

# 1 The Affordable Housing Policy in Jos Nigeria: A Diminishing 2 Dream Four Decades After!

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## 7 **Abstract**

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

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23 **Index terms**— affordable housing, national housing policy, plateau state nigeria.

## 24 **1 Introduction**

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

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

#### 4 III.

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43 The situation has been considered from the colonial period up to 1960 (independence), postindependence period  
44 ??1960) ??1961) ??1962) ??1963) ??1964) ??1965) ??1966) ??1967) ??1968) ??1969) ??1970) ??1971) ??1972)  
45 ??1973) ??1974) ??1975) ??1976) ??1977) ??1978) ??1979), the 1979 to 1983 period ,1984 to May28, 1999 and  
46 May 29, 1999 to date. All these periods were full of promises creation of different housing schemes, programmes,  
47 policies, plans as well as strategies that have not yielded any meaningful results to meet or eradicate the menace  
48 of homelessness among Nigerians, even when living amidst abundance of resources (Abiodun, 1985;Agbola, 1998).

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

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

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

## 60 2 II.

### 61 3 Literature Review

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

## 64 4 III.

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

71 The federal government in 2001 revised the National Urban Development and the National housing policy  
72 ??NHP, 2006;Aribigbola, 2008). Aribigbola, (2008; ??25) noted that Housing policies in line with the new  
73 democratic dispensation were expected to promote sustainable urban development and social order in the country  
74 and thus great attention has to be paid to citizen's participation in decision making for effective programme  
75 implementation, monitoring and evaluation.

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

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

86 One of the main objectives of the National Housing Policy was to make the private sector the main vehicle  
87 for the organization and delivery of housing products and services in Nigeria as cited by Aribigbola (2008) from  
88 Yakubu (2004). Though this has being the case but the issue of affordability and supervision towards ensuring  
89 equal distribution has remained a mirage to the average Nigerian. This has militated against the provision of more  
90 low-cost housing provision in the local governments to meet the population that is on the increase in major cities  
91 due to high rate of migration and natural increase (Land Use ??ct, 2002; ??AO, 2005; ??HP, 2006;Nyambod,  
92 2010; ??ilo, 2011).

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

97 According to the Brundtl and report (1987), housing provision is necessitated by the fact that housing  
98 sustainability is a top most priority towards ensuring that development of the present has to meet that of  
99 the future needs of the next generation. This has not been easy as housing provision has continued to be  
100 uneven, since cost is involved in the determination of quality. In 1996 the Nigerian National Report to Habitat II  
101 conference in Istanbul, was observed to have high deficit in the subsistence of housing stock creating the problem

102 of homelessness. It was estimated that by the year 2000 AD, Nigeria will require between 12-14 million dwelling  
103 units of various types of housing to clear the deficits.

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

109 Governments at both the federal and the state levels have been unable to provide adequate and affordable  
110 housing for the population in Jos metropolis, Plateau state Nigeria (West Africa) despite the goals of policies and  
111 programmes put in place by them. It has been observed that the local government the (third tier of government)  
112 have not been actively involved in housing provision in the state, though they have eight and six man quarters  
113 for their staff. Furthermore, the local government level find it very difficult to invest in housing due to the  
114 nature of recouping cost on investments in housing, there is also lack of clear definition of what is involved in the  
115 procedures for investment due to no availability of data, what constitutes urban and local land as well as financial  
116 dependence of the local government on Federal government allocation from the federation account (World Bank,  
117 1994; ??lugbenga & Jacob, 2007).

118 The third National Development Plan (1975-80) considered the Government's attempt to address the issue  
119 of housing needs for Nigerians through direct construction, the plan was aimed at providing 60, 000 housing  
120 units which was increased to 200,000. According to the federal housing authority by 1980 government only  
121 completed ??8,500, The failure in this housing initiatives not meetings its target lead to the formulation of  
122 National Housing Policy (NHP) in 1991 with the goal of ensuring that all Nigerians own or have access to decent  
123 housing accommodation at affordable cost by the year 2000. One major reason why this policy has failed is as  
124 a result of it not meeting their stated goal which explains the housing need and requirement by the low income  
125 and economically weak who form a greater portion of the total population. It should as well accommodate their  
126 daily requirements of residents, allow for sufficient space and privacy for all. This has not been considered in  
127 the National Housing Policy as the stock is the main concern and because the data required to meet the housing  
128 unit needed is not available it cannot achieved its stated goals, making the policy to fail. For instance the federal  
129 government has promised to provide a total of about 121,000 housing units nation-wide between 1994 and 1995,  
130 however only 2,000 units were provided by 2007 representing 1.5% success level have so far been accomplished  
131 nationwide (Olugbenga & Jacob, 2007; Ibem, Anosike & Azuh, 2011).

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

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

145 There is a need for the government at all levels to provide the enabling environment for the private sector  
146 to operate fully and efficiently in the housing market as well as partnership between the private and public in  
147 the provision of housing and essential infrastructure and services required in these housing schemes (Dwijendra,  
148 2004; Agbola, Egunjobi and Olatubara, 2007; Olugbenga & Jacob, 2007).

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

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

157 The 1991 national housing Policy produced a two-tier institutional financial structure, with Primary Mortgage  
158 Institutions (PMIs) as primary lenders and Federal Mortgage Bank of Nigeria (FMBN), as the apex institution  
159 with a supervisory role over a network of the PMIs. This role was later handed over to the CBN in 1997 as  
160 cited by Aribigbola (2008) from Yakubu (2004). The FMBN by Decree No 82 of 1993 was empowered, among  
161 other functions, to collect, manage and administer contributions to the National Housing Fund (N.H.F) from  
162 registered individuals and companies. Under the programme, workers earning above #3,000 per annum, are  
163 compelled to save 2.5 percent of their monthly income into the NHF as contributions ??Okoroafor, 2007;Olsen,  
164 2007;Aribigbola, 2008).

## 5 LAND USE DECREE AND HOUSING DEVELOPMENT

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165 Merchant Banks and Commercial were expected to contribute to the FMBN 10 per cent of their non-life funds  
166 and 40 percent of its life funds in real property development out of which not less than 50 per cent must be  
167 paid to the FMBN (Okoroafor, 2007; Olusegun, 2007; Aribigbola, 2008). This singular rule made the FMBN  
168 very strong with a huge capital base to operate as a supervisory body. Under the 1991 National Housing Policy,  
169 responsibilities were assigned to the three tiers of governments (Federal, state and local) and other agencies  
170 and parastatals of government such as FMBN, FHA, State Housing Corporations, Ministries and Departments  
171 towards ensuring successful delivery of adequate housing to meet the increasing demand for housing. It should  
172 be added that at target year of the policy (i.e. 2000), that the policy could not make the anticipated impacts  
173 on the built environment as a result of some factors associated with inadequacies of the PMIs, lack of access to  
174 land and title to land and problem of mortgage loan affordability among others (UNCHS, 1991; Matawal, 1998;  
175 Olsen, 2007; ??koroafor, 2007; Olusegun, 2007; Aribigbola, 2008; ??ilo, 2011).

176 The recognition of the increasing housing problems observed at the three tiers of Government in Nigeria and  
177 the acceptance of the failure of the expired 1991 National Housing Policy prompted the federal government of  
178 Nigeria to set up a 15-Man Committee to review existing housing policy and articulate the New National Housing  
179 Policy (NNHP) of 2002. Its contents were almost the same and this was published as the National Housing policy,  
180 2006 and this till date has not been pass to Law, to make a working document.

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

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

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

193 V.

## 194 5 Land USE Decree And Housing Development

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

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

206 However the Land Use Act has reversed this situation vesting title of land in the entire country in the Governors  
207 of each state. This also has a lot of short comings as it has been allocation of land only to the rich and powerful  
208 in the society. Each regime of government tends to favour its loyalist and usually highly politicised. High delay  
209 in the processing of the land titles certificate of ownership and right of occupancy (Land Use Act, 2002; NHP,  
210 2006; Aribigbola, 2008; ??ilo, 2011; ??4-15).

211 This best explained the continues cases of corruption and fraudulent practices observed in the housing market  
212 and the non-implementation of the land use decree has always been faulted as due processes are not observed,  
213 citizens participation and just compensation and it has always militated against fast and easy acquisition  
214 of Land for development, making the prices of land and housing very expensive in most locations in the  
215 metropolis (Olugbenga & Jacob, 2007; (Ibem and Amole, 2010; Ibem, Anosike & Azuh, 2011; Vilo, 2011; 14-  
216 15). The availability of land for housing is greatly in short supply, considering the barriers pose by the topography  
217 at certain locations, in the metropolis and makes it very expensive and beyond the reach of the poor and  
218 low income earners as well as the economically weak (Olugbenga & Jacob, 2007; Mulder & Lauster, 2010; Vilo,  
219 2011; 14-15).

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

227 Moreover, "few, if any, countries have entirely eliminated homelessness and in many nations this Volume  
228 XVII Issue IV Version I The Affordable Housing Policy in Jos Nigeria: A Diminishing Dream Four Decades  
229 After! phenomenon is clearly increasing rather than declining, and further action is clearly required to eradicate  
230 homelessness." Not neglecting the fact that "Everyone has the right to a standard of living adequate for the health  
231 and wellbeing of himself and of his family, including food, clothing, housing and medical care and necessary social  
232 services..."

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

## 236 **6 VI.**

### 237 **7 Research Methodology**

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

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

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

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

## 256 **8 VII.**

### 257 **9 Discussion Of Findings a) The National Housing Policy four 258 Decades ago (1960-2010)**

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

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

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

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

276 Volume XVII Issue IV Version I From table 1 it would be observed that the Federal low-cost housing provided  
277 is about 1, 812 housing units and the state provided about 375housing units only. The local government areas  
278 provide quarters for their staff in each local government area, this also contribute to the housing stock but not  
279 accounted for.

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

## 11 C) THE NATIONAL HOUSING FUND AND THE EFFECTS OF LAND USE ACT (CONSTRAINTS)

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### 283 10 b) The Processes of Implementation (Phasing)

284 The process of implementation also examined the Performance of Public Housing in Nigeria in the National  
285 Development Plans from 1960-2010. The first National Development Plan ??1962) ??1963) ??1964) ??1965)  
286 ??1966) ??1967) ??1968) provided 61,000 Housing units in the first stage and in the second phase Only 500 units  
287 which was less than 1%. This was as a result of the civil war ??1966) ??1967) ??1968) ??1969) ??1970).

288 The second National Development Plan (1971-74) Establishment of National Housing Council 1972, Federal  
289 Housing Authority (FHA) in 1973 and 59,000 'low-cost' housing units nation-wide were provided 7,080 housing  
290 units representing 12% in its four phases. The third National Development Plan ??1975) ??1976) ??1977) ??1978)  
291 ??1979) ??1980) experience an insignificant development of housing as the fourth National Development Plan  
292 ??1981) ??1982) ??1983) ??1984) ??1985), it herald the Construction of 160,000 housing units for lowincome in  
293 the first phase and Constructed 20,000 housing units for low-income in the second phase and in the 5 th phase  
294 47,234 housing units were provided representing about 23.6% of planned housing units.

295 Consequently, in 1986-1999 during the era of the Military Governments, 121,000 houses on Site and-Services  
296 were provided in the 1 st phase. 1988 National Housing Policy was launched and in 1991 National Housing Policy  
297 was launched with 5,500 housing units (less than 5%). Finally, 1999-2010 Civilian governments, New National  
298 Housing and Urban Development Policy (NHUDP) launched in 2002 in the 1 st phase. In the second phase  
299 Planned construct about 10,271 housing units through the Public-Private Partnership (PPP) arrangements. The  
300 third phased planned the construction of 500 housing units in the Presidential Mandate Housing Scheme in all  
301 36 State capitals and Abuja. The Fourth phase presented that 40,000 housing units per annum nationwide were  
302 to be constructed. 2000 serviced plot through PPP site and service in Ikorodu, Lagos in the fifth phase. The  
303 sixth phase experienced the construction of 4,440 Housing units completed in Abuja, Port Harcourt, Akure and  
304 Abeokuta and finally the seventh phase experience the Presidential Mandate Housing Scheme did not take off in  
305 many States of the Federation and In Ogun State about 100 housing units representing 20% of the planned units  
306 were constructed.

307 The Public-Private housing sector has not provided the planned number of housing units as stated by the  
308 1 st -4 th National Development Plans as well as the Military and civilian Government which have presented  
309 unimpressive result which has also been recorded in the provision of quality housing in Nigeria. Although each  
310 of the 1988, 1991, 2002 and 2006 National Housing Policies set outs to provide Nigerians access to decent and  
311 affordable Housing, yet several studies have clearly shown that these policies have contributed very little in  
312 alleviating the suffering of the Low income and economically weak in Nigeria since independence Mustapha,  
313 2002).

314 From the considerations of these policies it is evident that there are challenges in the provision of affordable  
315 housing by public sector in Nigeria since the Third National Development Plan ??1975) ??1976) ??1977) ??1978)  
316 ??1979) ??1980). Some of these challenges are contextual and are primarily due to the external social, economic  
317 and political environment in which public housing policies were formulated and implemented in the different  
318 states of the federation. Housing provision in Jos metropolis has not adequately met considering the demand  
319 for housing by the population in the study area. See the table 2. The analysis of the Nigerian Housing system  
320 highlights the range of factors that determine the failures of the Housing policies leading to the reduction in the  
321 number of housing units produced by the government achieve mass production of Housing units in Nigeria.

### 322 11 c) The National Housing Fund and the effects of Land Use 323 Act (Constraints)

324 There are many organisations saddled with the responsibility of implementing the National Housing policies,  
325 plans and programme at Federal, State and Local Government respectively. Some notable agencies, Ministries  
326 and boards as well as committees are responsible for housing provision in Jos metropolis, these include; The high  
327 level of inefficiency of the Agencies, Boards, Ministries and Committees could be observed from the high level of  
328 corruption and the inadequacy of competent qualified housing personnel and availability of relevant documents  
329 used for the provision of the housing. This is because they documents are obsolete and out dated as well as  
330 inadequate funding of these Agencies, Ministries, Boards and Committees.

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

334 All these documents have their weaknesses and strengths, considering the Land use degree which clearly  
335 stipulates that the power to land has been vested in the hands of the governors in the states, this has been  
336 heavily title towards empowering and making only The Affordable Housing Policy in Jos Nigeria: A Diminishing  
337 Dream Four Decades After! the powerful in the society having access to land. This has contributed to a large  
338 extend in ensuring deficiencies for instance during both military and civilian regimes, land allocation is politicised  
339 and serious delays in the processing of the certificates and rights of occupancies (C of O) which leads to corruption  
340 and other negative practices ??Vilo, 2011; ??4-15).

341 The National Housing fund (NHF) was enacted under the decree No. 3 of 1992. The National Housing  
342 Fund Act has a major goal of mobilising loanable funds from workers, which would be disbursed via the  
343 newly created primary Mortgage institutions with the Federal Mortgage Bank of Nigeria playing the role of

344 apex/supervisory body ??NHP, 2006). The funding scheme is highly unreliable for many reasons for instance;  
345 Inconsistency in governance and government policies, it has an unattractive and bias tendencies against some  
346 insurance companies, all the tiers of government have not shown commitment by remitting workers contributions  
347 monthly, land acquisition and transfer is cumbersome and costly in most parts of the state and metropolis as the  
348 people prefer to relate to the natives/ individuals rather than government officials and the serious threat of the  
349 contributors in obtaining loans from the funds and their low level of income generation to meet loan repayment  
350 (NHP, 2006, 37-8). One major question still remains 'what is the faith of the low income and economically weak  
351 who form the majority of the population'?

352 There is therefore, an urgent need to maintain and sustain an efficient and effective housing finance system  
353 for the metropolis and country at large. The National Housing policy (NHP) has not met the need of the  
354 average Nigerian due to lack of political will as observed (2006) National Housing Policy. The policy has a lot  
355 of weaknesses as well as its strength. Based on a strong ground of corruption and other practices, from May,  
356 29 1999 to date the democratically elected government have been unable to provide the 20,000 housing units  
357 throughout the federation over the period of four-year period, as a demonstration of its commitment towards  
358 eradication of homelessness among Nigerians, this is yet to commence ??NHP, 2006, 37-8).

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

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

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

376 Furthermore, Oladipo (2008) observed that if the reasons for and principles behind creating local governments  
377 are germane and it is agreed that projects (housing provision) are veritable vehicles for bringing about  
378 their realization, then genuine concerns should examine the complex and intricate nature of the politics and  
379 administration that act as catalyst or impediment to the development process in the local areas; even the role of  
380 democracy which is been used or claim now to bring about change and development at all level of government.  
381 Goodrick and Salancik (1996), Martin (2000), Scott (2001) and Mahalingam and Raymond (2007) observed that  
382 the institutional and administrative inadequacies which is characterised by corruption of adequacies in qualified  
383 man power, delay in the processes and procedures of carrying out projects (planning and implementation), paying  
384 lip and face service, paucity of data, harbouring incompetency, high level of bureaucracy and red tape and usage  
385 of wrong document for implementing programmes and projects are components that have made housing provision  
386 and delivery a difficult task to meet the need of the poor citizens at the Local Government, State and at the  
387 Federal level. These also have affected the effective implementation of the policies made to meet the housing  
388 provision at all the levels. VIII.

## 389 12 Conclusions

390 The study has examined the affordable housing policy in Jos, Nigeria as the dream diminishes four decades  
391 after, as its provision was highly inadequate and plagued with a number of challenges. The Findings of the  
392 study show that since the formulation of the policy To address these challenges this paper makes the following  
393 recommendations;

394 To bring about an increase the number of low cost housing units provided per local government area in the  
395 metropolis shouldem bark on mass housing production and sale to all considering the low income as well as the  
396 economically weak.

397 There should be adequate funding from both public and private organizations to ensure sufficient provision of  
398 the number of housing units at a good standard and affordable rate to low income and economically weak in Jos  
399 metropolis and Nigeria as a Country.

400 The Housing Estates at both Federal and State level needs urban regeneration and to address the plethora  
401 of challenges affecting the implementation of the housing policy such as the premature stoppage of the low-cost  
402 housing programme in Jos metropolis Nigeria has given rise to; Houses being sold to allottees , Physical Housing  
403 conditions very bad due to defective construction, Poor infrastructure provision, No review of the Programme  
404 and Changes in Land uses in most layouts (Federal and state Housing Estates) amongst others. Finally, the  
405 A diminishing dream 4 decades after for affordable housing Jos Nigeria to become better and achieve its aim

## 12 CONCLUSIONS

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406 requires better commitment and determination. Housing policy should be centralised to the Local Government  
407 which is the grass root to increase the number of affordable housing units in the Jos metropolis, Nigeria. The  
408 provision of these housing units should be the responsibility of the three tiers of government.

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Decades After! <sup>1 2 3</sup>



Figure 1:



Figure 2:



Figure 3:

410

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Figure 4:



Figure 5:

**1**

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

Figure 6: Table 1 :

**2**

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

Figure 7: Table 2 :

## 12 CONCLUSIONS

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3

	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	

Figure 8: Table 3 :

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