Affordable Housing Policy for the Low-Income Civil Servants in Jos City, Nigeria

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Abstract

Affordable housing for the low-income earners has remained a key challenge globally, more so in the developing countries. Nigeria, for instance, has encountered hurdles in the provision of affordable housing for the low and middle-income earners in the public sector. This is partly attributed to the fact that Nigeria is the most densely populated and most populous country in Africa. The policies to address the (socio-cultural, economic, political, technological and environmental) concerns on low-income housing provision need the active role of policy makers in providing guidance on efficient housing delivery for this income group. This is in line with Nigeria's Vision 2030 in addressing affordability issues for the low-income households in the country. This study evaluates the affordable housing policy for low-income civil servants in Jos City, Nigeria. The study adopted a mixed methods research design, where both qualitative and quantitative research strategies were used. Data was collected from both primary and secondary sources. The study identified inappropriate policy framework as one of the greatest challenge towards housing development. Government policies on housing were found to have a significant influence on affordable housing delivery for the low-income civil servants in Nigeria. The study recommends that policy measures to improve efficient housing provision in Nigeria focus on reducing construction costs, providing land/infrastructure, and adoption of alternative materials and technology in building.

INTRODUCTION

The role of housing in the socio-economic development of a country cannot be overemphasised. Housing is a vital element in the generation of economic growth and development. The state of housing always has a positive effect on the growth and development of any society. In the past, housing policies in developing countries were to ensure basic accomodation needs were met, at an affordable price, by most of the citizens (UN-Habitat, 2015). However, housing challenges in developing countries have risen as a result of rapid growth in population and urbanisation. Governments in these countries face tremendous pressure in the provision of efficient housing, more so to the low-income group. Consequently, there are many in the low-income group without adequate and affordable housing. Naturally, such dynamics need policy frameworks and institutional mechanisms which focus on addressing the supply of housing to cope with the growing demand. Therefore, sustainable housing policies are necessary for resolving the current housing challenges for the low-income earners, while also guaranteeing that future housing needs are not compromised.

Reviewed literature strongly emphasises the key role played by states in providing housing in the African context (Iheme, Ekung & Effiong, 2015; Adeleke & Olaleye, 2020; Wapwera et al., 2017; Omogor & Anigbogu, 2015). Despite the priority accorded to meeting the housing needs for the low-income group, these scholars argue that the Nigerian government still has a lot to do in ensuring that the current housing problem is solved. This is because, in Nigeria, the resources committed to this cause are not commensurate with the prevailing expectations, and intervention has been narrowly focused. In an effort to realise the level attained by similar nations, the Nigeria government has partnered with the private sector in implementing low-cost housing policies. To enhance the private sector developers' performance,

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there are various incentives and regulations which should be introduced, such as relaxed planning and licensing procedures, and better infrastructure standards.

While a significant number of studies have focused on the efficiency of housing delivery for low-income earners, studies are yet to narrow down to low-income civil servants in Jos City, Nigeria. Evidence from Iheme et al. (2015), suggests that effective governance is necessary for the provision of adequate housing. Iheme et al. (2015), also identify the need to enhance sustainability while striving to respond to the acute housing shortage in Nigeria as a result of rise in population. Sustainable housing delivery aims to achieve effective housing delivery, resolve the issues encountered by the government in providing affordable housing, and apply policies that ensure equitable distribution of housing resources (Acolin & Green, 2017). This study evaluates the affordable housing policy for low-income civil servants in Jos City, Nigeria, with an aim of providing recommendations for implentation in solving the housing challenges in Nigeria. The study also hopes to add to the existing knowledge on the Nigerian housing policy in efficient housing provision for the low-income group.

THEORY

In the contemporary socio-economic setting, housing is hailed as the epitome of traditional values (Aliyu et al., 2017). This generally results from the perception that owning a house has inherent benefits. Indeed, within the housing context, access to housing and the benefits that accrue to it have been widely studied (Aliyu et al., 2017; Rukaiyat et al., 2015; Obi & Ubani, 2014; Arudi, 2017; Olotuah, 2015). For instance, access to housing is associated with widespread social-economic, political and behavioural development (Obi & Ubani, 2014).

The primary aim of housing delivery is to enable citizen to access adequate and affordable housing, while also meeting the ever-growing need for more housing units. The housing policies adopted by the government should ensure that the size and quality of housing units is compatible with the needs of its citizens. While drawing on the theme of sustainability, planning for basic and social infrastructure is part of the government's overall goals through planned housing provisions (Babalola et al., 2020). The government, therefore, implements different development plans and housing programs with the aim of achieving sustainable goals.

Factors Influencing Delivery of Affordable Housing

The socio-cultural, economic, political, technological and environmental factors have significant influence on the delivery of housing. These factors generally comprise the policies, and legal and regulatory frameworks that govern the housing market. As noted by Peppercorn and Taffin (2013), a balance in the socio-cultural, economic, political, technological and environmental factors creates a conducive environment for housing investment. Pomeroy and Godbout (2011), however, note that the main challenge usually encountered in the housing market is to strike the right balance in attaining regulatory goals, without jeopardising potential investors. The balance could, however, be achieved through balancing the need of the tenants and the housing suppliers in a manner that promotes delivery of housing units, and offers mechanisms for producing housing units that are efficient for the low-income group.

Legal Framework

Legal framework forms one of the most critical components of housing policy in regulating housing delivery (Malpezzi, 1999). Pomeroy and Godbout (2011), corroborate the essence of legal framework in the housing sector, observing that access to housing is generally dominated by the high income households, hence the need for stronger regulatory framework to safeguard the low-income households. Housing delivery regulations ordinarily comprise two main elements. As noted by O'Sullivan and De Decker (2007), the first one has been through controlling the prevailing circumstances for private developer's market operation, and specifically, the freedom of the landlords to increase rentals so as to maintain efficiency, and prevent economic exclusion that could arise if rental levels exceed the tenants' capacity to pay.

Secondly, Pomeroy and Godbout (2011), explain that creating tenancy security builds certainty about occupancy period, and concurrently reduces chances

of arbitrary eviction of tenants by landlord, except for prescribed reasons. Peppercorn and Taffin (2013), observe, ironically, that the countries with strong attitudes against rental housing usually provide more protection to the tenants. This irony generates a dilemma, whereby the potential investors remain apprehensive in developing housing for fear that the law will shield rent defaulters. But, as argued by Pomeroy and Godbout (2011), regulation in itself is not bad, but occasionally, it leads to uncertainty and enforced bottlenecks to investments, while sometimes they create competitions that make access to housing a challenge to many, due to discouragement of investors.

Land Use Regulations

The impact of land use regulations on the housing market has been widely studied (Schuetz, 2007; Malpezzi, 1999; Arnott, Hochman & Rausser, 2008). One common observation from the studies is that formal housing markets in developing countries are over-regulated. Peppercorn and Taffin (2013), similarly concur that housing sector in most developing countries is exposed to excess regulatory and legal processes. Malpezzi (1999), explains that the essence of these regulations is usually to rationalise land use and help in achieving organised urban development, by protecting the neighborhood against externalities that may result from incompatible land uses. However, regulations sometimes turn out to be the major constraints that hinders developers' involvement in delivering efficienct rental housing.

A study by Malpezzi (1999), further confirms that regulations, such as building codes, zoning and other land use standards, often impact on housing delivery. Besides, as argued by Schuetz (2007), bureaucratic barriers to development may delay construction and, consequently, delay the expected delivery of housing. This implies that the payback period for the investment could be prolonged; a fact that may disinterest private developers, and thus impacts negatively on housing delivery. The costs related to regulatory procedures are the delays encountered by the developers, hence resulting to tied-up capital and increased risk. For instance, processing of development approvals is not only expensive, but may also take several days (Malpezzi, 1999). In the findings of Atamewan (2019), factors such as erratic policy and compliance

regulations make housing delivery impossible for the developers.

Housing Finance Policy

Housing finance constitutes a number of market mechanisms, as well as policy measures which are aimed at providing housing financing. It involves operations in the monetary and credit systems, which are meant to increase development or acquisition of property (Garnett, Reid & Riley, 1990; Murie & Priemus, 1994). The significance of housing finance is derived from the very nature of housing product. For instance, housing is an expensive product, whose investment requires huge capital and long-term financial commitment. Housing finance is, therefore, a major pillar in the housing delivery system, since it provides funds to the developers and consumers of housing, i.e., the tenants and home owners (Chiquier & Lea, 2009). Therefore, it is quiet challenging to meet the objective of policy in housing development, if efficient well-recognised mechanisms in housing finance are not put in place.

The influence of housing policy, specifically to housing delivery, is well captured. As noted by Peppercorn and Taffin (2013), the nature of financial framework is critical for development of housing. The financial instrument should be fashioned in such a way that, ultimately, it leads to favorable rate of housing that encourages investors. For instance, lower interest rates and longer amortization terms results to lower monthly repayment amounts, hence lowering the expenses and enhancing net income. This in effect results to positive return rates. Chiquier and Lea (2009), use the Brazilian case to illustrate the scenario, where constantly high cost of finance and unrealistic building standards raise the cost of building, in such a way that the rentals cannot achieve suitable returns. Chiquier and Lea (2009), argue that high interest rates compound housing problems by raising the opportunity cost of investing in it. Yet, the existing strategies in housing delivery are less attractive to spur new investments.

Demand-Side Factors

Demographic characteristics provide vital trends for consideration when analysing demand-side

perspective of housing markets (Davenport, 2003). This is because demographic trends influence household formation and composition, which in effect determines access to housing. However, as clarified by Belsky et al. (2006), household growth differs from population growth, despite the two being clearly related. For instance, in as much as population increase has a positive correlation with household growth, the key factor that determines household's formation is the increase and changes in adult population structure, and not the growth of overall population (Davenport, 2003). On the other hand, population growth also leads to higher proportion of cost-laden households, as the increased number of households compete for the limited supply of housing units available in the short-run (Melzer & Moothilal, 2008).

Hughes and Lowe (2017), identify elements such as employment levels and households' incomes, as further determinants of the rental housing demand. Davenport (2003), emphasises the strong theoretical validation of the significance of unemployment level on housing efficiency among the low-income families. It is postulated that high levels of unemployment result to low access to housing, both in high and low-end markets. A rise in unemployment, therefore, increases the cost-burden of households' in house acquisition, whereby the affected households are compelled to compromise, either on size or quality of housing. The main argument about the relationship of unemployment and house demand still focuses on household formation. Hungi (2020), concludes that economic factors, such as employment, are determinants of the ability of residents to house themselves.

Appropriate Training and Technology

Appropriate training to ensure affordable housing is a primary delivery method, and a way to renew the housing supply. Major programs in North America include, the Home Investment Program, and Investment in Affordable Housing in Canada. Funds are allocated using a formula to provide newly built house units or renovation for rent for low-cost housing. However, such financing requires vast amounts of resources and can pose a challenge at times, and it remains to be seen whether such a model can be applied in developing countries. The emerging

21st-Century world business organisation requires transformative policies to strengthen the institutional capacity at regional, national and local government levels, to reinforce commitment towards sustainable growth. Cities, in particular, benefit from Agenda 21 of the Habitat Agenda and Third United Nations Conference on Environment and Development. The detailed document - The Future We Want - reinforces the need for capacity development as a fundamental component of the development and effectiveness of critical elements in Millennium Development Goals (MDGs) (Valencia et al., 2019).

Aliyu et al. (2017), explain that failure to understand how the urban economy operates has resulted in inappropriate and inequitable policies and programs, that constrict the ability to find a suitable housing delivery strategy. A study by Obi and Olotuah (2014), supports this view. The dynamics of housing affordability in Nigeria were analysed, and it was observed that housing delivery for all is necessary for improving the socio-economic standards of individuals (Obi & Olotuah, 2014). When viewed from unbiased lenses, the neglect of the low-income group by most governments can be viewed, either as the cause of its undersupply, or a consequence of its nature. In the first scenario, it can be argued that the policy inattention to the low-income group in housing delivery may have resulted from directing most of the housing incentives towards the high-income group, to the disadvantage of the low-income civil servants. Consequently, a policy framework focusing on affordable housing delivery for the low-income earners is necessary.

Policy interventions have been mentioned as strategies to address the challenges of low-cost housing for the poor in Nigeria. There are schools of thought that believe that provision of adequate housing delivery mode for the low-income earners is partly based on the measures of infrastructural provision, favourable mortgage regime, increased access to land, faster registration of land, and speedy approval of development. Such strategies reduce cost of construction, and increase housing production by the private sector, catering to increased demand (Olotuah, 2015).

Through the adoption of various policies, the federal government of Nigeria has attempted to address the problem of inadequate housing with varying results. A study by Omolabi and Adebayo (2017), identified two approaches adopted by governments in developing countries to solve housing issues: government sponsored housing, which involves government support for institutions that construct, allocate and provide housing; and government provided housing, which involves the government directly constructing, managing and allocating housing units. The Nigerian government has adopted the latter approach. This approach, however, has not been effective in addressing housing challenges, especially due to rapid population increase. Investment in affordable housing for low-income earners has always been considered as resource absorbing, rather than productive. Also, housing projects deemed 'low-cost' by the government are not necessarily affordable to low-income earners. Moreover, such projects are usually neglected by the government as soon as they are completed. Maintenance of social amenities is not carried out, eventually rendering such neighbourhoods unfavourable to dwellers.

Although various housing policies and programmes have been introduced and implemented in Nigeria, this has been done without adequate knowledge of the nature, scope and dimension of the housing problems (Wapwera et al., 2017). The lack of finance constitutes the most important factor inhibiting the access of low-income Nigerians to decent housing. This is due to high interest rates, the inability of low-income earners to afford the necessary down-payments, low earning power - which makes it impossible for them to afford the monthly repayment rates-, and their inability to provide reliable guarantors that are acceptable to the mortgage institutions. Consequently, only a few urban dwellers, and even fewer rural dwellers, have so far benefited from mortgage loans by commercial banks and state housing corporations. In addition to lack of finance, the low-income groups are also faced with severe problems due to the high rate of inflation, inadequate infrastructural facilities, and limited access to serviced land, as well as difficulties in obtaining land titles (or certificates of occupancy).

A Nigerian low-income civil servant earns between $180 and $400 a month. In most cases, this amount of money is not enough to secure a stable housing scheme. The average civil servant below the salary grade 13 in Nigeria cannot afford a property that costs N4.5 million; only civil servants at grade 17 or above can afford this (Adeleke & Olaleye, 2020). This shows that without support, affordable housing is a dream unattainable for most low-income civil servants in Nigeria. The Nigerian National Housing Policy, launched in 1991, was intended to address these challenges by supporting and encouraging civil servants to own houses. The policy addressed building material and construction costs, land and settlement development policy, and low-income housing delivery (Iheme et al., 2015). Unfortunately, the implementation of this policy framework has not been effective, resulting in the government of Nigeria missing all of the targets for low-income housing delivery. It is no wonder that most Nigerian low-income civil servants prefer paying rent as they work, then move upcountry after retirement, where they construct their own homes.

RESEARCH METHODS

The research design was a mix of qualitative and quantitative research strategies. The collected data was both numerical and descriptive, which justified the dual research strategy. This was further reinforced by the nature of the data needed to support the investigation. The research design was a cross-sectional survey, which was structured to make inquiries from professionals and public servants (beneficiaries of housing schemes) on research agenda in affordable housing. The goal of this study and its nature dictated that a survey design was used. The location of the study was Jos City in Nigeria. Data was collected from both primary and secondary sources. Secondary data sources included: government reports, internet, journals and past studies. A hybrid of inductive and deductive reasoning was used to harvest and populate articles. Primary data was collected by the use of questionnaires, interviews and observations. The study covered households in two major low-cost housing estates in Jos Plateau, Nigeria; the federal low-cost housing estate, and the state low-cost housing estate. Each of these estates have 250 houses, and were the oldest housing estates in Jos Plateau for the low-income level civil servants. A sample of 30 respondents, including government officials/housing experts in the public sector

organisations, was selected using purposive sampling. Data was collected using a structured questionnaire and analysed using appropriate statistical tools. The response rate of the administered questionnaires was 83.3%. A five point Likert scale was used to rank the participants' responses. Data for the study were processed and analysed using the Statistical Packages for Social Science (SPSS). Necessary tests involved the determination of percentile score, mean score and standard deviation.

RESULTS

Status of Low-Income Housing

Three questions addressed the status of low-income housing in Nigeria. First, the respondents were questioned on the challenges of realizing low-income housing delivery (**Figure 1**).Unavailability of serviced land, high cost of land for development, and limited financing from the financial institutions, were highlighted as the major challenges. In order to realise efficient housing delivery for the low-income earners, these challenges need to be addressed.

The next question touched on the status of access to financing by the low-income group (**Table 1**). The most frequently reported challenge was less income by the household.

The most frequently reported interventions to the challenges of efficient housing delivery are given in **Table 2**.

Financing Strategies

The study's objective was to evaluate the affordable housing policy for low-income civil servants in Jos City, Nigeria. This objective was addressed by four statements. The first statement required the respondents to indicate, on a scale of 1 to 5, the role of existing institutions in the provision of low-cost housing. The results are displayed in **Table 3**. The remaining questions addressed the interventions for the provision of affordable housing, as shown in **Table 4**.

DISCUSSION

Policies to Address Housing Challenges

The study considered interventions to the challenges of efficient housing delivery, where the Nigerian government has been proactive in regard to housing delivery process. Housing actors have been effective in provision of housing access to low-income households. A number of reforms have been proposed and implemented with regards to building approval process. Financial resources have also been allocated in order to facilitate delivery of housing to the low-income earners. Government has been proactive in
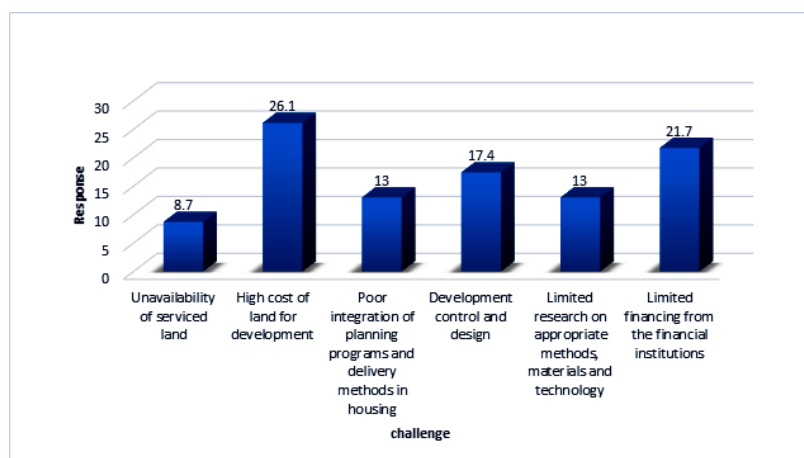
Note: N = 6 (one expert did not respond)

FIGURE 1
Challenges of efficient housing delivery to low-income civil servants
Source: Field survey 2018

TABLE 1: Issues of financing by the low-income group

Item	Mean
Long procedures on land adjudication	4.0
Less income by the households	4.5
Strict conditions for lending to the low income in the market	3.8
Low capacity and inaccessibility of the financial market	3.5

Note: N = 6 (one expert did not respond)
a. Measured on a 5 point Likert scale where above the population mean (3.0) is agree (percentages based on 6 subjects)

Source: Field survey 2018

TABLE 2: Interventions to challenges of efficient housing delivery

Intervention	Responses mean
Research and development has been encouraged in low-income housing delivery	3.6
A number of reforms have been proposed and implemented with regards to building approval process	3.5
Government has been proactive in provision of macro-economic guidelines to improve the stability in the country	3.0
Financial resources have been allocated in order to facilitate delivery of low-income housing	2.8
Government has improved its provision of infrastructural services such as electricity, sewerage, water or free land	2.8
Housing actors have been effective in provision of access to low-income housing	2.7
The Nigerian government has been proactive with regard to housing delivery process	2.5

Source: Field survey 2018

TABLE 3: Role of institutions in the provision of low-cost housing

Institution	Responses mean
Government of Nigeria	4.63
Public/private partnerships	4.17
Macro financing institutions	4.13
Group savings	3.83
Banks	3.65

Note: N = 26 (one expert did not respond)
a. Measured on a 5 point Likert scale where above the population mean (3.0) is agree

Source: Field survey 2020

TABLE 4: Interventions for low-cost housing delivery

Intervention	Responses mean
Cost	4.51
Provision of land / infrastructure	4.3
Reduce taxation on materials /technology	4.2
Delivery methods	4.19
Planning process	4.1
Subsidise mortgage / rent	4.0
Offering cheaper / alternative materials	3.9
Policy intervention	3.7
Monitoring / control	3.41

Note: N = 26 (one expert did not respond)
a. Measured on a 5 point Likert scale where above the population mean (3.0) is agree

Source: Field survey 2020

provision of macro-economic guidelines to improve the stability in the country. The government has additionally improved its provision of infrastructure services, such as electricity, sewerage and water, and research and development has been encouraging in low-income housing delivery.

Addressing the current challenges of inadequate housing delivery for the low-income civil servants in Nigeria relies on a feedback mechanism. Policy interventions put emphasis on the social, economic, cultural, technological, political and environmental aspects of efficient housing. The government implemented various models, which included, provision of financing strategies, public/private partnerships, and involvement of micro-financing institutions and banks in the provision of low-cost housing. Such models have indeed faced criticism from various quarters, including the UN-Habitat (2015), arguing that financing strategies alone - without careful consideration of land/infrastructure, reduction of taxation on materials and technology, delivery methods, planning process, mortgage/rent subsidy, offering cheaper/alternative materials, policy intervention, and monitoring and control - cannot wholly ensure affordable housing for the low-income civil servants.

The study established that cost of land for development is very high, and there is limited development control and design, and lack of materials and technology. Further, although the Nigerian government has tried to address the issues through appropriate housing policy reforms so as to incorporate the private sector as a major stakeholder, and improve the output for the vulnerable groups, much still remains to be done as such policies have been poorly implemented due to the lack of political goodwill (Wapwera et al., 2017).

Failure to appreciate and incorporate the input of various stakeholders in low-cost housing delivery might be the reason for the failure of the past reform policies in housing delivery in Nigeria. Collaboration by key industry players is necessary if efficient low-cost housing delivery is to succeed. This, however, may have been ignored in the previous reform policies in Nigeria, leading to the current housing crisis. Policy experts need to review existing housing delivery models and housing provision entities, with a view to developing an efficient approach to housing delivery for the low-income group. The findings of this study are supported by the UN-Habitat (2015), that has widely documented the best practices on addressing the quality issues in housing delivery. These include, slum upgrading, promotion and capacity building for community based organisations, having enabling building codes and planning standards, land use

planning, and provision of infrastructure and micro-finance. Therefore, creating meaningful collaboration among housing stakeholders can lead to quality housing delivery.

CONCLUSION AND RECOMMENDATIONS

This study sought to investigate affordable housing policy for low-income civil servants in Jos City, Nigeria. The study notes that addressing the current challenges of inadequate housing delivery to the low-income group in Nigeria relies on a feedback mechanism from implemented policy interventions. The study established that although several affordable housing policies for low-income earners have been implemented, including the Nigerian National Housing Policy launched in 1991, the benefits of such policies are yet to be realised by the target group. A combination of factors, including lack of political goodwill, hijacking of the strategies by interest groups, inadequate funding, and inadequate knowledge, have been blamed for this outcome. Further, the existing affordable housing policies have mainly focused on financial strategies, without considering the other factors contributing to the housing problem in Nigeria. The study recommends that policy measures to improve efficient housing provision in Nigeria focus on reducing construction costs, providing land/infrastructure, as well as the adoption of alternative materials and technology in building.

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