

Housing Delivery in Nigeria's Urban Areas: The Plight of the Poor in Owerri, Capital of Imo State, Nigeria

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Abstract : The Federal Government of Nigeria in 2012 came up with a new National Housing Policy; one of its major objectives was to make housing affordable to the poor. Six years down the line, this study was carried out to find out whether the poor have fared better under the new housing policy. Owerri, the capital of Imo State, was adopted as a case study to mirror the situation nationwide. The study population was made up of low-income civil servants, i.e., grade levels 1-6 in the Imo State Civil Service. The study looked at household size, household income, rental levels, house prices, costs of major building materials, land values, land tenure, the interest rate on mortgages, inflation rate, and the status of government interventions, owing to their obvious effect on housing affordability by the low-income earners. The study made use of physical observations, questionnaires, and interviews as well as library studies to elicit relevant information. Housing affordability by the subject population did not improve. It rather dropped. The study came to the conclusion that in spite of the new National Housing Policy, housing affordability by the low-income earners has not improved. The policy as it affects the poor has not been duly implemented by both Federal and State Governments.

Keywords : house prices, housing affordability, housing policy, land values, low-income earners

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