented in Table 1.

Table 1

Demographic characteristics of respondents

Variables		Frequency	Percentage
Age			
Below 18 years		29	14.5
18-25 years		43	21.5
26-35 years		71	35.5
36-45 years		22	11.0
46-55 years		27	13.5
above 55 years		8	4.0
Total		200	100.0
Sex			
Male		105	52.5
Female		95	47.5
Total		200	100.0
Marital Status			
Single		56	28.0
Married		123	61.5
Divorced		14	7.0
Widow/Widower		7	3.5
Total		200	100.0
Occupation			
Business		70	35.0
Trading		62	31.0
Civil servant		25	12.5
Students		35	17.5
Others		8	4.0
Total		200	100.0
Education level			
Primary 6		65	32.5
WAEC		76	38.0
OND/NCE		36	18.0
HND/ BSC		18	9.0
Post Graduate/M.Sc.		5	2.5
Total		200	100.0
Income level monthly			
Less than N50,000		39	19.5
N51,000 – 100,000		59	29.5
N101,000-150,000		62	31.0
N151,000 – 200,000		25	12.5
N201,000 – 250,000		6	3.0

N251,000 – 300,000		6	3.0
Over 300,000		3	1.5
Total		200	100.0
Size of household			
1-5people's		84	42.0
6-10people's		103	51.5
11-15 people's		13	6.5
Total		200	100.0

Source : Field Survey, 2022

The research reveals the time taken to acquire registered plot by various respondents, 23% takes 3-6 months, 32.5% takes 6-12 months, while 44.5% of the respondents was after one year before they could acquire a registered plot, which therefore reveals it takes longer than necessary before aspiring landlord can get a registered plot. However, the respondents pointed out the following as part of the difficulties experienced in the land acquisition process, 8% said deposit fee, 11% processing fee, 8% reproduction of building plan, 9% reproduction of deeds, 5% conversion process, 16.5% are acclaimed to staff attitude while 42 attributed it to all of the above mentioned.

The researcher was able to identify the respondents process of land acquisition as follows, 31% through informal acquisition, 17.5% through local government, 7.5% through sales, 7% through ward head, 9.5% through gift, 7.5% through lease and sublease respectively, 5.5% through sublease while 7% are through pledge, the research reveal majority of the land purchased are through informal acquisition, which could be attributed to the rigorous process involved in the land acquisition process, as 4.5% considered it very simple, 12.5% simple, 27% fair, 35% difficult while 21% considered it very difficult. The research reveals majority of the respondents considered the land acquisition process as being difficult.

The research reveals the source financing their project development, 26% were through personal savings, 18% through bank loan, 32.5% through savings/ bank loan while 23.5% were through housing loan. It takes 12.5% of the respondents less than a year to save it, 21% 1-2 years, 29.5% 3-8 years, while 37% more than 8 years. The research reveals it takes the respondents more than 8 years to garner fund for their housing project as presented in Table 2.

Table 2

Housing development / provision

Time taken to acquire registered plots		
3-6 Months	46	23.0
6-12 Months	65	32.5
After one year	89	44.5
Total	200	100.0
Difficulties experienced in the land acquisition		
Deposit fee	16	8.0
Processing fee	23	11.5
Reproduction of building plan	16	8.0
Reproduction of deeds	18	9.0
Conversion process	10	5.0
Staff attitude	33	16.5
All of the above	84	42.0
Total	200	100.0
Procedures for land acquisition		
Through informal acquisition	62	31.0
Through local government	35	17.5
Through sale	15	7.5
Through ward head	14	7.0
Through gift	19	9.5
Through inheritance	15	7.5
Through lease	15	7.5
Through sublease	11	5.5
Through pledge	14	7.0
Total	200	100.0
How would you rate the land acquisition process?		
Very simple	9	4.5
Simple	25	12.5
Fair	54	27.0
Difficult	70	35.0
Very difficult	42	21.0
Total	200	100.0
Source of financing development		
Personal Saving	52	26.0
Bank Loan	36	18.0
Saving/ Bank Loan	65	32.5
Housing Loan	47	23.5
Total	200	100.0

Time taking to save money		
Less than one year	25	12.5
1-2 years	42	21.0
3-8 years	59	29.5
More than 8 years	74	37.0
Total	200	100.0

Source : Field Survey, 2022

Hypothesis One:

H_0: There is no social aspect of housing provision in Lagos
H_1: There is social aspect of housing provision in Lagos

The hypothesis tested reveals a calculated value of 84.820, and tabulated value of 81.698 (Table 3). The result therefore reveals the calculated value is greater than the tabulated value, therefore the earlier stated null hypothesis which shall be foregone while the alternative hypothesis which says There is social aspect of housing provision in Lagos shall be uphold because it has statistical support.

Table 3

Chi-Square Tests (Hypothesis One)

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	84.820[a]	4	.000
Likelihood Ratio	81.698	4	.000
Linear-by-Linear Association	.282	1	.595
N of Valid Cases	200		

a. 4 cells (40.0%) have expected count less than 5. The minimum expected count is 1.38.
Source: Authors' contribution

The respondents reveal information about the environmental condition of the study area as follows, availability of drainage for flood control, 77% possesses drainage while 23% does not possess drainage, the research reveals a larger percentage of respondents with drainage system. The research also reveals the respondents waste management system as follows, 3% through bin, 10.5% Dino bin, 26% dumpsite, 52% LAWMA/PSP, while 8.5% dispose off their waste into the Lagoon, the

research reveals majority of the respondents patronize the LAWMA/PSP. The research also reveals the distance of the respondents to the bus-stop, 55.5% Below100meters, 28% Between 101-500 meters, 11% Between 501meter-1kilometer, while 5.5% takes over 1kilometer. The distance to the market is as follows, 37.5% Below100 meters, 34% Between 101-500 meters, 19.5% Between 501meter-1kilometer, 9% over 1kilometer. The distance to school is as follows, 28.5% Below100 meters, 38% Between 101-500 meters, 22.5% Between 501meter-1kilometer while 11% takes over 1kilometer. The research also reveals how secured the study area is, 10% said it is highly secured, 51% fairly secured, 39% poorly secured. The research reveal the neighbourhood is fairly secured, the research is also aimed at revealing if the dwelling is considered affordable, 18% said yes, while 82% said no as presented in Table 4.

Table 4

Environmental Quality

Availability of drainage for flood control		
Yes	154	77.0
No	46	23.0
Total	200	100.0
Waste management facility		
Bin	6	3.0
Dino Bin	21	10.5
Dump site	52	26.0
LAWMA/ PSP	104	52.0
Dispose in Lagoon	17	8.5
Total	200	100.0
Distance to the bus-stop		
Below100meters	111	55.5
Between 101-500 meters	56	28.0
Between 501meter-1kilometer	22	11.0
over 1kilometer	11	5.5
Total	200	100.0
Distance to market		
Below 100 meters	75	37.5
Between 101-500 meters	68	34.0
Between 501meter-1kilometer	39	19.5
over 1kilometer	18	9.0
Total	200	100.0

Distance to School		
Below 100 meters	57	28.5
Between 101-500 meters	76	38.0
Between 501meter-1kilometer	45	22.5
over 1kilometer	22	11.0
Total	200	100.0
How secured is the neighbourhood?		
Highly secured	20	10.0
Fairly secured	102	51.0
Poorly secured	78	39.0
Total	200	100.0
In your own opinion do you think this dwelling unit is affordable to you?		
Yes	36	18.0
No	164	82.0
Total	200	100.0

Source : Field Survey, 2022

Hypothesis Two:

H_0: There is no environmental quality aspect of housing provision in Lagos
H_1: There is environmental quality aspect of housing provision in Lagos

The hypothesis tested reveals a calculated value of 98.185, and tabulated value of 105.483. The result therefore reveals the calculated value is less than the tabulated value, therefore the earlier stated null hypothesis which states that there is no environmental quality aspect of housing provision in Lagos shall be uphold because it has statistical support as presented in Table 5 below.

Table 5

Chi-Square Tests (Hypothesis Two)

	Value	**df**	**Asymptotic Significance (2-sided)**
Pearson Chi-Square	98.185[a]	16	.000
Likelihood Ratio	105.483	16	.000
Linear-by-Linear Association	5.698	1	.017
N of Valid Cases	200		

a. 13 cells (52.0%) have expected count less than 5. The minimum expected count is .72.

The research is aimed at identifying factors that Can Influence Sustainability of Housing Provision. The research reveals if Training of local contractors on the use of local material will enhance housing provision sustainability, 35.5% strongly agree, 41.5% agree, 8% undecided, 9.5% disagree, 5.5% strongly disagree respectively. The research reveals larger percentage of agreed respondents. The research also reveals if the adoption of the use of local material does not contribute to sustainability of housing provision, 25% strongly agree, 47.5% agree, 12.5% undecided, 9.5% disagree, 5.5% strongly disagree, the research reveal larger percentage of agreed respondents.

The research is also aimed at revealing if stabilizing the housing environment will ensure maximal benefit of state expenditure on and mobilizing private sector investment will aid sustainability of housing provision, 19% strongly agree, 44.5% agree, 14.5% undecided and 14.5% disagree, and 7.5% strongly disagree. The research also reveals if the Establishment and mobilization of housing subsidy and credit programme will Influence Sustainability of Housing Provision, 23.5% strongly agree, 52% agree, 9.5% undecided and disagree, while 5.5% strongly disagree.

The research is also aimed at revealing if Facilitation of speedy release of allocated land does not contribute to sustainability of housing provision, 26% strongly agree, 47% agree, 12% undecided, 9.5% disagree and 5.5% strongly disagree respectively as presented in Table 6 below.

Table 6

Environmental Factors That Can Influence Sustainability of Housing Provision

Research Questions	SA	A	U	D	SD
Training of local contractors on the use of local material will enhance housing provision sustainability	71 (35.5)	83 (41.5)	16 (8.0)	19 (9.5)	11 (5.5)
The adoption of the use of local material does not contribute to sustainability of housing provision	50 (25)	95 (47.5)	25 (12.5)	19 (9.5)	11 (5.5)
Stabilizing the housing environment will ensure maximal benefit of state expenditure on and mobilizing private sector investment will aid sustainability of housing provision	38 (19)	89 (44.5)	29 (14.5)	29 (14.5)	15 (7.5)

Establishment and mobilization of housing subsidy and credit programme will Influence Sustainability of Housing Provision	47 (23.5)	104 (52)	19 (9.5)	19 (9.5)	11 (5.5)
Facilitation of speedy release of allocated land does not contribute to sustainability of housing provision	52 (26)	94 (47)	24 (12)	19 (9.5)	11 (5.5)

Source: Field Survey, 2022

Hypothesis Three:

H_0: There are no factors influencing sustainability of housing provision in Lagos

H_1: There are factors influencing sustainability of housing provision in Lagos

The hypothesis tested reveals a calculated value of 88.082, and tabulated value of 81.739. The result therefore reveals the calculated value is greater than the tabulated value, therefore the earlier stated null hypothesis which shall be foregone while the alternative hypothesis which says There are factors influencing sustainability of housing provision in Lagos shall be uphold because it has statistical support as presented in Table 7 below.

Table 7

Chi-Square Tests (Hypothesis Three)

	Value	**df**	**Asymptotic Significance (2-sided)**
Pearson Chi-Square	88.082[a]	16	.000
Likelihood Ratio	81.739	16	.000
Linear-by-Linear Association	17.951	1	.000
N of Valid Cases	200		

a. 13 cells (52.0%) have expected count less than 5. The minimum expected count is .61.

Table 8

Residents' perception of housing affordability

Research Questions	SA	A	U	D	SD
Residential affordability depends on the cost of land	55 (27.5)	97 (48.5)	18 (9)	19 (9.5)	11 (5.5
Residential affordability depends on the materials used	57 (28.5)	93 (46.5)	20 (10)	19 (9.5)	11 (5.5)
Residential affordability depends on design of building	41 (20.5)	103 (51.5)	26 (13)	19 (9.5)	11 (5.5)
Residential affordability depends on professional charges	60 (30)	94 (47)	16 (8)	19 (9.5)	11 (5.5)
Residential affordability depends on mortgage charges/rate	55 (27.5)	67 (33.5)	36 (18)	29 (14.5)	13 (6.5)
Residential affordability depends on excessive charges to make profit by developer	58 (29)	78 (39)	34 (17)	19 (9.5	11 (5.5)
Residential affordability depends on too many demand/customer	83 (41.5)	71 (35.5)	16 (8)	19 (9.5)	11 (5.5)
Residential affordability depends on location of land	44 (22)	77 (38.5)	37 (18.5)	29 (14.5)	13 (6.5)
Residential affordability depends on economy of the country	98 (49)	58 (29)	16 (8)	17 (8.5)	11 (5.5)

Source: Field Survey, 2022

The research is also aimed at revealing the perception of the respondents on affordability. It reveals if residential affordability depends on the cost of land, 27.5% strongly agree, 48.5% agree, 9% undecided, 9.5% disagree, 5.5% strongly disagree, the research reveal a larger percentage of agreed respondents. It also reveals if Residential affordability depends on the materials used, 28.5% strongly agreed, 46.5% agree, 10% undecided, 9.5% disagree, 5.5% strongly disagree respectively.

The research is also aimed at revealing if residential affordability is a function of building design, 205% strongly agree, 51.5% agree, 13% undecided, 9.5% disagree, 5.5% strongly disagree. It also reveals if it depends on professional charges, 30% strongly agree, 47% agree, 8% undecided, 9.5% disagree, 5.5% strongly disagree, the research reveal a larger percentage of agreed respondents.

The research is also aimed at revealing if residential affordability depends on mortgage charges/ rate, 27.5% strongly agree, 33.5% agree, 18% undecided, 14.5% disagree, 6.5% strongly disagree, it also reveal if it depends on excessive charges to make profit by developers, 29%

strongly agree, 39% agree, 17% undecided, 9.5% disagree, 5.5% strongly disagree, it also reveals if residential affordability depends on too many demand/customer, 41.5% strongly agree, 35.5% agree, 8% undecided, 9.5% disagree, while 5.5% strongly disagree.

The research is also aimed at revealing if residential affordability depends on location of land, 22% strongly agree, 38.5% agree, 18.5% undecided, 14.5% disagree, 6.5% strongly disagree. It also reveals if it depends on the economy of the country, 49% strongly agree, 29% agree, 8% undecided, 8.5% disagree, while 5.5% strongly disagree as presented in Table 8.

Hypothesis Four:

H_0: There is no economic (affordability) aspect of housing provision in Lagos

H_1: There is economic (affordability) aspect of housing provision in Lagos

Note: The Null hypothesis shall the rejected if the calculated value is greater than tabulated value.

The hypothesis tested reveals a calculated value of 170.884, and tabulated value of 185.042. The result therefore reveals the calculated value is less than the tabulated value, therefore the earlier stated null hypothesis which states that there is no economic (affordability) aspect of housing provision in Lagos shall be uphold because it has statistical support as presented in Table 9 below.

Table 9

Chi-Square Tests (Hypothesis Four)

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	170.884[a]	12	.000
Likelihood Ratio	185.042	12	.000
Linear-by-Linear Association	70.535	1	.000
N of Valid Cases	200		

a. 5 cells (25.0%) have expected count less than 5. The minimum expected count is 1.62.

5. Conclusions

The government of Nigeria seems to favor urban development through provision of major social amenities, industrial development, infrastructure investments, social services education and food in the urban centers. The resultant effects of this and other factors are population increase leading to rapid growth of slum architecture called squatter settlement, affecting the urban poor, because of lack of sustainable housing provision for the teeming population constantly migrating to the urban for a better future. It can therefore be concluded that if these basic needs are provided in the rural centers with improved standard of living and comfort, and basic employment opportunities, the phenomenon of rural urban drift will be stemmed to the barest minimum, the abundant human resources that are abandoned in the rural areas can therefore be positively harnessed in order to make essential input into rural and urban housing construction.

Based on the findings, the following recommendations were made:

1. Encourage the use of local manufactured materials for house construction will promote self-reliance thereby conserving foreign exchange;
2. Remove complicated bottleneck associated with mortgage finance through financial incentives for Private Sector Loan Schemes of low interest rates and other attractive and tax reduction finance investment incentives.;
3. Formulation and Enforcement of tenancy agreement that outlines the modality of rental market operation is necessary in the emerging property market;
4. Furthermore, the approval of building plan and issuance of certificate of occupancy should be made faster and less cumbersome to encourage the increase in accommodation, thereby reducing pressure on the available ones and making them affordable;
5. Above all, direct government provision of housing is required to enhance sustainable housing provision in the study area, to provide for the needs of the low income and disadvantaged groups.

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