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The Affordable Housing Policy in Jos Nigeria: A Diminishing Dream Four Decades After!

Samuel Danjuma Wapwera [α], Daniel Maren Mallo [σ], Christopher Musa Choji [ρ] & Yusufu Alamba Bature [ω]

Abstract- The aim of this paper is to examine the Affordable Housing Policy in Jos Nigeria: A diminishing dream after 35 years with a view to make recommendations towards addressing the housing problems, by examining the national Housing Policy, National Housing Fund and the National and housing development. The purposive random sampling has been employed to select the local government areas that have the Low-cost housing in Jos Metropolis. Utilising secondary data based on the 2006 National population census data, National Housing Policy (NHP), National Housing Fund (NHF) and the Land Use Act, of 1978 the study analysed the quantity of housing delivered by each Local Government. Thematic and content analysis were used to analyse the data. The non-implementation of the National Housing policies from the Federal, State and Local government level due to the high level corruption (institutional Deficiency), land issues (illegal land) and changes in the Land Use in most layouts making it very difficult to achieved the aim of the National Housing Policy at the three tiers of Government as if the policy was not well articulated. Based on these findings, recommendations were made for policy makers, academia and for practitioners.

Keywords: affordable housing, national housing policy, plateau state nigeria.

I. Introduction

The Oxford Advance Learners Dictionary (2000) and Bourne (1991) defines housing as providing houses or apartments that people live in. It also serves as a capital stock, status symbol and at a time as political "hot potato". This goes to say that the meaning of housing goes beyond its physical dimension. It was considered from the residential perspective as an environment that include in addition to the physical structure that man uses for shelter including facilities, utilities and services, needed or desired for physical, mental as well as for social wellbeing of the entire family (Dwinjendra, 2004; Agbola, Egunjobi and Olatubara, 2007). According to this consideration it implies that housing encompasses the whole surrounding of man to include utilities, services and infrastructure and not the dwelling units alone.

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Housing is the provision of a house for someone to live in, and it is home in an environment which the occupier would like to live in and it surpasses just the dwelling unit, it is a package of services, utilities, facilities and infrastructure within which residents live work and play, (Achi, 2004). Onibokun (1990), in his study observed that the factors that affect a person's desire to live in a house includes; community or neighbourhood facilities, physical setting, facilities that flows in and out of the community as the case might be. Hence, housing goes beyond just shelter, a house is both shelter and symbol of physical protection, psychological identity, or economic value and a foundation for security and self-respect. According to the 2006 National Housing Policy, of the federal republic of Nigeria, the past policies and programmes of both public and private sectors, have not been effectively implemented by both past and present government to address the housing needs of its increasing population in both rural and urban areas as achieving this has remain a mirage.

The situation has been considered from the colonial period up to 1960 (independence), post-independence period (1960-1979), the 1979 to 1983 period ,1984 to May28, 1999 and May 29, 1999 to date. All these periods were full of promises creation of different housing schemes, programmes, policies, plans as well as strategies that have not yielded any meaningful results to meet or eradicate the menace of homelessness among Nigerians, even when living amidst abundance of resources (Abiodun, 1985; Agbola, 1998).

The 1991 housing policy has an ultimate goal of ensuring that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable cost by 2000AD. By 2015, this has not been achieved, twelve years after. Despite the restructuring of the institutions and the creation of the following new structures and promulgation of new enabling laws for the purpose of realising the goal of the policy, there is no meaningful headway in achieving the goal of the policy years after.

The factors that have militated against the successful implementation of housing policies and programmes in Nigeria are diverse and can be traced back from the colonial era to date, but by considering one of the programmes which was employed and adopted at the Federal, State and Local Government.

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It is against this backdrop that this paper seeks to examine the Affordable Housing Policy in Jos Nigeria35 years after using Plateau state, Nigeriaby examining the National Housing Policy, National Housing Fund and the National Housing Development Policy.

II. Literature Review

Hence and extensive literature review would be on the following; National Housing Policy, 1991 and 2006 (NHP), National Housing fund, 1992 (NHF) and the Land use Decree, 1978 (LUAC).

III. National Housing Policy, 1991 and 2006 (NHP)

In an attempt to meet the housing challenges facing the built environment in Nigeria, at the federal state and local government levels, a number of policies, plans and programmes were articulated and introduced. Hence, the National policy on housing was launched in 1991 with a target goal of providing housing accommodation for all Nigerians by the year 2000. This policy did not meet its set goal, and as such it was reinvigorated by government in 2001 which was aimed at providing necessary solution to the endless housing crisis in Nigeria (Okewole and Aribigbola, 2006).

The federal government in 2001 revised the National Urban Development and the National housing policy (NHP, 2006; Aribigbola, 2008). Aribigbola, (2008;125) noted that Housing policies in line with the new democratic dispensation were expected to promote sustainable urban development and social order in the country and thus great attention has to be paid to citizen's participation in decision making for effective programme implementation, monitoring and evaluation.

The 2001 National Housing Policy sought to ensure that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable cost. This was published in 2006 as the reviewed National Housing Policy which has not yet been passed into to law for implementation.

The National Housing Programme was to build twenty thousand (20,000) housing units throughout the federation over a four year period at the rate of five thousand (5,000) per annum. This was not secured by the public sector but by the involvement of the private sector with initiative and strategies with government encouragement and involvement (NHP, 2006; Aribigbola, 2008). The 2006 Housing Policy introduces some new measures and innovations as well as strategies that are considered suitable to making housing accessible to all Nigerians in line with global thinking and action for effective delivery of adequate housing at all levels of government.

One of the main objectives of the National Housing Policy was to make the private sector the main vehicle for the organization and delivery of housing products and services in Nigeria as cited by Aribigbola (2008) from Yakubu (2004). Though this has being the case but the issue of affordability and supervision towards ensuring equal distribution has remained a mirage to the average Nigerian. This has militated against the provision of more low-cost housing provision in the local governments to meet the population that is on the increase in major cities due to high rate of migration and natural increase (Land Use Act, 2002; FAO, 2005; NHP, 2006; Nyambod, 2010; Vilo, 2011).

The provision of houses as experienced by Nigeria through government intervention, through the federal housing authority and the state government through the state housing corporation, the local planning authorities generally providing sites and service or residential lands by various layouts for private sector housing, are only available in urban areas (Yinusa, 1985; Dwijendra, 2004; Olugbenga & Jacob, 2007).

According to the Brundtl and report (1987), housing provision is necessitated by the fact that housing sustainability is a top most priority towards ensuring that development of the present has to meet that of the future needs of the next generation. This has not been easy as housing provision has continued to be uneven, since cost is involved in the determination of quality. In 1996 the Nigerian National Report to Habitat II conference in Istanbul, was observed to have high deficit in the subsistence of housing stock creating the problem of homelessness. It was estimated that by the year 2000 AD, Nigeria will require between 12-14 million dwelling units of various types of housing to clear the deficits.

In Nigeria the case has remained where it is plagued with numerous problems and the non-review of the documents needed to implement the policies. The ultimate goal of the National Housing policy (2006) in Nigeria shall be to ensure that all Nigerians own or have access to decent, safe and healthy housing accommodation at affordable cost. This will go a long way in increasing the housing stock, in most urban centres. The cost is to the production processes which are improvement and upgrading of the existing stock.

Governments at both the federal and the state levels have been unable to provide adequate and affordable housing for the population in Jos metropolis, Plateau state Nigeria (West Africa) despite the goals of policies and programmes put in place by them. It has been observed that the local government the (third tier of government) have not been actively involved in housing provision in the state, though they have eight and six man quarters for their staff. Furthermore, the local government level find it very difficult to invest in housing due to the nature of recouping cost on investments in housing, there is also lack of clear definition of what is involved in the procedures for

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investment due to no availability of data, what constitutes urban and local land as well as financial dependence of the local government on Federal government allocation from the federation account (World Bank, 1994; Olugbenga & Jacob, 2007).

The third National Development Plan (1975-80) considered the Government's attempt to address the issue of housing needs for Nigerians through direct construction, the plan was aimed at providing 60, 000 housing units which was increased to 200,000. According to the federal housing authority by 1980 government only completed 28,500, this represented less than 15% of the target, this was lower than the demand for the housing stock generated by depleting stock and population increases (Olugbenga & Jacob, 2007; Ibem, Anosike & Azuh, 2011; Coolen & Meesters, 2012).

The failure in this housing initiatives not meetings its target lead to the formulation of National Housing Policy (NHP) in 1991 with the goal of ensuring that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000. One major reason why this policy has failed is as a result of it not meeting their stated goal which explains the housing need and requirement by the low income and economically weak who form a greater portion of the total population. It should as well accommodate their daily requirements of residents, allow for sufficient space and privacy for all. This has not been considered in the National Housing Policy as the stock is the main concern and because the data required to meet the housing unit needed is not available it cannot achieved its stated goals, making the policy to fail. For instance the federal government has promised to provide a total of about 121,000 housing units nation-wide between 1994 and 1995, however only 2,000 units were provided by 2007 representing 1.5% success level have so far been accomplished nationwide (Olugbenga & Jacob, 2007; Ibem, Anosike & Azuh, 2011).

The supply of housing has not been adequate owing to the dominance of government agencies in housing sector in terms of planning and policy directive which has very little to show. The failure of government at every level to meet the low target figures set, makes room for the private sector to provide housing through hard and informal means which requires formalisation for it to be easily accessible and affordable for the low-income and economically weak (poor masses), who form 80-95% of the population (Mallo and Anigbogu, 2009; Ibem, Anosike & Azuh, 2011).

Housing supply involves all the processes involved in bringing together housing resources such as land, labour, finance and other building materials to produce new housing units or reintroduce an old stock back to the market (Agbola Egunjobi and Olatubara, 2007). This is affected by a number of factors that are unique to housing, which makes it peculiar as a product, these include; immobility, durability, heterogeneous, huge cost, huge capital out lay, capital appreciation among others. The supply of housing is not determined by type of housing, category or peculiarities of housing, the units of housing is dependent on the operations of the house building industry which is usually the private.

There is a need for the government at all levels to provide the enabling environment for the private sector to operate fully and efficiently in the housing market as well as partnership between the private and public in the provision of housing and essential infrastructure and services required in these housing schemes (Dwijendra, 2004; Agbola, Egunjobi and Olatubara, 2007; Olugbenga & Jacob, 2007).

The main issue is the fact that all these housing provision for low-cost which is geared towards meeting the need of the poor are not meeting the need because the low-come are not really the once occupying these houses rather the rich and economically strong people who are few. These houses when completed cannot be afforded by the low income and economically weak (poor masses) who are the majority in the society as observed by Wapwera et al (2011).

The national housing policy was adequately articulated, formulated and stated but not meeting the required number of housing units required. This has given rise to many planning problems which needs urgent attention as individuals make provision for their housing.

IV. National Housing Fund, 1992

The 1991 national housing Policy produced a two-tier institutional financial structure, with Primary Mortgage Institutions (PMIs) as primary lenders and Federal Mortgage Bank of Nigeria (FMBN), as the apex institution with a supervisory role over a network of the PMIs. This role was later handed over to the CBN in 1997 as cited by Aribigbola (2008) from Yakubu (2004). The FMBN by Decree No 82 of 1993 was empowered, among other functions, to collect, manage and administer contributions to the National Housing Fund (N.H.F) from registered individuals and companies. Under the programme, workers earning above #3,000 per annum, are compelled to save 2.5 percent of their monthly income into the NHF as contributions (Okoroafor, 2007; Olsen, 2007; Aribigbola, 2008).

Merchant Banks and Commercial were expected to contribute to the FMBN 10 per cent of their non-life funds and 40 percent of its life funds in real property development out of which not less than 50 per cent must be paid to the FMBN (Okoroafor, 2007; Olusegun, 2007; Aribigbola, 2008). This singular rule made the FMBN very strong with a huge capital base to operate as a supervisory body. Under the 1991 National Housing Policy, responsibilities were assigned to the three tiers of governments (Federal, state and local) and other agencies and parastatals of government such as

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FMBN, FHA, State Housing Corporations, Ministries and Departments towards ensuring successful delivery of adequate housing to meet the increasing demand for housing. It should be added that at target year of the policy (i.e. 2000), that the policy could not make the anticipated impacts on the built environment as a result of some factors associated with inadequacies of the PMIs, lack of access to land and title to land and problem of mortgage loan affordability among others (UNCHS, 1991; Matawal, 1998; Okewole and Aribigbola, 2006; Olsen, 2007; Okoroafor, 2007; Olusegun, 2007; Aribigbola, 2008; Vilo, 2011).

The recognition of the increasing housing problems observed at the three tiers of Government in Nigeria and the acceptance of the failure of the expired 1991 National Housing Policy prompted the federal government of Nigeria to set up a 15- Man Committee to review existing housing policy and articulate the New National Housing Policy (NNHP) of 2002. Its contents were almost the same and this was published as the National Housing policy, 2006 and this till date has not been pass to Law, to make a working document.

According to the report of UNCHS (1991) for Nairobi, housing finance is the provision of finance or capital for housing, and that housing finance can be taken to mean the capital and all the resources required for the construction of housing or housing projects, the resources required to acquire or access housing by households, or the credit supplied by (housing) finance institutions.

A large part of housing finance in the developed countries consists of transactions of specialized institutions, in the form of building societies or housing banks. However, the impact of these institutions in developing countries has been rather limited partly due to institutional deficiency. Housing-finance institutions do not work well in developing countries and can be mostly attributed to low levels and high disparity of incomes as well as operating on paucity of data (UNCHS, 1991; Mulder & Lauster, 2010).

The National Housing Fund was considered and funds were not made available to increase the housing stock that would meet the housing demand. This has affected the level of housing development in the Local Governments, State and Federal.

V. Land use Decree and Housing Development

Prior to the promulgation of the Land Use Decree of 1978, the Land tenure system of provided socio-economic groups access to land than others and such security of tenure in many instance has always been unstable. This has brought the land market under pressure and created consequences that transactions in land has resulted in dual titles (Matawal, 1998; Vilo, 2011), furthermore the government due to high bureaucracy and red tape has made the process of the acquisition of Land for public use very difficult and not at a reasonable cost.

The main aim of the 1978 Land Use Decree is to ensure that everyone had equal access to land in the urban areas for the purpose of housing. But for the inability of the government to address the issues and clear the customary land owners and the inherent Land tenure system that has been prevalent in the country by Nationalising land by paying appropriate compensation to the Land owners. The Land Use Act vested power of the rights to land in most urban areas on the Governor of the State, whilst this is the case based on the Act , ownership to land is on the families, communities and village heads amongst others (Land Use Act, 2002;Vilo, 2011).

However the Land Use Acthas reversed this situation vesting title of land in the entire country in the Governors of each state. This also has a lot of short comings as it has been allocation of land only to the rich and powerful in the society. Each regime of government tends to favour its loyalist and usually highly politicised. High delay in the processing of the land titles certificate of ownership and right of occupancy (Land Use Act, 2002; NHP, 2006; Aribigbola, 2008;Vilo, 2011;14-15).

This best explained the continues cases of corruption and fraudulent practices observed in the housing market and the non-implementation of the land use decree has always been faulted as due processes are not observed, citizens participation and just compensation and it has always militated against fast and easy acquisition of Land for development, making the prices of land and housing very expensive in most locations in the metropolis (Olugbenga & Jacob, 2007; (Ibem and Amole, 2010; Ibem, Anosike & Azuh, 2011;Vilo, 2011;14-15).The availability of land for housing is greatly in short supply, considering the barriers pose by the topography at certain locations, in the metropolis and makes it very expensive and beyond the reach of the poor and low income earners as well as the economically weak (Olugbenga & Jacob, 2007;Mulder & Lauster, 2010;Vilo, 2011;14-15).

The UNCHS (1996), observed that an increasing proportion of the world's population will live in urban areas, hence the pressure on infrastructure and services has already been overloaded would become even more severe. UNCHS (Habitat) has estimated that some 21 million new housing units are required annually in developing countries to accommodate the growth in number of households during the 2000-2010 periods. Moreover, some 14 million additional units are required each year for the next 20 years if the current housing deficit is to be replaced by 2020. Furthermore, the current trends, however, indicate that existing shelter delivery systems are unable to meet such a demand.

Moreover, "few, if any, countries have entirely eliminated homelessness and in many nations this

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phenomenon is clearly increasing rather than declining, and further action is clearly required to eradicate homelessness." Not neglecting the fact that "Everyone has the right to a standard of living adequate for the health and wellbeing of himself and of his family, including food, clothing, housing and medical care and necessary social services...."

Nigeria and many developing countries are at this stage even though there are many policies and programmes targeted at addressing these housing issues which are affecting the number of housing stock provided, quality of housing and the state of the in the housing in the urban metropolis of many cities in Nigeria.

VI. Research Methodology

The data used for this study is the secondary data. The documents and relevant materials were sourced from published sources such as the National Housing Policy (NHP) for 1991 and 2006, National Housing fund, 1992 (NHF) and the Land use Decree, 1978 (LUAC) as well as the 2006 national population census data, in addition to journal articles, newspaper publication, textbooks and internet among others were used to explain the results of the study (Denscombe, 2007; Dawson, 2009).

The Shagari low-cost housing estates were found in Jos south, Bassa and Barakinladi local government areas. Jos metropolis now encompasses six (6) local government areas which include; Jos South, Jos North, Jos East, Bassa and Barakinladi and Riyom local government areas according to the 2008, Greater Jos Urban master plan.

Three local governments were purposively selected representing about 50% of Local government areas in Jos Metropolis where the low-cost housing in Federal, State and local government within the study area. The Federal low-cost housing and Housing provision by the state from Plateau property and investment company to accommodate public servants in both Federal, State and local government, this was aimed at accounting for the number of the low-cost housing provided in each of the three local government areas, identifying the challenges towards implementing the housing policy as well as examining the state of the low cost housing in general.

The three local governments were purposively selected due to the presence of the low-cost housing estate in the local government, which would be considered for the research. Pictures of the housing were captured during the survey and their quantities provided and considered in relations to the population and housing delivered within the local governments. The data from the documents reviewed received were analysed using content analysis.

VII. Discussion Of Findings

a) The National Housing Policy four Decades ago (1960- 2010)

The provision of housing in Nigeria and the Jos Metropolis has never been adequate; hence this has given rise to a number of physical and environmental planning problems which has continued to affect the state and country at large. The contribution of the Federal State and Local Government has not adequately address the increasing urban housing problems. The Federal Government since the inception of the National Development Plans have raised the issues of housing, but not adequately addressed the problems housing owing to inadequate data, bad formulation of the policies, inadequacy of personnel and many other problems at the initial state.

The provision of the housing in Jos metropolis has been the effort of the public and private sector. Considering the public sector provision which is from the Federal, State, while the Local Government provide housing for its staff mostly as six or eight man-quarters and yet not accounted for. The Federal Government provided housing for the Low income earners as claimed but not actually meeting their needs, even when data about the low income earners are available it has also neglected the economically weak who are the majority.

The private sector has provided housing for the majority of Nigerians who can afford it, and the vast majority cannot meet up with the demands of the private sector, which has its major main as maximising profit. The economically weak group of people adopt different meets to make ends meet and provide housing for themselves, it is generally not recognised by the government hence term informal housing (Wapwera, Parsa & Egbu, 2011).

The provision of Housing by the Federal and State in the Metropolis as an off shot of the National Housing Policy to meet the need of Nigerians could be summarised in table 1.

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Table 1: Housing provision by Federal and State at different locations in Plateau state

s/n	Name	Location	Number of Units
1	State Low-cost	Rantya	250
2	Federal Low-cost	Rantya	904
3	Federal Low-cost	B/ladi	80
4	Federal Low-cost	Bassa	90
5	State Low-cost	Bukuru	80
6	PIPC Housing Estate	Anglo-Jos	45
7	Federal Low-cost	Other Local Government Areas	738

Source: Federal Ministry of Housing & Urban Development Data, 2012;State Ministry of Housing, Plateau State, Nigeria, 2012.

From table 1 it would be observed that the Federal low–cost housing provided is about 1, 812 housing units and the state provided about 375housing units only. The local government areas provide quarters for their staff in each local government area, this also contribute to the housing stock but not accounted for.

The performance of the public housing policies in Nigeria has always been below standard due to reasons ranging from political, economic, social and largely on the absence of an effective institutional framework as observed in the (2006) National Housing Policy.

b) The Processes of Implementation (Phasing)

The process of implementation also examined the Performance of Public Housing in Nigeria (1960-2010) in the National Development Plans from 1960-2010. The first National Development Plan (1962-1968) provided 61,000 Housing units in the first stage and in the second phase Only 500 units which was less than 1%. This was as a result of the civil war (1966-1970).

The second National Development Plan (1971-74) Establishment of National Housing Council 1972, Federal Housing Authority (FHA) in 1973 and 59,000 'low-cost' housing units nation-wide were provided 7,080 housing units representing 12% in its four phases. The third National Development Plan (1975- 1980) experience an insignificant development of housing as the fourth National Development Plan (1981- 1985), it herald the Construction of 160,000 housing units for low-income in the first phase and Constructed 20,000 housing units for low-income in the second phase and in the 5th phase 47,234 housing units were provided representing about 23.6% of planned housing units.

Consequently, in 1986-1999 during the era of the Military Governments, 121,000 houses on Site and-Services were provided in the 1st phase. 1988 National Housing Policy was launched and in 1991 National Housing Policy was launched with 5,500 housing units (less than 5%). Finally, 1999-2010 Civilian governments, New National Housing and Urban Development Policy (NHUDP) launched in 2002 in the 1st phase. In the second phase Planned construct about 10,271 housing units through the Public-Private Partnership (PPP) arrangements. The third phased planned the construction of 500 housing units in the Presidential Mandate Housing Scheme in all 36 State capitals and Abuja. The Fourth phase presented that 40,000 housing units per annum nationwide were to be constructed. 2000 serviced plot through PPP site and service in Ikorodu, Lagos in the fifth phase. The sixth phase experienced the construction of 4,440 Housing units completed in Abuja, Port Harcourt, Akure and Abeokuta and finally the seventh phase experience the Presidential Mandate Housing Scheme did not take off in many States of the Federation and In Ogun State about 100 housing units representing 20% of the planned units were constructed.

The Public-Private housing sector has not provided the planned number of housing units as stated by the 1st- 4thNational Development Plans as well as the Military and civilian Government which have presented unimpressive result which has also been recorded in the provision of quality housing in Nigeria. Although each of the 1988, 1991, 2002 and 2006 National Housing Policies set outs to provide Nigerians access to decent and affordable Housing, yet several studies have clearly shown that these policies have contributed very little in alleviating the suffering of the Low income and economically weak in Nigeria since independence (Onibokun, 1985; Mustapha, 2002).

From the considerations of these policies it is evident that there are challenges in the provision of affordable housing by public sector in Nigeria since the Third National Development Plan (1975- 1980). Some of these challenges are contextual and are primarily due to the external social, economic and political environment in which public housing policies were formulated and implemented in the different states of the federation. Housing provision in Jos metropolis has not adequately met considering the demand for housing by the population in the study area. See the table 2.

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Table 2: Plateau State Census in the Jos Metropolis

S/No	Local Govt. Areas	Males	Females	Total Population	% of Total Population
1	BASSA	92,649	94,210	186,859	14.21
2	JOS NORTH	217,160	212,140	429,300	32.64
3	JOS EAST	43,249	42,353	85,602	6.51
4	JOS SOUTH	155,262	151,454	306,716	23.32
5	RIYOM	71,984	59,573	131,557	10.00
6	BARKIN-LADI	88,478	86,789	175,267	13.32
	TOTAL	668,782	646,619	1,315,301	100

Source: National Population Commission, 2006

Compared with the housing provision in the six local government areas in Jos metropolis it cannot meet the housing demand in the areas. Housing provision from Federal, State and Local Governments see table 3.

Table 3: Federal Low Cost Housing in Plateau State

	SITE	1BR	2BR	3BR	TOTAL No OF UNITS
1	JOS	400	304	200	904
2	B/LADI	80	-	80	-
3	BASSA	90	-	-	-
4	MANGU	100	-	100	-
5	PANKSHIN	100	36	-	136
6	LANGTANG	80	52	-	-
7	DENGI	90	-	-	-
8	WASE	80	-	80	-
9	SHENDAM	160	40	-	200
	Total	1,180	432	200	1, 812

Source: Federal Ministry of Housing and Urban Development (2012).

The analysis of the Nigerian Housing system highlights the range of factors that determine the failures of the Housing policies leading to the reduction in the number of housing units produced by the government achieve mass production of Housing units in Nigeria.

c) *The National Housing Fund and the effects of Land Use Act (Constraints)*

There are many organisations saddled with the responsibility of implementing the National Housing policies, plans and programme at Federal, State and Local Government respectively. Some notable agencies, Ministries and boards as well as committees are responsible for housing provision in Jos metropolis, these include;

- Plateau Investment and Property Corporation (PIPC)
- Land use allocation committee (LUAC)
- Ministry of works (MOW)
- Ministry of Housing and Urban Development (MHUD)
- Jos Metropolitan Development Board (JMDB)
- Ministry of Lands Survey and Town Planning (MLSTP)

All these agencies, boards, Ministries and committees have their roles in ensuring housing production and delivery which is crucial and explicit though conflicting, hence they lack co-operation and co-ordination for effective housing delivery and provision at the Federal, state and local government areas.

The high level of inefficiency of the Agencies, Boards, Ministries and Committees could be observed from the high level of corruption and the inadequacy of competent qualified housing personnel and availability of relevant documents used for the provision of the housing. This is because they documents are obsolete and out dated as well as inadequate funding of these Agencies, Ministries, Boards and Committees.

Furthermore, some of the laws (edicts) and decrees which in one way or the other impact on the provision of housing in the Jos metropolis, include; Land use Decree No. 6 of 1978, National Housing fund (NHF), National Housing Policy (NHP) and Land title vetting decree No. 52 of 1993.

All these documents have their weaknesses and strengths, considering the Land use degree which clearly stipulates that the power to land has been vested in the hands of the governors in the states, this has been heavily title towards empowering and making only

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the powerful in the society having access to land. This has contributed to a large extend in ensuring deficiencies for instance during both military and civilian regimes, land allocation is politicised and serious delays in the processing of the certificates and rights of occupancies (C of O) which leads to corruption and other negative practices (Vilo, 2011;14-15).

The National Housing fund (NHF) was enacted under the decree No. 3 of 1992. The National Housing Fund Act has a major goal of mobilising loanable funds from workers, which would be disbursed via the newly created primary Mortgage institutions with the Federal Mortgage Bank of Nigeria playing the role of apex/supervisory body (NHP, 2006). The funding scheme is highly unreliable for many reasons for instance; Inconsistency in governance and government policies, it has an unattractive and bias tendencies against some insurance companies, all the tiers of government have not shown commitment by remitting workers contributions monthly, land acquisition and transfer is cumbersome and costly in most parts of the state and metropolis as the people prefer to relate to the natives/ individuals rather than government officials and the serious threat of the contributors in obtaining loans from the funds and their low level of income generation to meet loan repayment (NHP, 2006, 37-8). One major question still remains 'what is the faith of the low income and economically weak who form the majority of the population'?

There is therefore, an urgent need to maintain and sustain an efficient and effective housing finance system for the metropolis and country at large. The National Housing policy (NHP) has not met the need of the average Nigerian due to lack of political will as observed (2006) National Housing Policy. The policy has a lot of weaknesses as well as its strength. Based on a strong ground of corruption and other practices, from May, 29 1999 to date the democratically elected government have been unable to provide the 20,000 housing units throughout the federation over the period of four- year period, as a demonstration of its commitment towards eradication of homelessness among Nigerians, this is yet to commence (NHP, 2006, 37-8).

Institutionalizing the concept of the provision of affordable housing by the Federal, State and Local Government and the various attempts at reforming it in Nigeria have aimed at making the system more responsive and responsible to the needs of the people at all the levels with top most priority to those at the grassroots especially those living in the rural areas who form the majority of the population (NPC, 2009; Oladipo, 2008). Hence, the creation of local government to meet the need of the people at the grass roots has affected the effort to make housing available.

It derives its relevance and importance from the fact that it presents a local point of impact on which plans for social and economic development can stand or fall. One basic principle behind creating local governments is to provide infrastructure (Housing inclusive) on a local basis to incorporate local initiatives and efforts, to mitigate the remoteness of local communities, to preserve different traditions, customs and languages even when modernization causes change, to provide a healthy spirit of competition between units of population in terms of participatory development efforts as well as to enhance peace and security for increased happiness and prosperity of the people in the third tier will go a long way in meeting the requirement.

If the institution of governance starts from the grassroots (local government) and it goes up to the state it would also have influence at the federal government level. This is not the case at the local government rather it is the other way round. Negating the norm, basically policies are made at the Federal level, plans are made at the State level and the programmes are carried or implemented at the Local Government level.

Furthermore, Oladipo (2008) observed that if the reasons for and principles behind creating local governments are germane and it is agreed that projects (housing provision) are veritable vehicles for bringing about their realization, then genuine concerns should examine the complex and intricate nature of the politics and administration that act as catalyst or impediment to the development process in the local areas; even the role of democracy which is been used or claim now to bring about change and development at all level of government.

Goodrick and Salancik (1996), Martin (2000), Scott (2001) and Mahalingam and Raymond (2007) observed that the institutional and administrative inadequacies which is characterised by corruption of adequacies in qualified man power, delay in the processes and procedures of carrying out projects (planning and implementation), paying lip and face service, paucity of data, harbouring incompetency, high level of bureaucracy and red tape and usage of wrong document for implementing programmes and projects are components that have made housing provision and delivery a difficult task to meet the need of the poor citizens at the Local Government, State and at the Federal level. These also have affected the effective implementation of the policies made to meet the housing provision at all the levels.

VIII. Conclusions

The study has examined the affordable housing policy in Jos, Nigeria as the dream diminishes four decades after, as its provision was highly inadequate and plagued with a number of challenges. The Findings of the study show that since the formulation of the policy

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1975-1980. The Government has made efforts to address the housing problem.

To address these challenges this paper makes the following recommendations;

- To bring about an increase the number of low cost housing units provided per local government area in the metropolis shouldem bark on mass housing production and sale to all considering the low income as well as the economically weak.
- There should be adequate funding from both public and private organizations to ensure sufficient provision of the number of housing units at a good standard and affordable rate to low income and economically weak in Jos metropolis and Nigeria as a Country.
- The Housing Estates at both Federal and State level needs urban regeneration and to address the plethora of challenges affecting the implementation of the housing policy such as the premature stoppage of the low-cost housing programme in Jos metropolis Nigeria has given rise to; Houses being sold to allotees , Physical Housing conditions very bad due to defective construction, Poor infrastructure provision, No review of the Programme and Changes in Land uses in most layouts (Federal and state Housing Estates) amongst others.

Finally, the A diminishing dream 4 decades after for affordable housing Jos Nigeria to become better and achieve its aim requires better commitment and determination. Housing policy should be centralised to the Local Government which is the grass root to increase the number of affordable housing units in the Jos metropolis, Nigeria. The provision of these housing units should be the responsibility of the three tiers of government.

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