

Effect of Accommodation Pressure on Housing Affordability in Ikeja, Lagos, Nigeria

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Abstract

This study analyzed the effect of accommodation pressure on housing affordability in Ikeja, Lagos State. Data used for this study were obtained from both primary and secondary source. 10 wards were covered for this research and a total number of 180 questionnaires were administered in the study area using the housing stock of each ward. These questionnaires were used to obtain information on level of housing satisfaction and perception of housing affordability and effect of accommodation pressure from respondents in the study area. The study was sub-divided into four sectors to ensure accurate description of the area. Descriptive statistics were used to present independent variables in the data set. Frequency distribution was used to assess the socio-economic characteristics of the respondents and related data to determine the nature of housing affordability among various respondents in the study area. The study revealed that income, household size, occupation, education, housing finance and family expenses are the key determinants to secure convenient, satisfactory and affordable housing in the study area. The government's inability to tackle these factors in an appropriate manner has rendered many people inability to live in satisfactory, convenient and affordable apartments. However, it is important that the government get involved in the provision of mortgage facilities as one of the recommendations in solving housing problem in Nigeria.

Keywords: Urbanization, Housing, Accommodation Pressure, Affordability, Urban Land

INTRODUCTION

The rate of urbanization in Nigeria has been on the increase in the last two decades. The proportion of the country population living in urban centers has increased phenomenally over the years. While only 7% of Nigerians lived in urban centers in the 1930s, and 10% in 1950s, by 1970, 1980 and 1990, 20%, 27% and 35% lived in the cities respectively (Okupe, 2002). Over 40% of Nigerians now live in urban centers of varying sizes. The incidence of this population in urban centers has created severe housing problems, resulting in overcrowding in inadequate dwellings, and in a situation in which 60% of Nigerians can be said to be "houseless persons" (FGN, 2004). This structure created a lot of pressure on social services and infrastructure such as transportation, electricity, water supply, health services, housing, etc.

Housing (Shelter) is unarguably one of the basic necessities of man. It used to be ranked second after food in the hierarchy of man's needs but according to (Ebie, 2009,) it is the first and most important of all rights. According to him, because of the importance attaching to provision of housing and coupled with the fact that housing in all its ramifications is more than mere shelter since it embraces all social services and utilities that go to make a community or neighborhood a livable environment, it is now a right. Housing being a right entails that all strata of a society including the less privileged members of the society, the old, the disadvantaged, the wondering psychotics should own or have access to decent, safe and sanitary housing accommodation at affordable disposal prices or rental with secure tenure. Unfortunately the reverse is the case as

in spite of the policies, institutions and regulations which various Nigerian Governments have put in place since independence; there is still dearth of housing for low income segment.

Nigeria, like other developing countries is saddled with uncontrollable growth of the urban population caused by lack of provision of infrastructural facilities and poor economic conditions in the rural areas and the incidence of this population in urban centers has created severe housing problems, resulting in pressure on housing delivery in urban centers. There is no doubt that Nigerians are facing housing problems. In some parts of the country especially states that have been adjudged expensive, as Lagos, housing problem is more acute. The State, with its new status of a mega city, is indeed contending with housing predicament, more, because of the influx of people from all over the country on a daily basis. As a result, many residents live in slums due to high cost of house rents and no thanks to house agents with their high charges and some of them spurious in their activities, thereby defrauding unsuspecting residents. In its bid to address housing dilemma, Lagos State Government has commissioned some housing estates in the state. Recently, it commissioned the Ikeja Millennium Housing Estate to cater for housing need of the people. The estate which is situated in Government Reserved Area (GRA) is meant for the high income earners.

Affordable housing encompasses not only the static structure called a house but the entire spectrum of environmental factors that make living acceptable and comfortable. Among them are good access routes, ventilation, sanitation and access to basic human need such as water. Housing affordability therefore involves the ability of households to consume other basic necessities of life such as food and clothing in addition to accessing adequate housing. It includes the ability of households to consume housing that permits reasonable standard of living, ability of mortgagors to effectively meet mortgage obligations, and households' access to adequate standard of housing without denying them access to other basic necessities of life. Nevertheless, the housing situation in Nigeria is characterized by some inadequacies, which are qualitative and quantitative in nature (New Housing Policy, 1991). In Nigeria urban housing problem manifest in overcrowding, slum housing and the development of shanties in virtually every major city (Nubi, 2008). These problems vary from inadequate quantity and quality of housing to the attendant impact on the psychological, social, environmental and cultural aspects of housing. The cost of adequate housing is currently beyond the reach of most Nigerians. This, thus, brings in the financial dimension – the question of the affordability of housing. The challenge becomes not only to provide the houses but to make the houses affordable to the average Nigerian. The paper therefore assessed the effect of accommodation pressure on housing affordability in Nigeria urban centers using Ikeja, Lagos as a case study. This was carried out by identifying the numbers of residential housing stocks in Ikeja, examine the socio economic characteristics of the people as well as accessing the current housing problem in the study area. While investigation of the effect of accommodation pressure on housing affordability in Ikeja was also done to determine the magnitude of the problem.

Study Area

Ikeja city is a large component of the Lagos metropolis. Lagos itself is the largest city in Nigeria, located at 6° 34' 60" N, 3° 19' 59" E along the West African coast and was the capital city of Nigeria after independence. The capital was moved to Abuja on 12th December, 1991. However, Lagos remains the commercial nerve center of the country. The city is a typical example in the history of growth and development of urban areas in Nigeria. The Western Region administered the city along with Agege, Mushin, Ikorodu, Epe, and Badagry until Lagos State took off as an administrative entity, and in 1976 Ikeja replaced Lagos Island as the capital of Lagos State; consequently, more roads were constructed. In the general context,

Lagos State is made up of twenty local government council areas out of which sixteen form the metropolitan Lagos and Ikeja Local Government area is one of them. Ikeja is both the administrative capital and Headquarters of Ikeja Local Government Council Area of Lagos State. Ikeja Local Government Council Area is located in the north-central part sharing boundaries with Ifako-Ijaiye, Agege, and Alimosho Local Government Council Areas in the western perimeter; Kosofe, and Mushin Local Government Council Areas in the eastern side, while Oshodi-Isolo Local Government Council Area forms the boundary in the southern part and Ogun State in the north.

Described in terms of its operational structures, Ikeja is divided into seven sectors. Sector one lies in the north-central part of the metropolis and consists mainly of residential neighborhoods with occasional commercial users of banks and service offices, and Isheri-Agege Road is the only arterial road traversing the Sector. Sector Two is of predominantly industrial concerns around WEMPCO, ACME and Lateef Jakande Roads; Sector Three is almost centrally located in the study area and consists of Oba Akran Avenue, Adeniyi Jones, Aromire Avenue, and Obafemi Awolowo Way that serve as demarcation between Sectors Three and Five. The sector is predominantly residential interspersed by few industrial concerns and commercial outfits that over the years have displaced residential users along the arterial roads. Sector Four lies in the eastern part of the study area served by Secretariat Road, Ikosi Road, Oregun Road, 7-up Road and bounded by Lagos/Ibadan Expressway and Ikorodu Road. Sector Five, which is bounded, by Sectors Three, Four and Six consists of Allen Avenue, Opebi Road, Ola Ayeni Street, Toyin Street, Olowu Street, Kodesho Street, Simbiat Abiola Road, Otigba Street and Opebi Link-Road.

The sector is characterized by concentration of commercial properties and represents the main commercial sector of the study area; Sector Six occupies the southern part of the study area and consists of Government Residential Areas (GRAs), and institutional properties (Army Barracks, Police Barracks, High and Magistrate Courts, Lagos State Administrative Centre, Passport Office and Nigeria Telecommunication Limited). Properties along the major roads in the Sector have undergone a change from residential to commercial use. Roads within the Sector include Mobolaji Bank-Anthony Way, Adekunle Fajuyi Way, Isaac John Street, Oba Akinjobi Street; while Sector Seven which lies at the western part consists of Murtala Mohammed International Airport.

General Concept of Housing

Housing affordability is commonly expressed as the ratio of (a) the sum of the monthly housing expenses (e.g. rent, mortgage repayments) to (b) the monthly income per household. Earlier studies into the housing markets in England and Scotland have sought to explain housing affordability using simulated models based on variables including labour market, migration, housing sales, household formation rate and the decision to 'rent or buy' (Meen, 2005; Leishman, 2008). A landmark housing demography study which examined the links between demography and real estate was undertaken by Mankiw and Weil (1988) where the findings concluded an age dependent demand variable had a significant influence on the level of housing prices in the US. The study focused on demographic variables and forecast a 47% decline in house prices.

When people affected by poverty are unable to lead a decent life, there is no doubt that there will be a decay of the city and when there are inadequate and unfit housing, the condition of the environment often result to slums and ghettos, there will be the disaster of homelessness, unplanned and sprawl nature of city growth (Jinadu, 2006). The magic year had the consolation

slogan of “housing for all by the year 2000” but this has since changed to the hard fact of “what Nigerians failed to realize is that housing is a thing that every family would need to provide for itself.” The era of subsidy is gone and this reality has raised a lot of pertinent questions especially on where lies the hope for the poor in a mega city? The phenomenal growth of Lagos State has given rise to conurbation and metropolitan areas, with various housing problems, the problem has further been compounded by the rapid increase in urban population, constant migration of rural population to cities in search of job is causing unbearable strain on housing in Ikeja and basic services.

There is no doubt that the impact of rapid population growth on housing development in a developing economy is usually a consequence of the push of the rural areas and the pull of the town. There is always an upsurge and conglomeration of people in city centers with the resultant effects on housing growth arising from acute unemployment. This growth and physical expansion of cities have been accompanied by unplanned urban sprawl, environmental pollution, deterioration, deficiencies in modern basic facilities, and general urban decay. As increased poverty and urbanization exert more pressures on urban facilities, most Nigerian cities tend to have lost their original dignity, social cohesion and administrative efficiency.

Other studies have followed on from the initial Mankiw and Weil (1988) study in further attempts to highlight links between demography and house prices. Using the same housing data as the landmark 1988 study, a co-integration analysis was undertaken by (Crone & Mill, 1991) where the findings concluded there was a direct relationship between (a) the proportion of the population aged 25 years and above and (b) the level of house prices.

A different study examined the links between (a) house prices and (b) income variables/interest rates where it was demonstrated there would be decline in house prices although less than initially predicted by earlier studies (Hendershott, 1991). Another project concluded that housing demand is dependent upon household income, interest rates and changes in overall house prices (Forsyth, 2003). In the housing demography literature there have been studies undertaken into individual countries. Applying the original Mankiw and Weil (1988) argued that, the number of adults plus net migration is collectively a better demographic indicator for housing demand studies than simply examining the actual number of births that occurred 20 to 30 years earlier. The same study also concluded the variables for income; finance costs and the jobless rate were all significant in the analysis of housing prices. With reference to Canada, the same methodology as the original Mankiw and Weil study was used but no significant relationships were identified (Engelhardt & Poterba, 1991).

However, considering the scope and magnitude of the housing problems necessitated by spontaneous urbanization, the slow speed and weak content of official intervention in addressing the developmental challenge, it is apparent that some of the outcomes of these actions are almost unidentifiable. Some of the reasons identified as responsible for these shortcomings are outlined in this paper.

In Nigeria, it is evident that the planning, programming and implementation of the mass housing policy and programmes suffer grossly from planning inconsistency and weak organizational structures due to political instability, and over centralized mechanism of decision making and execution. For instance, most of the houses built by government tagged low-income housing are rather too expensive and out of the reach the targeted low-income group. Also, many of the housing units were located many kilometers away from those who require them and from the functionally active boundaries where socio-economic activities take place within the cities. The involvement of the public sector in housing in Nigeria has been more of policy formulation than housing delivery. Despite huge allocations of money to the

housing sector in the National Development Plans, very little was achieved in terms of meeting specified targets in housing construction. This is especially true for direct house construction programme (Agbola & Olatubara, 2003).

A number of reasons can be adduced for this, which include: wrong perception of the housing needs of the low income earners, who incidentally constitute the vast majority of urban dwellers; the proposal of typical housing that is not rooted in the different Nigeria's climatic, cultural and socio-economic environments; improper planning and poor execution of housing policies and programmes; undue politicizing of government housing programmes and the lack of the political will and astuteness to carry out government housing programmes to logical conclusions, and insensitivity of government to the operations of the private sector in housing delivery. There is no doubt that the magnitude of the quantitative housing needs of Nigerians is enormous considering the rapid increase in population, and the rate at which urbanization is occurring in the country. Also to be considered is the level of inconsistency by the government in its approach and strategies aimed at achieving the goal of the National Housing Policy, as housing matters are constantly transferred to different government ministries from one government regime to the other.

Current Housing Problems in Lagos State

Despite the fact that convenient, satisfactory and affordable housing is crucial for effective performance of man, a considerable proportion of the population of Nigerians live in sub-standard and poor housing as well as in deplorable unsanitary residential environments (Onibokun, 1983). In the recent time, the increasing pace of urbanization and the tempo of rural-urban migration make housing problem and towns very acute. Also, there has been an increase in the spread of poverty across the country with poor economic output. All these have led to the problem of housing affordability across the country.

Consequently, upon the above housing problems, houses are needed to relieve existing overcrowding in many of the Nigerian urban centers. Also, natural increase within the urban centres demands addition dwelling units to house the increasing population. Furthermore, rural-urban migration, which has assumed greater proportion in the recent times, has aggravated the problems of housing affordability of urban centers in Nigeria (Enisan and Ogundiran, 2013). Housing is one of the most basic of human needs. Unfortunately for over 51 years of independence, Nigeria is yet to develop a vibrant mortgage market and houses continue to be provided through the tortuous traditional method of buying land and building, this has rendered high cost of housing in major urban centres in the country. From the above, it is stated that shortage of supply to demand constitute a major features of housing affordability problem in Nigeria, particularly in the urban centers, although, the rapid growth witnessed by the State has been a boost to its economy, Lagos has also had to grapple with an array of environmental challenges arising from its growth which could be described as astonishing. The need to ensure that development efforts are carried out with utmost concern for conservation of natural resources in the state in particular for the sustenance of the environment in general therefore becomes opposite. Some of the environmental challenges the state has to grapple with include; overcrowding and unplanned human settlement; sprawl development arising from rapid population growth; poor sanitation and increase in the number of settlements requiring regeneration / renewal.

Effects of Accommodation Pressure on Housing Affordability in Ikeja

A combination of factors had been identified as the bane of effective and affordable housing delivery in Lagos. They are the problem of Immigration, land accessibility, stunted financial

and mortgage system, exorbitant prices of building materials, lack of infrastructure, and disproportional capacity building in the sector. The constrain poses by inaccessibility of land in Lagos has reduced the provision of affordable housing for Ikeja residence and Lagos State as a whole, about 70% of whom live below the poverty line. Many provisions in the 1978 Land Use Act have denied intending housing developers from delivering the products in affordable quantity.

The Land Regularization program introduced by the Lagos State Government in 2006 has not demonstrated full capacity to enhance access to land for the poor and low-income groups. The cost and bureaucracy discouraged the beneficiaries of the program from massive participation. The land title is a pre requisite for building permit; hence, many houses sprang up without planning permissions and are classified as illegal developments by the government. Housing finance and mortgage system in Lagos cannot be totally ostracized from what is obtainable in Nigeria. Generally, there is no credit or finance structure available to the low-income groups for land, housing and basic services in Nigeria. The only window for all Nigerians to access financial facility for land, housing and basic services is the National Housing Fund [NHF] established in 1992.

METHODOLOGY

This research was basically to assess the effect of accommodation pressure on housing affordability in Ikeja, Lagos State. The sources of data used in this research were based on information and interviews obtained in some major settlements in Ikeja and interviews with some residents of Ikeja. The methodology employed for this paper includes data collection. It also describes the two main sources of data used. These are; primary and secondary sources of data. The secondary sources of data comprises mainly of relevant data gotten from published books and government agencies documents. Primary data was obtained through the administration of questionnaires. The research was carried out in some selected parts of Ikeja.

The first step was on the spot assessment of neighborhoods in Ikeja. These neighborhoods are Opebi, Allen Avenue, Awolowo Way, Alawusa, Agidingbi and the Ikeja core, all within the study area. Photographs of some important parts of the study area were taken to show the existing situation of housing in Ikeja. This was carried out using questionnaires to gather information from the residents. Since the study area is under metropolitan Lagos, the area is divided into four sectors using their geographical location and their homogeneity characteristics. The sectors are; Sector A, comprising of Alawusa, the Central Business District, Lagos State Secretariat and Agidingbi. Sector B, comprises of Opebi, Toyin Street, Allen Avenue, Adeniyi Jones and Aromire Avenue, while Sector C comprises of Awolowo Way, Ajao Road, Olowu Street, Orise Street, Anifowoshe area and Ipodo which are also classified as Ikeja core . Sector D is a private estate owned by Wemabod Estates Limited, which comprises of Oba Akran, Ikeja Industrial estate, Ladipo Oluwole area etc. The area comprises of both residential and industrial estate.

However, a sample size of 5% of the total housing stock in Ikeja was selected. This is to ensure the uniformity in representation off housing studies (Agbola and olatunbosun, 2010). The homogeneity of Ikeja residents in term of social class, business hub, transport route and tribal balance accounted for the representation of sample taken. Therefore, a total number of 180 questionnaires were administered in all the nine wards selected in other to get actual figure concerning the level of housing satisfaction and perception of housing affordability by respondents in the study area. The number of questionnaire administered in each area is

determined by total number of housing stock of each ward / total housing stock of the ten wards, 180 questionnaires was administered as shown in the Table 1.

Table 1: Sample Representation in the Study Area

Areas	Housing Stocks	Percentage	No of Samples
Agidingbi	645	5%	29
Ogba	1058	5%	48
Opebi	622	5%	28
Allen avenue	448	5%	20
Toyin street	430	5%	19
Orishe	215	5%	10
Ipodo	185	5%	9
Olowu	234	5%	10
Henry carr	78	5%	3
Adeniyi Jones	90	5%	4
TOTAL	3975	5%	180

Source: Ministry of Housing, Alawusa, Ikeja Lagos State 2013

The data collected was analysed descriptively and statistically using table, chart and graphs. Appropriate indices were developed for assessing the level of government participation in provision of housing in the area.

RESULTS AND ANALYSIS

Single factor analysis of variables, chart, and tables with view of exploring their statistical potentials and student t-test was used for the bivariate analysis comparing dataset in the analysis. It was discovered during the survey that the dominant type of buildings in Table 2 was Block of flats with a percentage of 41.6% and can be found mostly at Opebi, Allen Avenue and Ogba, followed by tenement building with 26.7% which are characterized by shared facilities, poor location of facilities like kitchen, toilet, bathroom, dining and store accompanied with poor rooming arrangement and can be found mostly around Ipodo, Olowu and Orishe.

Table 2: Types of buildings in the Study Area

Character	Frequency	Percentage%
Bungalow	28	15.6%
Block of flat	75	41.6%
Tenement housing	48	26.7%
Storey Building	20	11.1%
Duplex	9	5.0%
Total	180	100.0%

Source: Field Survey, 2015

As shown in Table 3, the occupancy ratio in the study area was put at 71.7% for 4 persons in a room, 9.4% of the respondents represents 5 persons per room, 2.2% six person per room, while a total of 16.7% occupied above 6 persons per room and areas with this occupancy ratio are found in Ipodo, Orishe, Olowu, this places are slum area with high rate of illiteracy, lawless people and high and unbearable environmental condition among others (Figure 2).

Table 3: Occupancy Ratio per room

Character	Frequency	Percentage
less than four persons per room	129	71.7
five persons per room	17	9.4
six persons per room	4	2.2
above six persons per room	30	16.7
Total	180	100.0

Source: Field Survey, 2015



Figure 2: A bungalow in Ajumobi Street, Agidingbi Ikeja with high Occupancy Rate

Source: Field Survey, 2015

In the study area, the major cause of accommodation pressure is high cost of accommodation with 46.15% of the respondent affirming to this as shown in Table 4. The cost of accommodation compared to their income is not proportional as 40% of their salary is spent on accommodation. High cost of land which hindered people from having their own house is another major cause with 40.6% of respondents giving their opinion to it. Another cause of accommodation pressure is migration from neighbouring cities and communities which accounted for 7.2% of the respondents, while cost of building materials is 6.1%. People want to live in Ikeja being the capital city of the state as shown in Figure 3, the demand for housing in this area is on a geometrical scale compared to its supply which is also mounting pressure on the housing availability in the area and increasing the occupancy ratio.

Table 4: Causes of Accommodation Pressure

Character	Frequency	Percentage
Migration	13	7.2
High cost of accommodation	83	46.1
High cost of land	73	40.6
High cost of building material	11	6.1
Total	180	100.0

Source: Field Survey, 2015



Figure 3: Alli Street, Wemabod Estate, Ikeja in a Deplorable Condition due to Accommodation Pressure. Source: Field Survey, 2015

RESULTS

Major findings on effect of accommodation pressure on housing affordability in Ikeja can be summarized on socio-economic characteristics, housing pressure, housing affordability, housing types and housing condition. Majority of the respondents in the study area are between the ages of 30-39 years with a percentage of 52.8%. This implies that adults dominated the rental housing markets at 18-25 years to 36-45 years (56.4%). Majority of the respondents are business men and women, followed by civil servants but they earn low income which is not enough to live in an affordable homes. This contributed to the accommodation pressure experienced in the study area. General deductions from research findings revealed that income, occupation, household size and education are the major socio economic factors that affect household's ability to command desired housing choice. Hence, the importance of socio economic characteristics of households cannot be under estimated in the formulation of housing policy programmes.

Block of flat and tenement housing were the dominant housing option available to households in the study area. Also, majority of the rental and ownership households were concentrated in buildings considered old fashioned while fewer number of respondents occupies bungalow, storey building and duplex. Most buildings in the study area occupied by higher proportion of households were considered to be over aged and some are in need of renovation and timely maintenance. However, most buildings are between 16-25 years. Hence, most buildings in the study area dwell in over aged, structurally deformed, overcrowded and insanitary housing environment.

Major causes of pressure on housing in Ikeja is high cost of accommodation, this can also be linked to the low income earned by the respondents. Expenditure on housing per annum was between 200,000 and 300,000; this makes it difficult for them to even save for their own house (Figure 4). Most respondents in the study area are tenants who do not have houses of their own. About, 55.0 percent of the respondents revealed that income is a major hindrance to owning personal houses in the study area. Other factors include land in-accessibility, high cost of building materials and insufficient infrastructure. Majority of the respondents perceived their

housing expenses unaffordable when compared with their monthly income. Hence, housing cost is perceived to exceed what could be afforded by both rental and ownership households in the study area.



Figure 4: New Residential Development under Lagos HOMS programme at Ogba, Ikeja. One of the Government Efforts in Solving Accommodation Problems in IKEja.

CONCLUSION AND RECOMMENDATIONS

The underlying rationale for this paper is concerned with assessing household's ability to afford housing cost in the study area. Based on this, it was revealed from the study that majority of the households earn low wages, paid higher rents and the dominant occupation of the people in the study area is business. There have been several instances of government's direct involvement in housing provision, which reflects in the provision of staff quarters and in the construction of many housing estates in the country since the pre-independence era till date. Government has also set-up mortgage finance organizations such as the Federal Mortgage Bank and has licensed Primary Mortgage Institutions to mobilize savings and supply funds for housing development. It has formulated the National Housing Policy and has established the National Housing Fund Scheme for workers to contribute savings towards housing development. Government, had at various times, made provision for staff housing loans for government employees. It had also delved into sites-and-service schemes.

However, public sector intervention in housing has not significantly improved the housing situation of the urban poor in Nigeria. This can be reversed through concerted efforts at ensuring sustainability of the programmes on ground, and new initiatives yet unexplored. The lack of consistency and continuity of policies is often the bane of the execution of government programmes. Affordability in housing provision can only be achieved if government policies are based on the real needs of the people and not informed by selfish political reasons. As such, housing programmes should be vehicles for improved living conditions of people, with serious implications on their health, welfare and productivity. Meeting set targets should be a priority concern of government at every point in time irrespective of the political leaning of the initiator of the policy. The quantitative housing needs of the urban poor have to be realistically

estimated, and their multi-dimensional nature taken into consideration. This is an important component of strategies for policy formulation and decision-making. It forms a basis for setting targets for housing development programmes.

This growth and physical expansion of cities have been accompanied by unplanned urban sprawl, environmental pollution, deterioration, deficiencies in modern basic facilities, and general urban decay. As increased poverty and urbanization exert more pressures on urban facilities, most Nigerian cities tend to have lost their original dignity, social cohesion and administrative efficiency. This research work studied the causes and their impacts on the environment. The paper also gave some corrective suggestions in order to avert the trend. It is, therefore, hoped that the rapid growth in urbanization which has started since the 1950s could be looked into in order to save the rural areas from being totally deserted.

Some suggested contributions include the encouragement of self-help programme by utilizing the local building materials for housing production. Also, cooperative organizations need to assist individual who has interest in owning their house by giving soft loan with reasonable interest. Government also needs to provide mortgage facilities to individuals particularly the civil servants who are government workers to aid build their own houses. This should comply with the National Housing Policy of the Federal Government of Nigeria. There should also be provision of adequate and equitable urban land market that will foster the accessibility of the use of land. The chronic difficulties in making urban land easily accessible to potential developers have entrenched systemic urban land speculation, which often drives up land and housing prices beyond the reach of an average household. Hence, if government could provide equitable land markets, the problem of affordability will be reduced to some extent. There should effort by both private and government institutions by getting a suitable land in the nearest neighborhood, if the available land in the study area is not adequate for this purpose due to the commercial nature of the area. For instance, the government might acquire land, layout and service them with basic infrastructures before making them available for sale to individuals needing them. Such land will but sub-divided through the site and service scheme that promote housing development and make lands available for building construction.

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