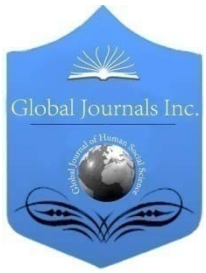
Volume 16 Issue 26
Originally issued as B4



Global Journal of human-social science: B
Geography, Geo-Sciences, Environmental Science & Disaster Management
Volume 16 Issue 4 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Public Housing Supply in Moremi Estate, Ile-Ife, Nigeria

By Dr. O. A. Adeleye
Obafemi Awolowo University, Ile-Ife

Abstract- This paper assessed public housing supply in Nigeria with a specific focus on Moremi Estate, Ile-Ife, Osun State. With the discussion of the indispensability of housing as the background, the evolution of public housing supply in the country is surveyed vis-a-vis the contribution of the various development plans and housing policy of the federal government. A look is then taken at how Moremi Estate fares in meeting the housing needs of the inhabitants. It was discovered through field survey that there are some inherent fundamental functionality flaws in the land use pattern of the estate. These include the lack of low-density residential plots, adequate security, standard commercial centre and organized open space. Besides, the roads in the estate are not tarred public/semi-public facilities are not fully developed; and the already allocated plots are characterized by a low level of development. Recommendations are proffered towards the realization of the full potentialities of the estate in particular, and more effectiveness of public housing delivery in the nation at large.

Keywords: housing, housing supply, public housing supply, Moremi estate, Ile-Ife.

GJHSS-B Classification : FOR Code: 969999



Strictly as per the compliance and regulations of:



© 2016. Dr. O. A. Adeleye. This is a research/review paper, distributed under the terms of the Creative Commons Attribution-Noncommercial 3.0 Unported License http://creativecommons.org/licenses/by-nc/3.0/), permitting all non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

Public Housing Supply in Moremi Estate, Ile-Ife, Nigeria

Dr. O. A. Adeleye

Abstract- This paper assessed public housing supply in Nigeria with a specific focus on Moremi Estate, Ile-Ife, Osun State. With the discussion of the indispensability of housing as the background, the evolution of public housing supply in the country is surveyed vis-a-vis the contribution of the various development plans and housing policy of the federal government. A look is then taken at how Moremi Estate fares in meeting the housing needs of the inhabitants. It was discovered through field survey that there are some inherent fundamental functionality flaws in the land use pattern of the estate. These include the lack of low-density residential plots, adequate security, standard commercial centre and organized open space. Besides, the roads in the estate are not tarred public/semi-public facilities are not fully developed; and the already allocated plots are characterized by a low level of development. Recommendations are proffered towards the realization of the full potentialities of the estate in particular, and more effectiveness of public housing delivery in the nation at large.

Keywords: housing, housing supply, public housing supply, Moremi estate, Ile-Ife.

I. Introduction

As a veritable unit of the environment, housing has a profound influence on the health, efficiency, social behaviour, satisfaction and general welfare of the community (Adeleye, 1988, 2011 and Onibokun, 1998) as it constitutes one of the best indicators of a person's standard of living and place in society (Nubi, 2008). As such, the fundamental function of housing is not limited to being just a shelter; it is a space within which generations of families express their lifestyle, and preserve their history and identities of lineage (Awotona and Ogunshakin, 1994; Jiboye, 2004; Olayiwola, 2012).

This explains why housing is deemed very relevant in the attainment of a high living standard among rural and urban dwellers alike. Consequently, these attributes make demand for housing to know no bounds as population growth and urbanization skyrocket, and the gap between housing need and supply becomes widened.

The arguable significance of housing notwithstanding, adequate supply has remained largely a tall dream in. Nigeria and many developing countries where population grows at an exponential rate, unrelenting urbanization constitutes a norm, and discrepancy in housing need and supply is high. This has led to various authorities working out strategies for ensuring housing supply. In Nigeria these include, among others, Fasakin (1998) who suggested the cooperative housing model and Onibokun (1998) who advocated land allocation.

However, housing problem can be said to be one that could not be resolved permanently for the fact that what is considered to be luxurious dwelling today loses its quality in fifty years time owing to advancement in technology. Besides, the proportion of Nigerian urban population has been constantly increasing over the years. Whereas only 7 per cent, 10 per cent, 20 percent, 27 per cent and 35 per cent of Nigerians lived in urban centres in the 1930s, 1950s, 1970, 1980 and 1990 respectively. Today, over 40 per cent of Nigerians now live in urban centres of varying sizes (Okupe, 2002). This has brought about severe housing problems resulting in overcrowding in inadequate dwellings, and a situation in which 60 per cent of Nigerians can be said to be homeless persons (Federal Government of Nigeria, 2004). Furthermore, almost 75 per cent of Nigeria's urban dwellers live in slums (Olotuah, 2005).

In response to the conspicuous nagging housing debacle, the government of every nation-developed or developing-tries to find a lasting solution as far as its financial and technological capacities could allow it. In other words, governments all over the world embark on the provision of public housing to accommodate their (homeless) citizens. This paper assesses how the Nigerian government fares in meeting the housing need of the people in this regard.

Specifically, it takes a look at what obtains in Moremi Estate, Ile-Ife, one of the public housing estates owned by the Osun State Property Development Corporation.

II. Literature Review of Public Housing in Nigeria

Government intervention in public housing dates back to the period of colonial administration in Nigeria, even though the policy was majorly directed at the provision of housing for the white colonial administrators who were settled in specially protected and developed areas, referred to as Government Reservation Areas (GRAs). The post-independence period saw the extension of the GRAs and the introduction of special public housing programmes

Author: Department of Urban & Regional Planning, Obafemi Awolowo University, Ile-Ife. e-mail: faadeleye@gmail.com

© 2016 Global Journals Inc. (US)

exclusively for the new national elite in the higher hierarchy of the state apparatus.

Later the First National Development Plan (1962-68) was introduced so that low, medium and high-income people could also benefit from public housing programmes of governments. However, the outbreak of civil war thwarted the success of the plan. In the Second National Development Plan (1970-74), the government accepted housing as part of its social and political responsibilities. It emphasized housing provision for all social groups.

In 1976, consequent upon the ousting of the military regime of General Yakubu Gowon, a reappraisal of the housing policy was made, and was incorporated into the Third National Development Plan (1975-1980). The boost experienced in the national economy as brought about by oil exploration influenced this reappraisal. Among other things the Third National Development Plan provided that the federal military government would build 202 000 housing units per year: 46 000 in Lagos, 12 000 in Kaduna and 8 000 units in each state capital. The development of Festival Town, Amuwo Odofin Phase I Estate and Ipaja Town in Lagos was carried out under this programme. In 1978, the estates were transferred to the various state governments for purposes of control and management. This was the first significant federal government's effort at providing affordable housing to Nigerian citizens on long-term mortgage repayment terms. It was also during this period that the Nigerian Building Society was transformed into the Federal Mortgage Bank of Nigeria.

The temporary departure of the military from power in 1979 saw another reappraisal of the housing programme. This was done under the excuse of the huge economic and financial burden of the numerical dimension of the exercise. However, the new capital, Abuja, was to be rapidly constructed during the same period. The Federal Government during the 1981-1985 plan period was to embark on the provision of 2 000 housing units yearly in each of the then 19 states of the Federation, with about 1.6 billion naira allocated to housing.

In 1979, the civilian government of Lagos State announced a state housing programme of 50 000 units to be constructed between 1979 and 1983. However, the 1984 re-arrival of the military witnessed a reappraisal of the housing units to be constructed by the Lagos State Property Development Corporation. Instead of the on-going exercise of 50 000 units, 8 000 units with new design models were to be constructed between 1983 and 1986 by the state's military government.

With change of government through a military coup in 1986, the public housing exercise was terminated across the country. The military government decided to no longer provide housing for Nigerians on the excuse of restraining economic situation. House ownership was then left to hardworking Nigerians, although efforts were made by the government to reduce costs of building materials and control land speculations. This policy deviation placed the urban poor and middle-class in further displacement from the housing market (Olayiwola and Ogunshakin, 1992).

In response to the enormity and perpetual nature of housing problems facing the country, the government took another look at housing and thus launched the National Housing Policy in February 1991. This was a comprehensive document aimed at ensuring that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000 AD. This goal as consistent with the United Nations' resolution of 'Housing for All by the Year 2000 AD and thus required that 700 000 housing units be constructed annually in Nigeria in order to meet the target of 8 million units by the target year.

The policy provided for encouragement and promotion of active participation in housing delivery by all tiers of government, strengthening of institutions within the system to render their operation more responsive to demand, emphasizing housing investment which satisfies basic needs, and encouraging greater participation by the private sector in housing development. However, the policy also suffered major setbacks in its implementation.

The year 1994 marked a rethink of the military government to addressing housing provision. On January 20, 1994 a National Housing Programme for 1994-1995 was unveiled to be executed under the Ministry of Works and Housing. During the period a total of 121 000 housing units were to be constructed for all income groups. Priority was given to newly created states; each was to have 5 000 housing units while the rest and Abuja shared 76 000 units.

To ensure proper execution of this programme, the Government formed a 16-man committee to study the National Housing Policy in terms of its provision compliance and implementation. The issue of housing finance was addressed through the establishment of the National Housing Fund in 1992, which was granted a take-off fund of 250 million naira. Also the Federal Mortgage Bank (FMB) put in place three schemes: voluntary, mandatory and budgetary allocations and financial transfer schemes to curb the problem of housing finance.

In 2002, the federal government set up a new ministry, Ministry of Housing and Urban Development, to deal with housing and urban development. The government identified under the National Housing Policy a prototype-housing scheme, which was launched in order to increase the nation's housing stock. The scheme was on a revolving fund basis and ensured that proceeds from sale of completed units were ploughed back into the scheme. Within the first two to three years of its inception, the ministry had completed 500 housing units in Abuja, and had entered into partnership with

© 2016 Global Journals Inc. (US)

private developers to complete 1 127 units in Abuja and Port Harcourt (Komolafe, 2010).

It is a fact that despite the intervention of the Nigerian government in housing supply, the housing problem is far from being solved. This can be attributed to flaws in the strategies adopted by the government. Principal among such flaws is government's intervention through direct housing construction. Even though the government possesses the resources and executive capacity to embark on direct home construction, it should not have done so given the past experiences of the high cost and slow pace of construction of government projects. Besides, more often than not, houses built were usually very expensive which put them beyond the reach of the low-income group. Also, the houses did not meet the requirements of the people, for example, providing one-bedroom houses for low-income group when the average family size was put at 6 persons. Moreover, the adopted practice and system of granting loans makes it difficult for the really low-income people to benefit. The bulk of the mortgage loans went to families in the upper class.

Furthermore, many government housing projects were embarked upon without effective programme of action and appropriate institutional arrangement for their execution. This means that the project lacked adequate planning, which led to their failure. In addition, there was too much corruption in the system. Money meant for housing project was diverted into private hands, thereby allowing the projects to suffer.

Also, there was the problem of party politics in Nigeria, which affected the Federal Housing Project coverage. For instance, the exhibited uncooperative disposition of some state governments was simply because a different party other than their own controlled the federal administration. These states saw themselves as competing with the federal government and did all they could to slow down the pace of the federal housing projects.

In summary, one can reasonably conclude that the lack of financial prudence, public probity and accountability, inefficient and ineffective administrative machinery, mass importation of foreign technology and material, personnel and inflation, as well as incomprehensive analysis of the nation's housing requirements caused the low performance of the public housing programmes of the Nigerian government. In addition, the planning, programming and implementation of the public housing policy and programmes suffered grossly from planning inconsistency and organizational structure owing to political instability and an over-centralised mechanism of decision and execution.

III. Public Housing Programmes of Osun State

Osun State Property Development Corporation inherited fifteen housing estates from the old Oyo State Property Development Corporation consequent upon the carving out of Osun State from the old Oyo State in 1991. Located in the six administrative zones of the state, the estates are Oroki Estate, Osogbo; Moremi Estate, Ile-Ife and Ajaka Estate, Ilesa. Others are Agunbe Estate, Ikirun; Oroki Extension Estate, Osogbo; Akoda Estate, Ede; Oluwo Estate, Two; Ile-Ogbo Estate, Ile-Ogbo; Olufi Estate, Gbongan; Owa Ooye Estate, Imesi-Ile; Ipetumodu Estate, Ipetumodu; Owamiran Estate, Esa-Oke; Aiyegunle Estate, Ode-Omu; Okinni Estate, Okinni and Okuku Estate, Okuku (Komolafe, 2010).

These estates were designed to cater for the residential, commercial and industrial needs of the inhabitants of the state which, according to the National Population and Housing Census exercise of 2006, has a population of 3 423 535 people. The Osun State Property Development Corporation was established to manage the public estates in Osun State with the following objectives:

- to provide serviced lands, industrial plots, public/semi public plots and low cost houses for the general public;
- to develop estates in various parts of the state and services for residential, industrial, public and semi-public purposes;
- to provide modern dwelling houses at reasonable cost for sale to members of the public;

  and;
- to construct office and commercial buildings for letting to members of the public.

However, at present only three of the fifteen estates are functioning. With the exception of Moremi Estate, the focus of this paper, each of these three estates has provision for residential, industrial, commercial, public and recreational facilities.

IV. Moremi Estate

Moremi Estate is located along the Ife-Ibadan Expressway, close to the Obafemi Awolowo University's main entrance. It came with a policy that was proposed by the Federal Government for the State Government to execute. The policy allows people to build their houses according to the Osun State Property Development's (OSPDC's) procedure, and it provides services for the people who are interested in buying houses and plots of lands. It is a developing estate with infrastructural facilities like pipe-borne water, electricity and roads. Water is supplied by the Osun State Water Corporation, while electricity is supplied by the Power Holding Company of Nigeria (PHCN). The roads in the estate are

© 2016 Global Journals Inc. (US)

not tarred; however, each building plot is accessible by an access road.

Moremi Estate has a land area of about 67 hectares, and it comprises five land use types: residential, commercial and public/semi-public uses as well as road network and open space. There is no provision for industrial land use. The identifiable land uses in the estate are as presented in Table 1.

Table 1 : Land Use Analysis of Moremi Estate

S/No	Land Use	Size (Hectare)	Percentage (%)
1.	Residential	31.65	47.07
2.	Commercial	6.64	9.88
3.	Public/Semi-Public	3.63	5.46
4.	Open Space	4.78	4.23
5.	Roads	20.54	33.36
6.	Total	67.24	100.00

Source: Osun State Property Development Corporation (OSPDC), 2010

a) Residential Zone

The major function of the estate is to provide serviced plots and develop some of the plots into buildings that are sold to interested people. To this end, 50 houses have been built and sold in the estate. They consist of 25 2-bedrooms, 24 3-bedrooms and 1 4-bedroom housing units. Serviced plots make up 23 blocks of 270 plots. These plots exclude the already constructed and sold out ones. They are of 2 types: high- and medium-density 'plots. There is no low-density plots. Generally, the residential zone of the estate is just partly developed as the majority of the buildings are yet to be completed.

b) Commercial Activities

The commercial zone of Moremi Estate occupies 2 plots of land, located in Block VII. However, it is yet to be developed. Meanwhile, there are two corner shops that serve the developed part of the estate. With the size of the estate, it appears that it is not well served in terms of commercial outlets.

c) Public/Semi Public

Provision is made for public/semi-public facilities for the residents of Moremi Estate. These are a nursery and primary school, community centre, club house, administrative office and a health centre, some of which are yet to be put in place. However, the OSPDC's Administrative Office and Water Corporation are already performing their functions, even though electricity and water distribution is yet to cover the estate in its entirety.

d) Open Space

Despite the importance of open space to neighborhood dwellers, the open space provided in the estate serves as a multipurpose space at present. However, only one plot of land is reserved for this purpose.

e) Road Network

There are three types of roads in the estate. The first is the largest and the most important as it connects the estate to the Ibadan-Ile-Ife Expressway. It is about 500 metres long, and is named after the Late Sir Adesoji Aderemi (former Ooni of Ife). The road is not tarred; neither does it have drainage or walkway. The second type of roads is named 'Avenues'. Measuring 300 metres, they are not as long as the first type. There are three of them. The third in the hierarchy of roads in the estate consists of access roads. Each is about 200 metres long; and there are 25 of them: 14 streets and 11 closes. All the identified types of roads in the estate are still at the 'open-up' stage: none has been tarred. They all lack sidewalk and drainage.

V. An Assessment of the Land use Pattern in Moremi Estate

It does not require more than just a cursory look at the land use pattern in Moremi Estate to conclude that there are some inherent fundamental functionality flaws in the land use pattern of the estate. To start with, the existing layout of the estate does not provide for a defined or recognizable centre in the estate. For one thing, a residential estate with 328 plots is big enough to accommodate a threshold population that can support varied land uses. For instance, public/semi-public land use is supposed to be reasonably centralized to form a sort of neighborhood centre along with commercial land uses. Inasmuch as Moremi Estate can be considered to be a small neighbourhood there is a need for a well defined centre. This is conspicuously lacking in the estate.

The road network is well designed with each road joining the other in a hierarchical manner. The 'Way' joins the 'Avenue' which links the 'Way' to the streets. This type of design can be said to be a functional one. However, none of the roads has been tarred fully developed. Also, there is no low-density plot in Moremi Estate. This might be contributing in a way to the slow pace of infrastructural development of the estate; more so that the estate is so close to the Obafemi Awolowo University campus. With just one official corner shop in the estate it can be said that the population of over 1000 inhabitants of the estate are to a large extent commercially underserved. This is because a fully fledged commercial centre is what is needed rather than

© 2016 Global Journals Inc. (US)

a corner shop. Meanwhile, the estate is large enough to accommodate a standard commercial centre the nonexistence of which may lead to the proliferation of corner shops in the estate. This will end up bastardizing the layout plan of the estate.

The state of public/semi-public facilities in the estate is nothing to write home about as most of the planned facilities are yet to be constructed, to say nothing of their taking off. This might be contributing to the unwillingness of potential developers in not embarking on construction in the estate as vital services are yet to be provided. Furthermore, there is opulence of open space in Moremi Estate. However, the open space is not organized as it should be. Really what the estate needs is organized open space which could be in form of gardens and play lots for recreation.

VI. Level of Housing Development in the Estate

Table 2 revealed the level of housing development in the estate. It was discovered from Table 2 that 46.1% of the high density plots have been completed and occupied. This is in contrast to what is obtained in the medium density plots where only 16.9% of the plots have been completely developed and occupied. The Table also shows that 2.4% of the entire plots in the estate were at the foundation level; 1.8% of the buildings were at the lintel level and 7.4% have been roofed but not yet occupied.

From this analysis, it can be safe to conclude that a significant proportion of the plots in the estate are yet to be fully developed.

Table 2 : Building Development Status in Moremi Estate

Index	Building State	High density plots	%	Medium density plots	%	Total	%
1	Vacant land	80	44.4	102	68.9	182	55.5
2	Foundation	04	2.2	04	2.7	08	2.4
3	Lintel stage	02	1.1	04	2.7	06	1.8
4	Roofed but not occupied	11	6.1	13	8.8	24	7.4
5	Completed and occupied	83	46.1	25	16.9	108	32.9
	Total	180	100	148	100	328	100

Source: Field Survey, 2015.

VII. Factors Influencing the Pace of Development of the Estate

There are questions that tend to appear pertinent at this juncture, and they are directed towards getting to know the factors responsible for the slow pace of development of the estate, in spite of the fact that all the plots have been fully allocated. To this regard, the perception of the residents was sought on the causes of the slow pace of development of the estate. As shown in Table 3, it was revealed that lack of low density plots ranked highest with 3.60 (agreed). The unavailability of low-density plots might be responsible for potential property developers among the staff of the university not having interest in seeking accommodation in the estate.

Security comes next with 3.51 (agree). Although, there were some hired private security guards, they were not adequately equipped for people to feel a high sense of security. Aptly followed by security were inadequate facilities in the estate (3.31); lack of commercial activities (3.19) poor state of the estate roads (3.13) and location of the estate (3.07). Factors that ranked lowest as being responsible for the ineffective development of the estate were activities of land speculators (2.76) and economic situation of the country (2.75).

Table 3 : Perception of the causes of the slow pace of development of the Estate

S/N	Perception	Rating and Weighted Values					SWV	MWV
		1 SD	2 D	3 U	4 A	5 SA		
1.	Poor state of roads	15	19	30	30	15	338	3.13
2.	Size of plots	8	10	25	39	26	389	3.60
3.	Security	8	11	27	42	20	379	3.51
4	Inadequate facilities	7	16	32	41	12	359	3.32
5.	Location	9	32	12	52	3	332	3.07
6.	Activities of land speculators	22	29	22	28	8	298	2.76
7.	Economic Situation	18	30	28	25	7	297	2.75
8.	Absence of Commercial Activities	15	18	22	42	12	345	3.19
	Total							25.53
		Mean of ∑MWV = 25.53/8 = 3.2						

Key: SD-Strongly Disagree, D-Disagree; U- Undecided; A-Agree; SA-Strongly Agree
Source: Author's Field Survey, 2015.

© 2016 Global Journals Inc. (US)

VIII. Conclusion and Recommendations

From the assessment so far of what obtains in Moremi Estate, it is apparent that the estate is quite far from living up to expectations. As such it is imperative that measures be taken to make the estate become what it was expected to be, bearing in mind the philosophy behind its establishment. First, it is necessary to formulate a policy that will encourage all those to whom plots have been allocated in the estate to develop their sites. This could be in form of deadlines as to when the building up of each plot should be. Failure to comply with the given deadlines should translate to the defaulters losing their right on the allocated plots.

Besides, there should be a kind of centre for the estate that will comprise such public facilities as nursery/primary school, community centre, health centre, club house and central park or garden. This may mean embarking on some rearrangement, but the effort is well worth the while as the estate will be able to easily render vital social services to the inhabitants. Private developers should be involved here for effectiveness and timely funding.

In addition, security should be enhanced and all the roads in the estate should be made more suitable for smooth vehicular movement. Such street furniture as lights should also be provided, especially to aid security and safety at night as the estate is to a large extent secluded. This may start with the 'Way' (the main road that connects the estate to the expressway), while others may come in later as funds are made available by the government.

Over and above all, moribund sister estates in the state that are controlled by the Osun State Property Development Corporation should be rejuvenated and effectively managed so as to solve part of the housing problem with which the country is battling to resolved.

References Références Referencias

1. Adeleye, O. (1988): 'Question du Logement et des Equipment Sociauxa Abeokuta Entre 1960 et 1982. A PhD Thesis, University of ParisL, Sorbonne-Pantheon, Paris, France.
2. Adeleye O. A. and Anofojie A. E. (2011) "Housing in Festac Town, Lagos State, Nigeria", in *Ife Research Publication in Geography*, Vol 10 No. 1, Pgs 154-163.
3. Awotona, A. and Ogunshakin, L. (1994): *Multi-Habitation and Cultural Structures, Experiences from Nigeria: Book of Readings.* Department of Architecture Obafemi Awolowo University, Ile-Ife and CARDO Newcastle United Kingdom.
4. Fasakin, I. O. (1998): 'Cooperative Housing: The Concept, Experience and Applicability to Nigeria's Socio-economic Milieu'. A seminar paper presented at the Federal University of Technology, Akure.14.
5. Federal Government of Nigeria (2004): *National Housing Policy for Nigeria.* Federal Ministry of Works and Housing, Abuja.
6. Jiboye AD (2004). A Study of Public Housing Satisfaction in Lagos, Nigeria. An unpublished PhD Thesis, Department of Urban and Regional Planning, Obafemi Awolowo University, Ile-Ife, Nigeria.
7. Komolafe, A. A. (2010) 'Appraisal of Public Housing Supply in Ife Central Local Government Council, Ile-Ife, Osun State, Nigeria'. A M.Sc Independent Project, Department of Urban and Regional Planning, Obafemi Awolowo University, Ile-Ife, Nigeria.
8. Nubi, O. T. (2008): 'Affordable Housing Delivery in Nigeria'. The South African Foundation International Conference and Exhibition, Cape Town, October. Pp 1-18.
9. Ogunshakin and Olayiwola L. (1992): 'The Collapse of Official Housing Policy' In *Nigeria Habitat International Vol.* 16, *No.1.*
10. Olayiwola, L.M. (2012). The Journey through the Corridor of Housing, Inaugural Lecture Series 252, Obafemi Awolowo University Press, Ile-Ife.
11. Okupe, L. (2002): 'Private Sector Initiative in Housing Development in Nigeria – How Feasible?' *Housing Today,* 1 (6), pp 21-26.
12. Olotuah, A. O. (2005): 'Housing Delivery and Financial Intermediation: An Appraisal of the Roles and Performances of Mortgage Institutions in Nigeria' *The Quantity Surveyor,* Vol. 35, pp 20-27.
13. Onibokun, A. G. (1998): 'A Review of Government Housing Policies and Programmes' in Onibokun, A. G. (ed.) *Urban Housing in Nigeria.* Ibadan: Nigerian Institute of Social and Economic Research (NISER), pp 1-16.
14. Osun State Property Development Corporation (OSPDC) Annals. 2010.

© 2016 Global Journals Inc. (US)