

Assessment of Low Income Housing Delivery, Accessibility and Affordability Problem in Nigeria

Authors : Asimiyu Mohammed Jinadu

Abstract : Housing is a basic necessity of life. Housing plays a central role in the life of living organisms as it provides the basic platform for the life support systems in human settlements. It is considered a social service and a basic right. Despite the importance of housing, Nigeria as a nation is faced with the problem of quantitative and qualitative shortfall in the number of housing units required to accommodate the citizens. This study examined the accessibility and affordability problems of low-income housing in Nigeria. It relied on secondary data obtained for the records of government ministries and agencies. Descriptive statistics were used in the analysis, and the information was presented in simple tables and charts. The findings show that over the years the government has provided serviced plots of land, owner occupier houses and mortgage loans for the people. As at 2016, the Federal Housing Authority (FHA) has completed a total of 23,038 housing units while another 14,488 units were on-going under the Public Private Partnership scheme across the country. The study revealed that a total of 910,671 housing units were proposed by the Government under the various low-income housing programmes between 1960 and 2017, but only 156,336 units were delivered within the period, representing 17.17% success rate. Amongst others, the low-income group faced the problems of low access to and unaffordability of the few low-income housing delivered in Nigeria. The study recommended that all abandoned housing projects should be reviewed, rationalized, completed and made available to the targeted low-income people. Investment in micro housing finance, design and implementation of pro-poor housing programme and massive investment in innovative slum upgrading programmes by both the government and private sector are also recommended to ameliorate the housing problems of the low-income group in Nigeria.

Keywords : housing, low income group, problem, programme

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