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DEVELOPMENT OF SOCIAL HOUSING AGENDA TO SOLVE HOUSING DEFICIT IN SUB-SAHARA AFRICA: A CASE FOR OGUN STATE, NIGERIA

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The cumulating housing deficit and its consequences in most Africa nations has called for a review of housing policies and initiatives across the sub-Sahara Africa. Scholars have advocated integrative social housing (SH) strategy as possible solutions for adequate supply of housing to the citizenry. The paper reviewed the State's policy initiatives to solving housing provision challenges in Ogun State, Nigeria. The aim is to showcase the efficacy of social housing programme as a sustainable option to providing housing that meets the need of low-medium income group of the population in terms of accessibility and affordability. The study adopts qualitative research approach, using content analysis of reviewed literature and a Focus Group Discussion (FGD) of 10 professionals in the built environment from the academia. The study found that there is neither a specific policy/programme for social housing nor development models in Ogun State. The paper suggests policy reforms incorporating SH initiatives within the notion of affordability in the open-market economy. This study in its contribution to solving housing problem, viewed social housing with the involvement of the Private Sector as a possible solution to eradicate housing supply deficit in Sub-Sahara Africa.

Keywords: development models, housing supply, intervention, policy, social housing

INTRODUCTION

Housing supply deficit and its resultant homelessness, slum development and informal settlements in most Africa cities, necessitate the review of policies and initiatives in the housing sector (Olanrele, Jolaoso and Adegunle, 2018). The government inability to meet the housing demand of its population in various markets has led to concession of the provision of housing by the government to the profit focused private sector, which in turn brought about housing units of exorbitant prices that are unaffordable to the target-inhabitants. Housing policies and projects in Africa, especially in Nigeria, have always been seen as politically

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motivated interventions against fair and equity consideration for those who are really in need of the housing units. Therefore, the prevalence of housing inadequacy and supply deficit in urban centres continues to grow unabated with the concomitant proliferation of informal, slums and squatter settlements resulting in overcrowding (Olanrele et al., 2018). Omirin (2002) and Ogunba (2009) attributed the housing supply deficit in Nigeria to inadequate funding. This implies that, both the supply and demand end of housing delivery are greatly affected by financial ability and capability.

Daramola (2004); Moskalyk (2008) and Ibem (2011) agreed of the government intervention in housing provision for the low-income population in the form of Private Public Partnership arrangement since 2002 but the evidence shows that the products of the PPP in the housing sector are far above the affordability level of the target low income group. Addo (2014) was of the opinion that housing should be revisited as social policy programme; that, the public sector cannot leave such a social programme completely in the hands of the profit oriented private sector; and therefore, advocated that an effective Public Private Partnership application to housing sector can efficiently address the low income housing, if sincerely pursued towards innovative multiple (high-rise/multi-floor) dwellings against the single family houses introduced by the colonial masters. Jolaoso, Arayela, Taiwo and Folorunso (2017) underscored the importance of the deployment of integrative informal housing and social housing as strategy towards addressing the housing needs and supply for the different categories of citizens, especially for the urban poor.

It is in this stead that Olanrele, Jolaoso and Adegunle (2018) noted that, a good number of studies have investigated the failure of many developing nations in housing provision and the findings attributed the challenges to finance, land tenure system, cost of building materials and several other factors. Their study opined that, effective housing delivery should encompass availability, adequacy, accessibility, affordability and acceptability; these are intertwined as their interplay determines the efficiency and sustainability of housing delivery in any nation. Hence, the need for government's demonstration of commitment to her social responsibility towards increase in housing supply through social housing development initiatives.

In Nigeria, between 1950 and 1990, government was directly involved in the initiation, direct construction, maintenance and management of housing. Housing delivery was mostly in the form of official quarters or residences for the military, public and civil services 'employees which were adopted to address the challenges of quality and adequate housing. The establishment of the Federal Mortgage Bank of Nigeria (FMBN) in 1978 was to ease the problem of home finance. In addition, there were various site and services scheme from government for the rich people to buy plots and develop their houses. Various housing estates were also developed to increase the housing by both the federal and state governments in Nigeria (such as Gowon housing estate in Lagos, Federal Housing Estate, Sagari Estate across the country by Federal government and different state housing scheme evolved in the states too. In 1990 the mortgage finance system was liberalised and Primary mortgage institutions were licenced to ease the access to mortgage loan following the National Housing Policy supported with the National

Housing Act 0f 1992. The adoption of private participation in housing delivery led to the establishment of Real Estate Developers Association of Nigeria who have access to the National Housing Fund from the FMBN to increase housing development activities. However, all these initiatives and policies have not been able to create enough housing units for the citizenry and individuals (especially low/medium income group) still go through building development process on instalment basis as they have fund which takes more than 10 years to complete.

This paper examines previous government's policy initiatives towards housing provision in Ogun State, Nigeria and advocate the social housing strategy with the aim of providing accessible, affordable, acceptable, replicable and self-sustaining housing that will meet the housing need of the target-groups of low, lower-medium and medium income population. The specific objective of the paper is to proffer a practical demonstrable solution through a proposed pilot social housing scheme in the study area, capable of increasing the number of existing dwelling units in the study area by about 100%.

The Laderin Workers 'Estate in Abeokuta was selected as pilot scheme for social housing scheme practical demonstration for Ogun State, Nigeria, taking into consideration the social needs and the economic capacity of the target-groups of the low and lower-medium and medium income population/households. Laderin Workers 'Estate is within Abeokuta and within the contiguous location of the administrative as well as the seat of power of the capital city of Ogun state, Nigeria. It has an estimated projected population of about 624,700 with a density of about 5246.2/km² and an area coverage of about 879.0km². It has a relatively population growth rate of 3.36%/year and possesses advantage of leveraging on subsisting government land acquisitions. Abeokuta hosts most of the Federal and State governments 'Ministries, Departments and Agencies; an international stadium, hospitality businesses, auto technician workshops, train station; markets, public and private investments institutions, public and private housing estates, light industries etc. It has ease of access to fleets of hotels and tourist centres for recreational and cultural events like Olumo rock, Lisabi Day, traditional adire (tye and dye) Carnival, Drums Festival etc.

The area is currently experiencing gradual integrative transformation as Central Business District with the on-going urban renewal, upgrading of infrastructure, standard rail and road expansion. Laderin Workers 'Estate comprises 217 plots on 17,360m² with an estimated 1302 households. Subsisting government land acquisition along that corridor for urban physical expansion or development can be leveraged upon for the social housing delivery that can be accessible, affordable, acceptable, replicable, and self-sustainable. To this study, the target-group in Nigeria is categorised as those in public/civil service's salary grade level 1-9 which are usually categorised as workers earning ₦30,000 – ₦167,875 (about $75- $425) per month as salary.

HOUSING SUPPLY INITIATIVES - AN OVERVIEW

In the developed (western) countries, the direct involvement of the government in the housing supply/delivery have drastically reduced from the 20th century. Between 1950 and 1975, government operated as initiator and provider of

affordable units by direct construction, maintenance and management, which resulted into rural-urban migration. By the end of 1975 and early 21st century, the government focussed on the provision of housing was to address the challenges brought about by the post-war backlogs of housing deficits in the forms of social housing projects, provision of subsidies for housing construction and support to institutional structures. Today, the government of most western countries have withdrawn as provider of housing to become enabler and facilitator through the support of private sectors with focus on rental and ownership; providing subsidies and allowances to deserving individuals and organised private sector entities to engage in housing delivery (UN-Habitat, 2011; Gilbert, 2004; and Calavit and Mallach, 2009)

In a developing country like Nigeria, the review of literature shows that, between 1950 and 1990, government was directly involved in the initiation, direct construction, maintenance and management of housing. Housing delivery was mostly in the form of official quarters or residences for the military, public and civil services 'employees which were adopted to address the challenges of rural-urban migration, urban poor and slum formation through conventional and non-conventional approaches (such as self-help, site and services, site without services, slum upgrading, etc.). Government's involvement in housing of most developing countries has also shifted from being provider into dual role of a provider and enabler or facilitator or both in order to meet the ever-growing housing needs. Thus, government of Nigeria have gradually shifted from being the provider and enabler of the supply of housing and houses to being the facilitator and regulator. As a result, the supply of housing is being driven by the market forces through the participation of private developers and investors especially on rental, ownership and commercial housing schemes (Ibem, 2011; UN-Habitat, 2011; and Gilbert, 2004). It therefore, underscores the relevance or importance of the development of social housing.

Historical review of housing policy development in Nigeria in the past five decades indicates that, housing policy initiatives and programmes have been by way of intervention in housing provision for the citizenry in the form of skeletal or quasi manifestation of housing schemes like mass housing, low-cost housing, staff quarters, workers 'estates and civil servants housing estates or schemes at the Federal, State, Local government levels (Arayela, 2002, 2004; Jolaoso, et al, 2008; Arnott, 2008; Kalu, Agbarakwe and Anowor, 2014 cited in Jolaoso, 2017a; and Ibem, 2011a).

In Ogun state, the housing initiatives include the housing estate inherited from the defunct western region at the state's creation in 1976, the Ibara housing estate for the civil servants. Between 1976 and now, more housing estates were developed by the Ogun State Housing Corporation including Oke Ata Housing Estate, Ewang Housing Estate, Asero Housing Estate, Elega Housing Estate, Laderin Housing Estate etc, for both the civil servants and the public. In the area of housing finance, the state established Gateway Savings and Loans Limited, a mortgage finance outfit. Site and services scheme were also created for individuals to buy plots and develop their dream houses. With the private participation initiative in housing supply, various private developers were allocated land for development. The Obasanjo Hill Top Estate is one of the private developers 'contribution to housing

delivery. Most of these estates are beyond the affordability level of the low income group even the Laderin Estate that was tagged 'Workers Estate'. Laderin Estate is equally poor in term of infrastructure provision, the cause for the choice Laderin Estate for this study.

Social housing

Attempts have been made by researchers and authors to define or described social housing in different contexts. Some authors have often conceived of or interchangeably understood social housing in the context of low-cost or low-income housing, affordable housing, mass housing, informal housing, slum upgrading or incremental housing and accretions as housing solution for the poorest people. Ayala and Geurts (2013) defined social housing as the provision of a formal housing solution, in principle, which has sufficient potential to be attractive to the market when government provides adequate incentives or interventions.

In the Klynveld Peat Marwick Goerdeler (KPMG)'s Report of 2012, social housing was used to describe public, community and transitional housing, in agreement with the position Van der Moolen (2015); Priemus (2010); Peppercorn and Taffin (2013) and Czischke, 2017). It can therefore be inferred from these definitions and descriptions that, social housing (SH) is a solution to housing provision or supply; as well as a form of housing provision designed to directly provide housing assistance to target-groups, who are mostly in need and ordinarily are unable to afford or access such from the private housing markets without support. Therefore, social housing entails public sector, private sector and a target group's ' participation in housing delivery. Anecdotal evidence (from the government officials and building industry players through informal discussions with the lead author) has also revealed that there is little or no clear-cut policy on social housing in Nigeria. There is neither context-specific programme nor practical-based project(s) in the notion of social housing in place. However, it is observed that current efforts to achieving this are underway through pockets of discussions among relevant stakeholders towards the formulation of a comprehensive and effective National policy on social housing (Federal Government of Nigeria, 1991, Federal Republic of Nigeria, 2002, 2006; Ogun State Ministry of Housing, 2008).

In realization of the need to strike a balance between the housing need of the people, political willingness and the financial realities, the Ogun State Government under the 2011-2015 transformation agenda built a number of new housing estates at designated areas across the three (3) senatorial districts. These were characterised by uncompleted and inefficient infrastructure; use of dysfunctional earth road, water and electricity supply; and are without schools and other socio-economic facilities (Ibem, 2011a). These were allocated-to-own at highly subsided construction prices to eligible civil and public service workers that are National Housing Trust Fund (NHTF) contributors or participants under the mortgage system through Federal Mortgage Bank of Nigeria (FMBN). However, events have shown deterioration in infrastructure arising from default or low rate of repayment; low earnings and delay in salary payment; as well as the realities of the government's inability to continue funding direct construction of houses, as there seems to be no succinct mechanisms for dealing with defaults in repayments (Ibem, 2011; Jolaoso, 2017a; Olanrele, et al, 2018).

Based on the account of the housing affordability audit exercise conducted by the Value Chain Projects Consultant Limited on the Ogun State Housing Corporation's delivery of affordable housing (Q1-2017-2018 Pilot-starter homes project), the scheme appears not to be faring any better in delivering the expected result. The delivery cost and offered price for sale per dwelling unit of one-bedroom apartment at ₦3.5million ($11,500) is practically out of reach of the targeted population. Most of the houses remain largely unoccupied, while those occupied or subscribed for are by the rich, who ordinarily can afford even at over and above the going or offered prices and are not really in need of the houses but at best, can be described as speculative buyers or subscribers. In spite of these initiatives, there is practically insufficient housing provision for the low income group and this situation is prevalent in most developing countries (Boamah, 2014; Olanrele et al., 2018). Thus, the initiative by the government of Ogun State appears to have suffered the lack of social housing scheme(s) as previous authors had highlighted (Omirin, 2002; Mahama & Antwi, 2006; Ogunba, 2009; ; Muhammad & Bichi, 2014 and Kabir & Bustani, 2017). Fuller Centre Report (2014), Maigua (2014); and Awuvafoge (2013) have revealed that, the obstacles to social housing projects are numerous and include the following:

i. Elite supplanting of the programme and inability of the government to apply the lessons from the previous experiences of failures.

ii. Low earning power, high interest, and inflation rates to attract direct financial institutions and developers 'investment.

iii. Inadequate policy and implementation strategies for social housing delivery

iv. Lack of government commitment, political will, and Nepotism/political compromises at the detriments of the target population for which the programme was intended.

v. Prohibitive high value and cost placed on land.

vi. Inadequate affordable and long-term mortgage facilities

vii. High cost of and tedious procedure for obtaining land-title and development permit.

viii. Inadequate or poor knowledge or enlightenment about the advantages associated with social housing towards increasing the housing stock, especially for the urban poor.

ix. Inadequate investment in research, training and development of appropriate skills, materials and construction technology for the production of buildings and maintenance of social housing

The foregoing suggests the need for this proposal as a pilot scheme that can possibly be replicated in other locations in the State and elsewhere in Nigeria.

METHODOLOGY

The study adopted the combination of content analysis of related reviewed literature and a Focus Group Discussion (FGD) qualitative study approach (Mitlin, 2011). The FGD panel of ten (10) comprises two (2) each from five (5) professional groups of Architecture, Building Technology, Urban & Regional Planning, Quantity Surveying and Estate Management & Valuation. These participants were selected from amongst academic staff of the School of Environmental Studies of the Moshood Abiola Polytechnic, Abeokuta whose core area of interest is housing and urban studies. They are all professionally qualified, competent, registered to practice in Nigeria and are in active practice for at least ten years in their respective discipline.

The focus group discussion was moderated by the researcher with two other research assistants from amongst the panel members as recorder and observer. Questions addressed at the discussion largely borders on the Government's housing policies and initiatives; housing supply, affordability, accessibility and acceptability; finance, socio-economic groups and design considerations; development models, key stakeholders and their roles. In addition, a list of parameters/factors extracted from the literature review and policy analysis were presented to the discussants to rate their agreement on a likert scale of 1-5, ranging from strongly disagree to strongly agree. The discussion was a two-day event and was held at a meeting room in the Academic Planning Unit of the Moshood Abiola Polytechnic, Abeokuta that was found convenient for the purpose. The contents of identified common themes from opinions and responses to the issues were collated and analysed in relation to information extracted from the reviewed literature. These were presented as findings and constitute the major basis for the proposal on the social housing scheme. Audio-visual recording was not taken, and anonymity of the participants was maintained in order to gain the confidence of participants. Figures 1 and 2 illustrates the block diagram and flow chart of research methodology respectively.

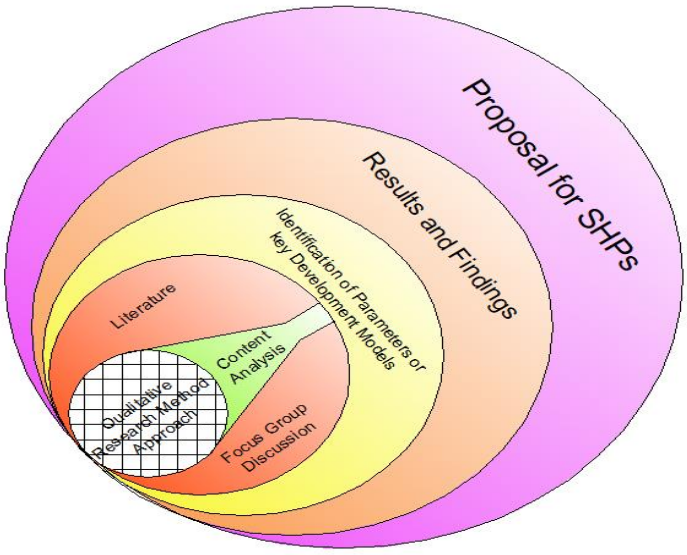


Figure 1: Block diagram of research methodology (Author's illustration)

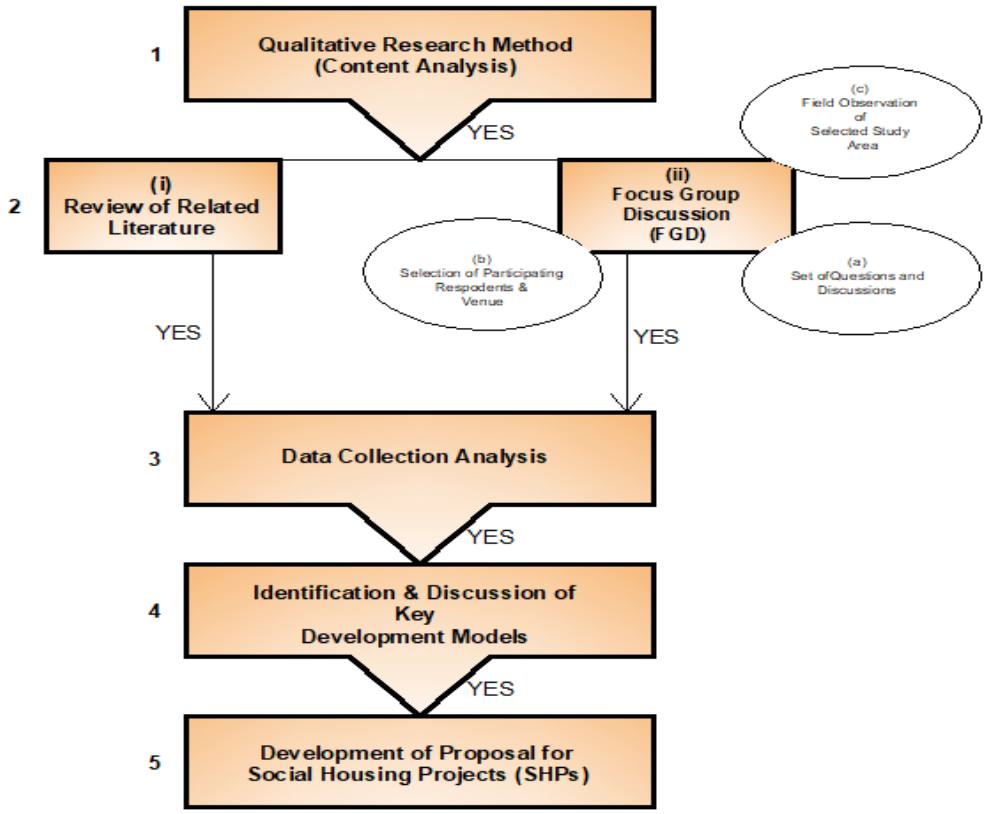


Figure 2: Research methodology flow chart (Author's illustration)

FINDINGS AND DISCUSSION

The panel was unanimous that, there is neither any clear-cut policy nor any practical-based project(s) in the notion of social housing in place in Nigeria; and that, social housing (SH) can be described as a solution to housing challenge in the nation, while corroborating the opinion that SH is a form of formal housing solution with adequate potential to be attractive to the market. The submissions appear to agree with the positions of Ayala and Geurts (2013) and Jolaoso et al. (2017) and also affirmed the need for the development of a practical and context-specific social housing agenda for Ogun State, Nigeria.

To drive and develop the social housing agenda, the study sought information across and discussed on the most relevant development models or key parameters as extracted from the literature (Moss, 2003; SHF/Development works, 2004; Gilbert, 2004; Moskalyk, 2008; Calavita and Mallach, 2009; Social Housing Foundation, 2010; Ibem, 2011; UN-Habitat, 2011; UN-Habitat and Gilbert 2011; and Czischke, 2017).

Table 1 present the fourteen (14) development models or key parameters extracted from the reviewed literature and the rated responses by the FGD. Out of the 10 discussants, seven (7) fully participated to the end and gave their responses to the listed parameter distributed to them at the beginning of the FGD. The other 3 who left earlier did not return their questionnaire. The responses from the participants agreed that the tenure, stakeholders, target groups, delivery strategies, housing needs assessment, financial, access to land for development and design

considerations are the eight (8) key development parameters by according the parameters the most favourable response possible (MFRP). The delivery agent, management and maintenance, cooperative and community participation are the four (4) development key parameters that have least favourable response possible (LFRP) by the discussants, while the performance agreement and performance quality are the two (2) development models or key parameters with neutral responses possible (NRP). The key development models/parameters identified and discussed by the FGD panel members are presented in turn below.

Target groups models

These were classified as low, lower-medium, medium and high-income groups. The low and lower-medium are employees in the public and civil services whose regular minimum average monthly earnings or income is between ₦30,000 and ₦115,735 (about $75 - $293) and are regular contributors to the National Housing Trust Fund (NHTF).

Table 1: Participants' responses/opinions on questions relating to development models in scalogram analysis

S/N	Development Models or Parameters	NoP	Summated/Likert's-type 5-point scale, Number of responses and scores									
			SA (5)		A (4)		UD (3)		D (2)		SD (1)	
1	Tenure	7	4	20	3	12	0	0	0	0	0	0
2	Delivery agent	7	1	5	1	4	5	15	0	0	0	0
3	Stakeholders	7	4	20	2	8	1	3	0	0	0	0
4	Target groups	7	3	15	4	16	0	0	0	0	0	0
5	Delivery strategies	7	3	15	4	16	0	0	0	0	0	0
6	Housing needs assessment	7	4	20	1	4	1	3	1	2	0	0
7	Financial	7	3	15	4	16	0	0	0	0	0	0
8	Accessing land for development	7	3	15	4	16	0	0	0	0	0	0
9	Management & maintenance	7	1	5	2	8	4	12	0	0	0	0
10	Performance agreement	7	1	5	2	8	3	9	1	2	0	0
11	Cooperative	7	1	5	1	4	4	12	1	2	0	0
12	Community participation	7	1	5	1	4	4	12	1	2	0	0
13	Performance quality	7	0	0	1	4	1	3	5	10	0	0
14	Design considerations	7	5	25	2	8	0	0	0	0	0	0
Cumulative Total		98	42	170	33	128	14	63	9	18	0	0

Source: Author's Computations

SA: strongly agree; A: Agree; UD: Undecided; D: Disagree; SD: Strongly Disagree; NoP: No. of participants

The prospective applicants from this target group constitute the possible beneficiaries of not exceeding 40% of any designated social housing scheme provided. The medium and high prices houses are for employees in the organised

private sectors, public and civil services, whose regular minimum average monthly earnings or income is above ₦115,735 but less than ₦197,500 (about $293 - $500) and are regular contributors to the NHTF. The prospective applicants from this target group constitute the possible beneficiaries of not exceeding 60% of any designated social housing scheme provided. The panel also identified private social rental and commercial housing development model as components of the 60% of any designated social housing scheme provided, in which prospective applicants from the organised private sectors could benefit from as rent-to-own and/or outright ownership schemes in the proportion of 30%:70% respectively.

Stakeholders model

The panel underscores the importance of stakeholders in the development of sustainable social housing delivery in Nigeria. It identified and agreed on the relevance of Government's MDAs like Ministry of Housing, Ministry of Works and Infrastructure, Ogun State Housing Corporation, Ogun State Property and Investment Corporation (OPIC), Gateway Holdings Limited (Property section), Works Departments in the existing 57 Local Government Areas (LGAs) and Local Council Development Authorities (LCDAs) of Ogun State, especially in the areas of administrative, regulatory functions, coordination and communication schedules through the creation of awareness and enlightenments on pre-conditions or eligibility requirements, process, procedures, duties and responsibilities; obligations, sanctions amongst other matters connected therewith and related thereto. Their roles should also include publicity and mobilisation of prospective participants and stakeholders; providing specific financial supports, land or land banking finance and land preparation. The roles of NGOs like the registered group formations or associations in the form of community development associations (CDAs), cooperative societies, civil/public service, trade unions; civil societies ' organisations, faith-based organisations, professional associations, building materials manufacturers 'associations, consumers/end-users and general public were noted to be apt. The importance of their roles cannot be overemphasised, especially in the areas of rights, obligations and responsibilities; needs assessments and development; sensitization, coordination and feedbacks to government and financiers.

Delivery strategy model

Having noted several stakeholders and the possibilities of harnessing and deploying their human, financial and material resources to drive and develop social housing agenda, the panel came to conclusion on the need to encourage the consolidation of the plethora of groups 'actions in housing delivery under a centrally coordinated delivery agent to be designated as Social Housing Mandates Association (SHMA). The panel came to a position that, the SHMA should be saddled with the responsibilities of engaging, collaborating and coordinating inputs or involvements of private developers, investors, financiers, Governments ' Ministries, Departments, Agencies (MDAs), registered group formations and associations like Nigeria Labour Congress (NLC), Trade Union Congress (TUC), Academic Staff Union of Universities (ASUU), Academic Staff Union of Polytechnics (ASUP), Nigeria Union of Teachers (NUT), Senior Staff Association of Nigeria Universities/Polytechnics (SSANU/SSANIP), Non-academic Staff Unions (NASU) and others in pursuance of the social housing agenda. SHMA is therefore, expected to operate as coordinating organ under the Private-Public Participation

arrangement and as a not-for-profit private institution for the public good and within the ambience of affordable open-market economy.

Tenure model

The tenure models identified and adjudged relevant by the panel are leasehold tenure model for a period of 99 years in line with the extant Land Use Decree (LUD) of 1978 and Land Use Act (LUA) of 2004 as amended. The social rental tenure model for the low-medium income groups; the private social rental and commercial housing development tenure model, which are further stratified for the benefit and accessibility of prospective applicants with regular monthly income who are either in the civil or public service employment, or in the organised private sector employments, the medium and high-income groups too are inclusive.

Housing needs assessment model

The panel identified the participation of the private developers in the housing sector as strictly a business venture and had not in any way attempted to mitigate the housing problem of the low-income group. This position corroborates Olanrele et al. (2018) that, only the medium and the high-income groups can afford their housing products. It was recognised that, though the government had been making concerted efforts to improve the housing situation in the country, the operating policies, programmes and projects are not pro- social housing development. The panel was unanimous in stating that, housing supply in Nigeria is inadequate, which agrees with the UN assertion of 17 million estimated deficit and acknowledged government, private individual, corporate organisations and related group formations as the major players in the development of housing in Nigeria (Olanrele et al., 2018). It was similarly agreed upon that, there is a huge gap between housing demand and supply, which underscores the need for the development of template and the conduct of survey research towards the generation of comprehensive data for the formulation of social housing delivery policies, programmes and projects.

Land access model for development

Access to land for the development of social housing are available across the 57 LGAs and LCDAs of Ogun State, which is through release of public land under the extant LUD, 1978 and LUA, 2004 (as amended) by acquisition with or without compensation or by expropriation, land adjustment or land capturing and pooling or assembly. It can also be by unlocking serviced idle land or by transforming undeveloped land for the public good or overriding public interest and for private social housing projects at subsidised rate or value. Such land can then be designated and physically delineated into layouts or development plans, possessed and use for social housing delivery that would be driven by social responsibility. The social housing scheme should essentially be mixed-development, comprising below–the-market-price or subsidised incremental social rental, rent-to-own, private ownership and commercial types of developments. Other model options for accessing land include group acquisition, ownership and documentation of land by employers or cooperative societies for and on behalf of individual members of such formations, which need to be encouraged by the government. There is also the need to review the extant Land Use Act towards making the process of registering land titles, obtaining Governor's consent and secured-tenure

less cumbersome or without bureaucratic encumbrances and without heavy taxes, levies, rates and fees.

Financial models for social housing projects, incentives and interventions

The most attractive, relevant and applicable financial models identified and considered by participants in the focus group discussion (FGD) for the development of social housing projects are State Budgetary Finance Commitments (SBFC) with initial equity offers on commercial components of social housing projects (SHPs) as social responsibility; Designated Consolidated Housing Fund (DCHF) for SHPs through contributions from National Housing Trust Fund (NHTF), Federal Mortgage Bank of Nigeria (FMBN), group formations like CDAs/Unions/Associations or Cooperative, Private Mortgage Institutions and donors/donor agencies. These models can be guaranteed by government's buy-back finance and regulatory framework or guidelines to engender trust, confidence and interest in the participants/investors. The FGD also observed the inherent challenges of low earnings, savings and low disposable income for housing; loop-sided risk sharing, economic, policy and political instability; non-commercial viability and lack of political will to effectively and efficiently drive housing supply.

Findings further revealed that, the determination of contributors 'affordability and eligibility to access NHTF credit facility depends on the respective contributor's years-left-in-the-service or remaining years expected in active employment which, must not be less than twenty years. The panel agreed with the position of Jolaoso et al. (2012) that, there is the need for upward review of salaries for workers (especially for the low-income earners) to enhance contributors 'affordability and eligibility status towards facilitating their access to credit/loan facility for rentals, home acquisition or ownership through NHTF or mortgage.

Design considerations and typologies of social housing

Findings from the FGD show that, in making the delivery of social housing projects effective, consideration must be given to the design of house typologies within the minimum allowable planning, design and development standards. Attention should be given to the socio-economic, cultural, demographic characteristics and aspiration of the prospective end-users through the provision of functional spaces (like 1-3 bedroom dwellings) with capacity to expand on incremental basis; provision of basic amenities and infrastructure based on available disposable fund for SHPs; possibility of integrated densification with abutting land use and public spaces to create more dwelling units within the same plots-area coverage and minimal vehicular-pedestrian conflicts. The use of available indigenous building materials and manpower as avenue for job creation and economic enhancement are necessary factors.

PROPOSAL ON PILOT SOCIAL HOUSING SCHEME

For the proposed Pilot Social Housing Scheme in Abeokuta, Ogun State, Nigeria, (Figures 3-7 and Table 2) are presented as demonstrable solution towards increasing the number of existing dwelling units, that will be accessible, affordable, acceptable, replicable and self-sustaining to the target-groups of low, lower-medium and medium income population in Ogun State. The following critical assumptions were made with respect to the proposed design and typologies.

i. The scheme shall be driven by the government as a demonstration of her commitment to social responsibility and public good

ii. Provision of starter-core (twin) dwelling units of one (1) bedroom each per unit of about 80m² each on a plot of about 540m² area coverage. Thus, two (2) dwelling units of 160m²/plot of 540m² as against the existing situation of a dwelling unit/plot of 540m²

iii. The physical development plan or masterplan shall be based on the concept of densification, while the design and construction of the dwelling units shall be incremental basis (starter-core and/or shelter types)

iv. The scheme shall be for rental and ownership at prices between ₦1,580,000.00 - ₦4,740,000.00 ($4000-$12,000) per dwelling unit.

v. Prospective beneficiaries or eligible individual or corporate shall essentially be in compliance with the NHTF requirements.

vi. Prospective individual beneficiary or eligible individual shall have opportunity of accessing mortgage credit/facilities of up to ₦5 million ($12,658.23), while the prospective corporate beneficiary or eligible ccorporate and private sector entities shall have opportunity of accessing mortgage credit/facilities of up to about ₦10million ($25,316:46) for the components directly relating to Social Housing Projects only (NHTF, 2005 and FMBN, 1993).

Table 2: Achievable result of the proposed social housing scheme for the study area of Laderin Workers Estate, Abeokuta comprising 217 plots on 17,360sqm area coverage with a 100% increase in the number of dwellings over and above the existing dwelling units.

S/N	Descriptions items	Existing Situation		Proposal	
		Number	*Sq.m/dwelling*	*Number*	*Sq.m/dwelling*
1	Total Plots	217	117,180sqm	217	117,180sqm
2	Average Plot size	1	15 x 36 m	1	15 x 18m
3	Average Plot Area coverage	1	540 sqm	1	270 sqm
	Dwelling Typologies (Prototype Incremental Development: 1- 3 Bedrooms)				
4	1- Bedroom	86	80sqm	172	80sqm
	2- Bedroom	54	80sqm	108	80sqm
	3- Bedroom	77	80sqm	154	80sqm
5	Estimated total study area coverage	217	17,360sqm	434	17,360sqm
6	Estimated Households Size (@ 6 Person per Dwelling)	1302	N/A	2604	N/A
7	Shops/commercial/communal	nil	-	9	
8	Parks/green/Recreation	Yes	Decentralised	3	Grouped and Decentralised
9	Schools, health, etc,	Yes	Private and substandard	1	

Source: Author's Fieldwork

vii. Delivery strategy models are by public-private partnership initiatives.

viii. Participation of NGOs/CDAs/Consumers in the needs 'assessments, project delivery, maintenance and management.

ix. The target-groups are the civil/public service workers at the low and lower-medium income bracket for the social rental scheme (40%) and medium and high in civil/public and organised private sectors for private social rental and ownership comprising the balance of 60% in the proportion of 30:70 respectively.

x. Delivery Agent Model shall be a Not-for-Profit Private Institution as Social Housing Mandates Association (SHMA) for public good within the notion of affordable open-market economy and operate as Coordinating Organ of the PPP.

xi. The Social Housing Mandates Association (SHMA) shall engage, collaborate and coordinate inputs of private developers/investors, financiers, and other stakeholders.

xii. The Financial Model for the Project is expected to be from State Budgetary Finance commitments with initial equity offers on commercial components of SHP; Donors/donor agencies; Designated Consolidated Housing Fund for SHP in respect of contributions from NHTF/FMBN/CDAs/Unions/Associations/Cooperatives; Private Mortgage Institutions guaranteed by government framework and guidelines through buy-back finance guarantee.

xiii. The Management and Maintenance Model shall be participatory model in the decision making and taking processes through involvement of the Social Housing Mandates Association (SHMA), CDAs, residents/end-users, general public and the designated regulatory organ; formulation of unambiguous and context-specific tenancy/landlord and management and maintenance agreement manual. The Ministry of Housing shall be the regulatory, monitoring and evaluation organ, who shall register interests under Social Housing Mandates Association (SHMA) and shall set guidelines/framework for tenants/landlord agreement manual, standard of operations, monitoring, evaluation and control; and define rights, privileges, obligations, roles, duties, sanctions and rewards.



Figure 3: Revised Site Layout to accommodate more dwelling units, basic socio-economic facilities and infrastructure.

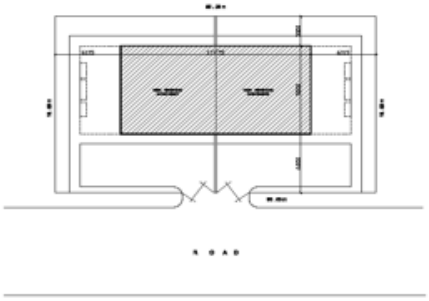


Figure 4: Revised Site Plan with two (2) dwelling units as against the existing one (1) dwelling unit per plot of 540m².

Dwelling typologies with prototype incremental development

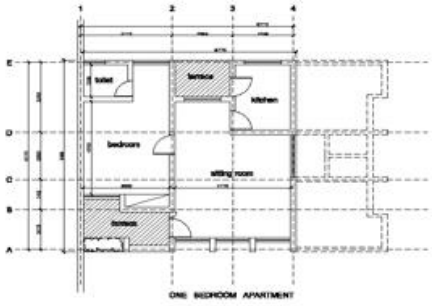


Figure 5: Typical Floor Plan of one (1) with area coverage of 80m² as the starter–core of development, which can further be expended by additional bedrooms.



Figure 6: Approach and other views

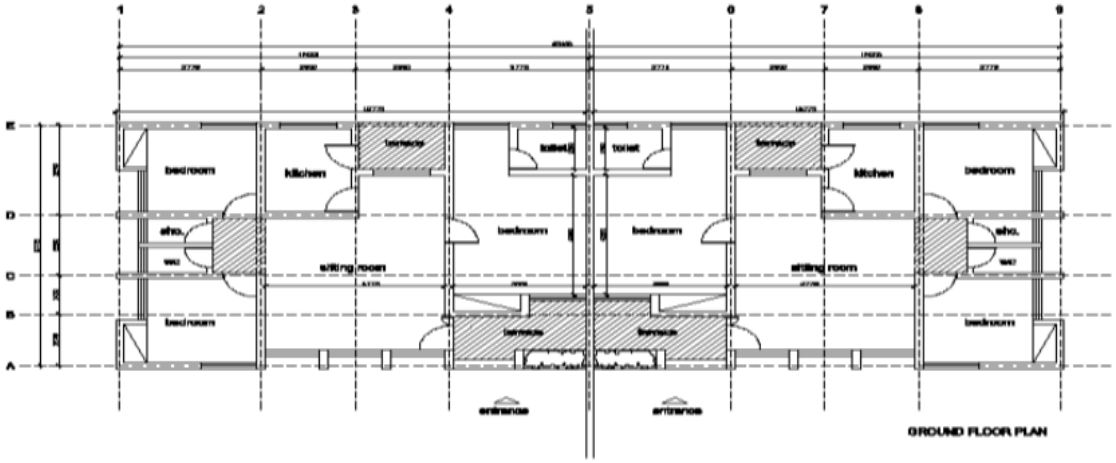


Figure 7: Typical Floor Plan of a fully developed twin-3-bedroom dwelling unit per plots of 540 m²

CONCLUSIONS

This study has examined the housing inadequacy and demonstrated that Social Housing scheme(s) can be part of solution to solving the housing supply challenges in developing country like Nigeria. From the findings, it is suggested that massive review of all relevant and subsisting housing policy and Acts, such as: NSITF, 1993; FMBN, 1993; NHTF, 2005, National Housing Policy (2012) be carried out to succinctly accommodate and effectively integrate shades of SHP models; as well as to provide for better compensation mechanism and protection against negative effect of political instability and manipulations. This will help in the development of SHPs operational guidelines or manual that will in turn lead to the establishment of realistic repayment-default prevention and control mechanisms; formation of organised Social Housing Associations; and access to affordable land and mortgage credit facilities.

It is also pertinent for the government to offer and grant buy-back guarantee or pay-off option while collaborating with stakeholders in re-financing or re-capitalising PMIs and FMBN schemes to accommodate lower interest rate payment. This will engender risk-sharing platform, stimulate trust and public confidence that will in turn promote and mobilise voluntary participation of investors, private

developer and other stakeholders towards the delivery of SHPs. The study foresees SHP as an efficient and effective solution for increasing the housing supply, especially for the target-groups in the urban cities. Its acceptance, viability and participation are largely driven by social responsibility, ability and willingness to pay, which can be made more effective through PPP while the government plays transitory roles from provider to regulator as social responsibility or right.

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