GEOGRAPHY AND THE MAKING OF VIABLE AFRICAN CITIES

12th *Annual Conference* & Induction of New Members (Kaduna 2019)

BOOK OF PROCEEDINGS

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EXECUTIVE SUMMARY

The title of this book, *Geography, and the Making of Viable African Cities,* as a book of abstract covers the main issues of the institute of Geographers of Nigeria's conference and induction of new members for the year 2019. The work is the fourth in a series of books and journals from the ICGN and this edition covers the entire proceedings for the Kaduna conference.

The papers were assessed and found worthy for publishing in accordance with the institute's standards and professional tradition. I therefore recommend this book to all especially to those who are willing to perceive geography as corporate, and leading the interdisciplinary and multidisciplinary inquiry in environmental ad spatial studies.

The book is divided into six chapter according to the number of papers published. The first chapter, *Demand-Responsive Transportation System in Security Services in Ibadan Urban Centre Using GIS and Remote Sensing Techniques*, uses Geographic Information System and Remote Sensing to device an advanced user oriented form of public transport characterized by flexible channeling and planning of vehicles operating in shared route mode between pick-up and drop-off locations, according to the needs of passengers.

Chapter 2, *Inspection of Campus Infrastructures Using Unmanned Aerial Vehicles (UAVs): A Case Study of Federal School of Surveying, Oyo,* uses Unmanned Aerial Vehicles, also known as geographic resource tools, to visually monitor construction and high-rise operational buildings, bridges, and other types of civil infrastructure systems. It uses a tertiary school campus as a case in reference.

Chapter 3, *Comparative Analysis of Housing Affordability and Livability in Public and Private Housing Estates in Ilorin Nigeria,* attempts to examine housing affordability and livability in selected public and private housing estates in a bid to reach the global desire of making decent housing for urban dwellers. This is followed by the paper titled: *Small Scale Business: A Panacea to Urban Poverty and Sustainable Development in Sokoto Metropolis.* The paper attempts to show how promoting and supporting small and medium scale industries can combat urban poverty.

Chapter 5, *Effect of Obajana Cement Factory Waste on its Immediate Environment,* measures the impact of the quantity of waste of a cement factory to its adjourning urban dwelling. The result is to ascertain whether the factory waste has left health threatening impact on the host community or not. While the final chapter, *Assessment of Private Housing Estate Development and Planning Standard in Abuja Municipal Area Council, Nigeria,* sues to assess the private housing estate development and planning standard**,** with a view to providing decent, safe, healthy and affordable housing environment.

Most of the papers take their examples from practical case studies to show that solutions and recommendation could be applied in related scenarios in other climes and locations. I suffice to state that the opinions stated in this collections, though those of the authors', reflect the goals and aspirations of the institute.

The Director General, Prof CO Balogun, the president, Malam Adamu Dabo Sambo, the vice president, Prof LO Enukora and the entire council of the institute supported and encouraged the work of the publication team and for that they have my gratitude. Finally, I take responsibility for the form the final publication has taken.

Akwo, Jude Souza, fcg
Registrar

ASSESSMENT OF PRIVATE HOUSING ESTATE DEVELOPMENT AND PLANNING STANDARD IN ABUJA MUNICIPAL AREA COUNCIL, NIGERIA

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Abstract

This study assesses the private housing estate development and planning standard in Abuja municipal area council, with a view to providing decent, safe, healthy and affordable housing environment. The objectives of this study are to assess the levels of conformity to local plans and building regulations by private developer and identify the challenges influencing the performance of the private housing developers in the study area. The research instruments include in-depth fieldwork, observation, questionnaire administration and interview. A total of four hundred and thirteen (413) residents of the thirteen (13) selected residential was randomly selected for the study. And thirteen (13) management staff from the selected estates were also selected purposively for the study. The questionnaire was retrieved and analyzed. Inferential statistics such as mean Value techniques were used to analyze data collected for the study. The result of the study revealed that majority of the residents in the selected estates were medium income earners. The identified difficulties experienced by the developers includes lack of secure access to land, limited access to finance, high cost of construction, high cost of land registration and titling, development control, affordability gap, slow bureaucratic procedures and Lack of awareness programmes. Also the level of conformity to local plan and planning standard was moderate. Among others the research recommends that the government should provide suitable policy for design policy that will be favorable to the developer and also make housing loan accessible to the masses. If these recommendations can be followed, it will address challenges and difficulties encountered by estate developers and residents.

Keywords: Private Housing, Estate Development, Planning Standard

1.0   Introduction

Rapid population growth in developing countries and cities around the world in the last three to four decades has had serious challenges and consequences particularly on urban housing. UN-Habitat (2003), described this problem as particularly worrying as it constitutes a crucial element that affect the long-term outlook of humanity (UNCHS, 2003). Housing is increasingly becoming a scarce commodity in many cities in the developing world because this rapid population growth concentrates in cities. In 1996, it was estimated that, about 100 million people were homeless in the sense that they lived in insecure or temporary structures or in squatter settlements (UNCHS, 1996b). As population increases in urban agglomerations, land uses intensify and urban activities spill-over into previously rural lands on the fringes. Various land use control mechanisms are designed to promote effective utilization of urban land, to maintain standards for physical development and to ensure harmonious spatial distribution of human activities in accordance with an approved master plan (Rizwan & Obaidullah, 2006). These mechanisms are designed to ensure that urban activities are organized in space with due consideration for aesthetic, health, safety, convenience, efficiency and energy conservation, environmental quality and social equity (Aribigbola, 2008).

In so doing, development controls reduce the negative effects of physical development. The principal land use control mechanisms used in most countries include planning schemes, development and building permits, covenants, zoning controls, building regulations and subdivision regulations. While development controls have been utilized with a degree of success to ensure harmonious spatial distribution of activities in advanced countries, their application has been problematic in developing countries (Tang et al 2000 and Wang et al 2010). According to (Boamah, 2010), the housing market is a set of institutions and procedures for bringing together housing supply and demand, that is, buyers and sellers, renters and landlords, builders and consumers, for the purpose of exchanging houses and housing services as resources. There are two distinct types of housing market – the public sector housing market and the private sector housing market. The participation of the private sector in housing delivery consists of individuals and corporate organizations. The sector provides houses for direct use by their staff and for rental

use or outright sale to the public. Unarguably, the private sector has been more efficient and reliable in the production of housing than the public sector.

It is observed that the housing units produced by the private sector are usually out-of-reach of the low income families. It has been observed that in many cities, especially within the developing countries, the population increases without a proportionately corresponding increase in housing supply. Aluko 2000 confirms this by asserting that, "in Nigeria the supply of new housing has not been able to match the demand". The consequences of this development are legion, including a manifestation of high occupancy ratios, high cost of rental accommodation and the emergence of derelict and blighted urban scape. (Essein etal, 2007). This study in the light of the various discourses made about housing matter, will attempt to critically examine the private housing estate development and planning standard in Abuja, Nigeria.

2.0 The Study Area

The study area which is falls within the Abuja Municipal Area Council. This study will covers thirteen private housing estate developers in Abuja Municipal Area Council, in Gwarinpa district Nigeria which are Brookemore international ltd, Urban Shelter Limited, Platinum Ltd, Efab international limited, Citel Nig limited, Badawa Engineering Ltd, Amron Global Services Limited, Trademore intl ltd. Limited, Bettadayz integrated services Ltd, Taheul Estate, Pisha Homes Ltd, and Borealis International limited. All in Abuja Municipal Area Council

3.0 Literature Review
3.1 Housing

Adeniyi (1985), writing on housing in Nigeria, national Development emphasized that housing is a basic need for mankind and that investment in housing has a prominent role to play in the economic and social development of a nation. He noted that the attitude of the government to invest in housing is far from positive and greatly inadequate in relation to the housing needs of the nation. He therefore, calls for a more positive intervention by the government in the provision of adequate housing for the citizen. He noted that the magnitude of the housing problems varies form country to country and city to city.

Berghali (1984), noted that hardly could any nation afford to subsidize low-income shelter extensively enough to meet the scale needed. Housing by is nature stands at the very core of all human activities which is generally recognized as important aspect of the environment as parts of man's environment affect his health, welfare, comfort and dignity more directly than the home in which he seeks shelter and security (Aluko, 2000).

Onibokun (1985), cited that housing in Nigeria is plagued by four (4) main problems namely: Quantitative, Qualitative, Psychological and Socio-Economic problems. He stated further that there are shortages of houses, hence subsequent problems of overcrowding in rooms, over utilization of available facilities and rapid deterioration of available facilities and physical structure of these houses. He noted that natural increase in the country demands additional dwelling units to house the increasing population. He added that the rural-urban migration which has assumed greater proportions during the last two decades has aggravated the housing needs in the urban centres. Finally, he opined that high cost of land acquisition, expensive costs of building materials are all serious problems of housing in Nigeria.

3.2   Global Nature of Housing Delivery System

Housing and its built environment setting are basically co-joined in interaction and complexity, since housing performs an important role as a basic need (UNCHS, 1993) and the built environment remains the context and setting for its existence (Rapoport,1983). To this extent, the impact of housing on the daily lives of the urban dweller becomes an issue. In most cities, housing has become an indicator of the quality of life and a status symbol of family within a society (Mlecnik, et al 2012; Harris, 1998). The economic importance of housing alongside its function and social relevance to man have been a source of intense debate in the last three decades globally Exploratory and empirical studies show that housing delivery systems transcends the fields of sociology, economics, politics, and seldom architecture. The generalized viewpoint is that the architecture of housing emanates inadvertently as a product of other related theories. It is evident in practice that the very nature of housing demands a delivery system for actualization and the product is an architectural expression of space and form, in relation to context within which certain system of activities occur (Rapoport, 2001; Aradeon, 1991).

3.3   Housing Delivery Systems (HDS)

This research as previously stated concentrated on housing the less vulnerable. Those who form the middle income of society with the capacity to translate aspiration into effective demand but are constrained to achieve this objective.   Generally, Turner (1972) had reflected similar opinion earlier when he asserted that HDS depends on several organized and institutional services; and this is with variability in the number and complexity of the context of the particular housing. These two definitions expose the complexity of the housing problem. Three factorial variables relevant to HDS identified in the open literature are:

i). the policy objectives; this is in relation to, affordability, viability, accessibility, availability, and adequacy (UNCHS, 2003).

ii)-the process function; in relation to project initiation, land provision, planning and design, financing, authorization, infrastructure provision, building construction, access to occupancy, management and maintenance (Prins, 1994).

iii)-the settings; this is in relation to the housing activity and environment. This is in specific terms of culture and society and in relation to the quality of housing environment (Rapoport, 2001).

3.4   The Nigerian housing market

This is described as general market of houses being purchased and sold between buyers and sellers either directly by owners or indirectly through brokers (Investor world, 2011). It is also defined as the supply and demand for houses, usually in a particular country or region (Housingmarket, 2008). The Real estate marketing involves the sales of the property. The Nigerian housing market is highly untapped and undeveloped despite lot of opportunities that abound in the sector (Akeju 2007). This is basically due to many reasons amongst which include: lack of finance; government policy; lack of infrastructural development and high level of poverty. There is continuous increase in the average price of houses due to increase cost of building materials and inflation in the economy.

3.5   The Concept of Housing Demand and Supply in Nigeria

3.5.1 Housing Need and Effective demand

There is a gap between need for housing and the capacity to acquire the desired housing type, resulting in an effective demand crisis for affordable housing in the country. While it is clear there is a housing deficit, it is crucial to recognize that people can only acquire what they can afford. Affordability analysis shows that low-income earners can afford housing units at N2 million ($13,333.33). This is based on assumption that the borrower is on an average monthly income of - N34,000 ($226) and should spend a maximum of 33% of his gross income on housing. For a 30 year NHTF mortgage at 6% per annum and a down payment of 10%(N200,000 = $1,333) of the cost of the house, the monthly payments will be N10,792 ($71.94). Analysis of the stock of dwelling units helps to understand affordability. As at 1991, the total dwelling units in Nigeria was estimated at 15.2million and more than 70% was in tenement rooms (called face-me-I-face-you). Unfortunately, there is no more recent data available.

3.5.2 Housing Demand

Demand is influenced by several economic factors, such as increased economic activity that has led to increased demand for labour and rural-urban migration. The result is that there are 14 million units of housing deficit in the country. This is about a hundred percent increase when compared to the deficit in 2001.

3.5.3 Housing Supply

Supply of housing units in Nigeria can be viewed from the formal and the informal sectors. The formal refers to supply from the private sector and the various elements of the public sector.

Three major reasons for the inadequate housing supply in Nigeria:

(i) The shortage of qualified and experienced tradesman has made it impossible for the Nigerian building industry to meet the demand for housing;

(ii) Difficulty in acquiring land for new construction; and

(iii) Public housing has not been able to meet the housing demands of Nigerians

3.6   The Current Housing Delivery Approach in Nigeria

In 2003, the federal government also established the Federal Ministry of Housing and Urban Development, and Proposed a Housing Reform, in view of the fact that there were not many affordable houses in Nigeria. There was an illusion that houses were available. But most of them were high-priced. Mabogunje (2004) opined that a number of other legislation needs to be amended substantially to bring their provisions in line with the new housing regime. The touchstone in such reviews is to reduce red-tape and ensure that various legislations are compatible with demands of a free and robust market economy. The period 2003 – 2004 witness a Housing policy that recognized the private sector on the driving seat of housing delivery in the country, the key features of this policy include the placement of the private sector in a pivotal position, for the delivery of affordable houses, on a sustainable basis; assignment to government of the responsibility for the development of primary infrastructure for new estate development; and review and amendment of the Land Use Act to ensure better access to land and speedier registration and assignment of title to developers. Others are the development of a secondary mortgage market, involving the FMBN and the establishment of a new mortgage regime, under the NHF, to facilitate more favourable mortgage terms; and a five-year tax holiday for developers (Thisdayonline, 2009).

3.7   Major Private Actors in Urban Housing Provision in Nigeria.

The public sector alone cannot meet the housing needs for all in the country. The licensed private developers are also major providers of housing to all levels of society in the country. The private sector as broadly referred to here is the amalgam of individuals, small-scale builders, commercial estate developers/agencies, banking and non-banking financial intermediaries, and industrial and commercial organisations that invest in housing with a view to making profit. Therefore, its usage here essentially covers most other forms of housing provision that are not delivered by the government agencies. Major Private Actors in Urban Housing Provision in Nigeria are no others, but the multi-nationalists. These actors include contractors include G. Cappa, Jr Boygues, Taylor Woodrow, Julius Berger and some indigenous contracting outfits.

Recently, some large-scale estate developers (among others: HFP, CITEC, Aima Beach Estate Developers, and Seagate Estate Developers) have joined these in production of residential houses in Nigeria. They also develop serviced plots in especially in Lagos, mostly for the high-income groups. There are quite a number of smallscale contractors that have contributed tremendously to the housing delivery process. Their efforts have been geared towards the production of housing for the middle- and low-income groups. Other private-sector actors include commercial banks like the United Bank for Africa, the Union Bank Nigeria etc. They also include insurance companies like British American Insurance Company PLC and large-scale department stores and trading organizations like United African Company, SCOA etc. Some oil companies have also engaged in the provision of residential houses, either for their staff or for commercial rental purposes. These actors normally cater for the middle-and high-income groups and absolutely no plans for the general masses.

3.8   Implications of Private Sector Involvement in Housing Delivery

The private sector has been responsible for the provision of over 90% of the housing stock in Nigeria (CASSAD, 1993). This is provided in the main by the popular sector (private individuals) rather than the organized private sector. The organized private sector in most cases supplies the middle and upper income groups. It has done little in meeting the housing needs of low-income earners. The popular sector (the informal private sector) provides housing for the poorest households. The greater part of housing provided by the popular sector is non-conventional. They do not comply with established procedures, and are usually constructed outside the formal institutions, and frequently contravene existing legislation.

4.0   Methodology

In carrying out this study, both primary and secondary data sources were employed. After the reconnaissance survey, A total of four hundred and thirteen (413) residents of the thirteen (13) selected residential was randomly selected for the study. And thirteen (13) management staff from the selected estates were also selected purposively for the study. The questionnaire were retrieved and analyzed. Inferential statistics such as mean Value techniques were used to analyze data collected for the study.

5.0 Findings and Discussion

5.1 Levels of Conformity to Local Plans and Building Regulations by Private Developer

This section of the paper reports the results of analysis carried out in pursuance of one the objectives of the study which is to assess the levels of conformity to local plans and building regulations by private developer. The levels of conformity to local plans and building regulations by private developer as shown in Table 1, was gauged through the use of Mean Score analysis. Relative Importance Index (R.I.I.) was also performed to provide further evidence of the levels of conformity to local plans and building regulations.

The results of analysis revealed that developers most complied with levels of conformity to local plans and building regulations are in respect of (i) Standards for residential area (high, medium and low density plots) and (ii) Minimum plot coverage, which were ranked 1st and 2nd. Conversely, least complied with levels of conformity to local plans and building regulations were (a) Education facility and (b) Recreational facility, which were ranked 8th and 9th. It was observed that the general level of conformity was moderate; all eight variables had Mean Score (MS) ranging between 3.83 and 3.69. The overall levels of conformity to local plans and building regulations was 3.69, which corresponded to "moderate" of level of conformity to local plans and building regulations.

Table 1: Level of Conformity to Local Plans and Building Regulations

Levels of Conformity	Mean Score	Std Dev	RII	Rank
Standards for residential area (high, medium and low density plots)	3.83	0.65	0.77	1
Minimum plot coverage	3.81	0.66	0.76	2

	Mean	Std	RII	Rank
Road right of way (access path /foot path , access road (residential)local distributor(residential)	3.72	0.78	0.72	3
Water utilities	3.69	0.73	0.74	4
Solid waste collection	3.67	0.91	0.72	5
Health facility	3.65	0.79	0.73	6
Public facility	3.65	0.87	0.72	6
Education facility	3.63	0.91	0.73	8
Recreational facility	3.62	0.82	0.72	9
Overall level of conformity	**3.69**			

5.2 Challenges Influencing the Performance of the Private Housing Developers

The results in Table 2 revealed that Lack of Secure Access to Land was the most influential Challenges Influencing the performance of the private housing developers (MS = 3.98, ranked 1st). Limited Access to Finance was also considered to be an influential challenge (ranked 2nd, MS = 3.87). Slow Bureaucratic procedures and lack of awareness programmes was the least influential challenge (MS = 3.57 and MS = 3.54, ranked 7th and 8th respectively). The fact that the overall level of challengesdeveloperswas computed as 3.75 was an indication of "High extent" of influence challenges on the performance of the private housing developers

Table 2: Challenges Influencing the Performance of the Private Housing Developers

Challenges	Mean Score	Std Dev	RII	Rank
Lack of Secure Access to Land	3.98	0.73	0.80	1

Limited Access to Finance	3.87	0.79	0.77	2
High Cost of Construction	3.84	0.86	0.75	3
High Cost of Land Registration and Titling	3.79	0.85	0.76	4
Development Control	3.73	0.79	0.75	5
Affordability gap	3.65	0.87	0.72	6
Slow Bureaucratic procedures	3.57	0.98	0.70	7
Lack of awareness programmes	3.54	1.01	0.68	8
	3.75			

5.3   Conclusion

This study concluded based on the findings that majority of the residents in the selected estates were medium income earners. The identified difficulties experienced by the developers includes lack of secure access to land, limited access to finance, high cost of construction, high cost of land registration and titling, development control, affordability gap, slow bureaucratic procedures and Lack of awareness programmes. Also the research concluded that there is moderate level of conformity to local plan and planning standard.   Among others the research recommends that the government should provide suitable policy for design policy that will be favorable to the developer and also make housing loan accessible to the masses

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