

# Assessment of Performance of States on Housing Policy and Delivery In Nigeria

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**Abstract:** *This study assess the performance of states on housing policy and delivery in Nigeria and quest for solving socio-economic problems distorting the realization of these policies. The study made used of a survey research method and 50 respondents who were employees of the Federal Ministry of Housing and Urban Development, State Housing Corporation, State Ministry of Land, Oyo State were selected using purposive sampling technique. The finding of the study revealed that the level of privacy in the housing units was identified as the most adequate housing unit attributes. The result also revealed that the respondents ranked the housing unit attributes highest and the provision of neighbourhood facilities lowest in the housing adequacy scale. Findings also showed that majority (53.97%) of the respondents were dissatisfied, while small fraction (9.09%) of the respondents were satisfied with housing in all the nine housing estates sampled. The result also shows that most of the respondents were satisfied with the housing unit attributes and estate management but were least satisfied with location of neighbourhood facilities. Also, larger percentage of respondents with 48.55% felt that corrupt administrative practices are responsible for failed housing policy implementation, 36.94% of the sampled respondents said it is insufficient funding, 8.12% of the respondent said it is lack of access to credit facility, while 5.42% and 0.97% of the respondents sampled said it is low quality of building and poverty respectively. The study recommends that government and relevant housing authorities should make provision for cheap and affordable housing units for its citizens.*

**Keywords:** *Assessment, Construction, Housing delivery, Housing Estate Housing Policy, and Performance*

## INTRODUCTION

The Federal Republic of Nigeria's Constitution, which was established in 1999, acknowledges the right to appropriate housing, which is explicitly acknowledged in the Universal Declaration of Human Rights, and so calls on the Nigerian State to " make provision for suitable and adequate shelter" for all residents. According to Le Hou  rou (2013), at least 3 billion people, or nearly 40% of the world's population are in need of affordable housing infrastructure and accompanying services. To meet this demand, it is crucial to have both financial resources and, more significantly, a system of delivery that ensures appropriate provision and not distorting the housing market. A range of housing and housing financing products are necessary for a healthy housing market, suggesting the need for increased housing supply to satisfy the requirements of all income levels and a strategy that focuses the limited resources available to the government on the population with the greatest vulnerability segments. Therefore, the government has a responsibility to control this market. Nigeria, like a large number of developing countries globally, has long struggled with the availability of housing (Ibimilua and Ibitoye, 2015).

Housing, according to the National Housing Department (2016) and Chenga (1986), alludes to both the physical housing units that comprise the physical environment and the dynamic procedure for producing and improving them. It is also worth noting that, in spite of sporadic shortages of housing in urbanized area globally, challenges in rural areas are more severe (Muller and Job, 2006; Republic of Namibia, 2009; National Housing Federation, 2014; Holne, 2015; Republic of Uganda, 2016). As indicated by Ibimilua and Ibitoye (2015), poverty, bad living circumstances, prejudice towards the use of local materials, inadequate housing finance, lack of financial tools for fund mobilization, and expensive building materials are among the challenges with housing in Nigeria. They believe that a substantial percentage of the difficulties stems from the bureaucracy associated with land acquisition, certificate of occupancy (C. of O.) processing, as well as building plan clearance. In rural locations, such circumstances, together with a lack of community resources, lead to a fatal pattern of bad health, apathy, and loss of potential for development (Abbass, 2012; Udoh, 2016). A variety of research findings have also backed Nigeria's chronic housing shortages, especially for low-income people (Olotuah, 2002; Olotuah and Aiyetan, 2006; Omole, 2010; James and Essien, 2012; Udoh, 2016).

In truth, from qualitative and quantitative standpoint, it has been established that provision of housing in the country is inadequate inappropriate, poor, and without necessary infrastructure and services, as well as adversely impacting the socioeconomic, cultural, and physical well-being of the general public (Olotuah and Aiyetan, 2006; Omole, 2010; Udoh, 2016).

## STATEMENT OF PROBLEM

Past studies on National Housing Policy, for instance, Agbola, 2008, Akeju, 2007, Aribigbola, 2006, Fadiye, 2005, Ogunsakin, 1992, and Sanisi, 1997, indicate that a number of initiatives and policies put together for low-income housing delivery within the country are inefficient or explicitly failures. Justifications include insufficient research and studies on the creation and implementation of

policies, an absence of political will for effective execution, inadequate financing, a dearth of skilled labor in the building industry, inadequate infrastructure amenities, and inefficient housing finance. Other issues include rural-urban migration and a substantial rate of urbanization, an absence of efficient planning, as well as expensive building materials. Land is the most important component of any housing plan. It has a significant impact on housing and housing policy. Despite this, land is extremely costly across all Nigerian cities. Obstacles in the processing of Certificates of Occupancy (C of O) and construction plan approval also exacerbate the issue. This problem is exacerbated by additional difficulties such as low income, high interest rates on mortgage loans, high cost of building materials, lack of interest in local building materials, alongside a lack of social services. Other drawbacks of the housing policy include environmental management, societal integration, and security in urban areas and administration. In addition, the Policy is confronted with the problem of the the nation's constantly evolving socioeconomic and political atmosphere.

### **Justification of the Study**

Without regard to one's financial situation, a house is a fundamental human right. However, Nigeria's national housing policy and programs have not received the political consideration they need to be implemented. The national housing policy faces difficulties, nevertheless, in that it is unable to solve the quantitative and qualitative housing issues. The ever-growing need that cannot be satisfied by supply is a significant contributor to the housing scarcity with regard to quality and quantity (see Agbola, 1998; Jinadu, 2004). The difficulty of housing supply to satisfy ever-increasing demand is triggered by its immobility. Poverty is also to blame for the urban and rural housing shortages. This necessitates the creation of a powerful housing policy, one that addresses elimination of poverty, successful and effective housing finance, availability of land, excessive building material costs, environmental control, being accessible to fundamental social services, along with other institutional frameworks for housing delivery. The motivation for this study is thus to contribute to the corrections/proper execution in Nigeria's National Housing Policy and Programs..

### **Objectives(s) of the Study**

The main objective of this study is to review previous government housing policy implementation and the effectiveness in the provision of affordable public housing for the low-income group in the Country.

The specific objectives include the following:

1. To evaluate the influence of the poor performance on the implementation of the national housing policy and programmes as it affect the socio-economic development of Nigerians.
2. To identify the factors responsible for failure in the implementation of the housing policy in the provision of affordable public housing for low income Nigerians.
3. To assess the adequacy of the housing estate delivery over the years.
4. To examine the satisfactory level of the whole Residential Housing Estates delivery.

## **LITERATURE REVIEW**

### **Housing Problems in Nigeria**

Housing issues persist in Nigeria, across urban as well as rural settings. The challenge that exist in rural areas is one of quality housing, whereas the problem in metropolitan areas is one of quantity. Housing issues in rural locations are linked to qualitative shortcomings such as location, level of benevolence, and house valuation. According to Wahab (1993), rural housing is insufficient since social services are insufficiently connected to it. He also stated that the social services associated with housing comprise electricity, water supply, and transportation. Most of these are lacking in rural dwellings. Urban housing issues, on the other side, include being homeless, slum living, squatting, and overpopulation. Housing challenges in Nigeria are the result of an excessive rate of urbanization, a steadily growing number of urban dwellers, and rising social demands. Ibimilua and Ibimilua (2011) recognized urbanization difficulties as insufficient housing, uncontrolled development and erroneous maintenance of existing infrastructures, ageing and lack of social infrastructure, improper management of waste, insecurity, criminality, and health risks.

Furthermore, houses in urban key areas are defined by insufficient amenities, low ventilation, lack of in-built toilet and kitchen, and an inadequate waste disposal system. Additional problems with urban housing include a lack of good planning, the rise of slum settlements, and the accessibility of deteriorating buildings. In general, housing in Nigeria is plagued by issues such as poverty, lack of interest in the use for local materials, inefficient funding for housing, insufficient financial instruments for mobilizing funds, excessive building material costs, a lack of infrastructure amenities, and bureaucracies in the acquisition of land, certificate of occupancy (C of O) processing, and endorsement of building plans. Additional impediments to housing creation, maintenance, and delivery include inadequate government programs and regulations, unregulated private sector engagement, poor organizational structures, and inadequate housing research and development. Apart from the above listed challenges, Agbola (1998) asserted that housing is intricately linked to bigger issues such as the rate of inflation, wage policy, and an array of complex social and economic developments. All of these difficulties have resulted in a growing need that cannot be matched by supply. According to research

(Mtafu et al, 2011; Aribigbola, 2006; Kabir, 2004; Charles, 2003), housing difficulties cannot be eliminated. Even in industrialized nations, there are still groups of homeless individuals.

Squatting, compelled evacuation, and homelessness are prevalent issues related to Nigeria's main cities, including Lagos, Kano, Port Harcourt, Ibadan, Oweri, and Kaduna. With an estimated population of over 200 million people, more than 35% of whom live in cities, the housing crisis is severe. Indeed, Falade (2007) predicted that by 2020, with an annual population increase of 2.8% and all other parameters remaining constant, more than 62% of Nigerians would be living in urban areas. Currently, metropolitan centers are defined by a quantitative lack of housing, shanty dwelling, squatter neighborhoods insufficient infrastructural facilities, degradation, overpopulation, and in general bad living conditions. Housing on a national scale has characteristics of failed projects, a lack of execution of housing regulations, and the poor being neglected. The main issues, according to Mtafu et al. (2011), are cost and low income levels. The shortcomings in policy measures and their effects are linked to additional housing delivery issues in Nigeria. The issues also have administrative difficulties in the housing delivery process.

### **Housing as a Policy**

According to Sulyman (2000), a policy is a written declaration by the government or an institution outlining how and in what way specified issues are to be resolved. To this goal, several economic sectors have policies that are applied to solve particular issues. As a result, the housing policy is a strategy utilized in town planning to address housing issues and, ultimately, to create affordable housing. In order to provide an ordered, affordable, operationally effective, and aesthetically pleasing physical environment for where one lives, works leisure, and distribution, town planning itself concentrates on the geographical layout of urban and rural land use (Obateru, 1984).

The housing strategy acknowledged that inadequacy in housing is a significant issue in Nigeria, in accordance with town planning processes (Federal Republic of Nigeria, 1992). Wahab (1993) also pointed out that the deficiencies are quantitative in the cities and primarily qualitative in rural regions. He also asserted that the results include deterioration of human health as well as the development of a bad quality environment. A housing policy is created from the rules and regulations, and administrative procedures that can help in housing creation and supply. In addition, the fundamental tenets of freedom of speech, fairness, equality, authority, and the interests of the public were captured in the creation of the 1991 housing policy, which is a measure intended to specifically address Nigeria's housing issues. Just like other policies, this one has peculiar objectives and methods for achieving them, with the primary objective being to provide all Nigerians with adequate housing that is both affordable and readily available.

The strategy tackled essential issues such as land ownership, housing financing, and the delivery of houses. A housing policy must, in particular, have a plan for carrying out the specified programs of action. The purpose of government in construction of housing should be addressed in an extensive housing policy. This role can range from planning and controlling every facet of production of housing, including land, investment, development, and the level of occupancy, to intervening only at specific stages or when remedies are required to particular issues involving things like land use plans and control systems, credit and assistance, support to low-income groups, regulation of rent, shanty clearance, and relocation (Lawal 1997:139). The 1991 Nigerian housing policy has eight further chapters in addition to the the introduction to make it thorough and accessible. These are:

- Introduction
- Goals and Objectives
- Institutional framework for housing delivery
- Land and settlements development policy
- Housing finance
- Building materials and construction costs
- Low income housing
- Mobilising private sector participation
- Monitoring and evaluation

### **Appraisal of the Nigerian National Housing Policy**

The degree of implementation and efficacy of a government's policies can be used to evaluate or criticize it. Public policy therefore makes the aims and objectives of policies known. In order to do this, a number of scholars have evaluated the effectiveness of the Nigerian housing policy (Ibimilua, 2011; Kehinde, 2010; Fasakin, 1993; Agbola, 1998; and Sulyman, 2000). Many of the researchers have stated that the policy serves as the basis for actions. The strategy, for example, addressed important concerns in housing provision such as model designs, urban housing, rural housing, availability to land, reasonable housing costs, the use of local materials (with care for weather and culture), as well as the desire of the users. Further significant variables including health, finances, cooperatives, building infrastructure, building materials, routine maintenance and repair, along with the modification of the policy, are all taken into account by the housing policy. The Federal Mortgage Bank of Nigeria was given permission by the policy to lend money for housing-related research, development, and delivery.

The Nigerian Building and Research Institute was given the authority to conduct sufficient studies on Nigerian housing delivery and development. Additionally, the Standard Organization of Nigeria was given the duty of overseeing the delivery of uniform construction supplies. The Real Estate Development Association of Nigeria (REDAN) and the Building Materials Producers Association of Nigeria (BUMPAN) are two additional organizations that received support. In addition, the strategy placed a strong emphasis on having access to infrastructure services including electricity, communication, and drinkable water.

The Mortgage Institution Decree No. 53 of 1989 created a legal framework for Nigeria's main mortgage institutions, enabling participation in the development and delivery of housing from the government, non-governmental organizations, and community-based groups. Residential builders were given tax breaks and financial assistance, with a focus on using locally produced building materials. Regardless of admirable government efforts, many Nigerians continue to live on the streets or in unsanitary buildings. Critics claim that there are insufficient monitoring, evaluation, and review systems (Kehinde, 2010; Akeju, 2009 and Ogunsakin, 1992).

### **Rationale for Housing Programme Evaluation**

Housing programs are primarily intended to enhance the poor housing circumstances that already exist for certain people or groups of people in order to improve their quality of life. Housing authorities, policy makers, and academics have shown a great deal of interest in investigating ways to gauge the efficacy and failure of completed housing projects and implementing the results in the development of new public housing structures since the 1970s, when the finished product and occupation of several public housing structures in the United States sparked a wave of public concerns (Kantrowitz and Nordhaus, 1980; Lux, 2005). Additionally, greater work is being put into creating more organized methods for recording issues with public housing. The goal for assessing housing programs varies among researchers owing to the multifaceted nature of housing, which crosses disciplines like housing studies, architecture, geography, physical planning, estate management, economics, sociology, and public administration, to name a few. According to Kantrowitz and Nordhaus (1980) and Hsieh (2008), evaluation of public housing was necessary in order to identify its issues, find remedies, and offer suggestions and directives for upcoming public housing policies and programs.

Galster and Hesser's (1981) assertion that the demand on urban planners, policy makers, and managers to employ a limited budget in promoting people's well-being supported this viewpoint. Nevertheless, Kaitilla (1993) claimed that evaluating public housing programs reveals how housing units correspond to household duties and individual tastes by identifying and examining what characteristics of housing are essential to a group of residents.

### **Housing Programme Evaluation: Dimensions, Levels and Approaches**

In general, human impressions of the process, organizational structure, and end result of housing programs are considered in their assessment. The quality and comfort of the living environment dominate how housing programs are perceived. Rapoport (1977) proposed that this led people to frequently compare their surroundings to idealized versions of them. According to Kantrowitz and Nordhaus (1980), cultural norms, prior experience, level of adaptability, gender, age, ethnicity, religion, and social status are the main factors influencing people's evaluations. This aspect of appraisal was characterized as arbitrary by Canter (1983) and Kaitilla (1993). This is so that both the physical aspects of housing units and their circumstances, along with how people perceive their surroundings, can be considered. In accordance with Filfil (1999), the subjective component of assessment emphasizes how individuals view their residential atmosphere in connection with their duties at home, their needs and aspirations with regard to space, amenities, and communication with others as well as friends and family with whom they possess living spaces.

Galster (1987), speaking of goals and ambitions, pointed out that a person's view of the residential environment is based on a person's evaluated requirements and ambitions and referred to this as the aspirational-gap dimension to assessment. Three connected sets of elements serve as the foundation for this aspect of assessment: the environment's goal attributes, the occupants' objective attributes, and the residents' personal beliefs, perceptions, and ambitions. Galster (1987) distinguished between the perceived-actual environment and the aspired-to environment within the subjective setting. The evaluation of the home environment is based on the degree of the mismatch between the two. Obeng-Odoom (2009) defined the Before and After assessment, the With and Without assessments, and the Plan vs Results assessment strategies in relation to methods for evaluating housing programs. The With and Without strategy compares the differences between circumstances with and without the programme as the foundation for evaluating its effect on the target population, whereas the Before and After strategy looks at the instance before the execution of a programme and what the context is after its execution. This indicates that this strategy asks what the condition of housing would be in the counterfactual, that is, with or without the program.

The Plan versus Outcome Approach, also known as the Objectives Analysis, refers to the process of assessing a policy or program by determining if its goals have been met (Obeng-Odoom, 2009:77). This method focuses on the goals established for the program and the degree to which those goals have been met. Plan versus Outcome Approach (Objectives Analysis)'s fundamental question depends on whether the housing program has produced the products and processes it promised. This suggests that this strategy looks at a program from both the procedure and the product viewpoints. While the latter emphasizes on how finished products affect society, the former is more concerned with methods of execution. Overall, it can be said that the parameters, levels, and methods

used for evaluating housing programs are heavily influenced by the goals, objectives, and nature of the research questions these studies are trying to answer.

## METHODOLOGY

### Study Population

According to Mugenda & Mugenda (2003), this phrase alludes to a collection of people who share identifiable characteristics. Officials from the Federal Housing Authority, State Housing Corporation, State Ministry of Land, Housing, and Survey, Nigerian Real Estate Investors, and Practicing Estate Surveyors and Valuers are thus involved. Officials from the Federal Ministry of Housing and Urban Development and the Federal Housing Authority are anticipated to be the best sources of up-to-date information about the delivery of mass housing for low-income earners, while state ministries of Land, Housing, and Survey are expected to describe how they are participating in the delivery of low-income housing estate within the boundaries of their states. Due to their lengthy record of involvement in Nigeria Housing Delivery Programme/Projects, Real Estate Investors/Developers, Estate Surveyors and Valuers will discuss their experiences and challenges in contributing to the development of the National Economy..

### Study Sample

A good sampling size is assumed to be pertinent to the research problem, hence the requirement for quality responses is the main factor in determining who qualifies as a responder for the study. The data collection methods used in this case—personal interviews with a group of 5-7 respondents for a group discussion—determine the sample for the study. For the key informant, which included senior serving and retired officers of the federal ministry of housing and urban development and state ministries of lands, housing, and survey in the chosen research zones—individual interviews were conducted with those who had special knowledge.

### Sampling Method

In light of the size and makeup of the study population, the study uses purposive sampling. 36 state ministry offices and a headquarters office in the federal capital territory make up the Federal Ministry of Housing and Urban Development. Accordingly, the states of Lagos, Rivers, Kano, Benue, Imo, and Adamawa are chosen for the study's housing population based on their status as the ones with the greatest number of low-income housing delivery units. It is also essential to the study's objectives to select at least one state from each of the country's six (6) geopolitical zones. The research used a descriptive survey methodology. This research methodology was selected for the study due to its applicability for identifying the impact of variables like shifting power dynamics and the general efficiency of the state in post-colonial Nigeria on the execution of public policy, specifically the national housing policy in Nigeria.

**Data Collection Instrument:** Personal interviews and observation were used to gather the research's primary data. Because an interview is an assured method to get inside respondents' heads, it is chosen as a personal interview for gathering primary data. The study uses semi-structured interviews to accommodate the degree of adaptability needed for a study of this kind. Focus Group Discussion (FGD) is the interview technique chosen for the study since it is intended to elicit responses from respondents who have a thorough comprehension of the subject under investigation. Due to their extensive understanding of the problems influencing the delivery of low-income housing in Nigeria as a whole, personal interviews with the chosen housing consultants and officials were conducted using a semi-structured approach to elicit responses. Due to the fact that some of the research's main concerns are ones of perspective and general perspective toward the housing delivery system, the use of Focus Group Discussions (FGC) becomes crucial. The interview will still make an attempt to address pertinent research questions. With the help of a checklist, Personal Observation (PO) was utilized to account for the Land and Housing amenities mentioned in the research questions. The National Bureau of Statistics, records and publications on land and housing, journals and articles, textbooks, newspapers, and online sources were used to gather secondary data.

**Analysis and Presentation of Data:** Content analysis was carried out with the aid of data triangulation on the responses elicited from the interview and personal observation.

This was help to develop generalizations from the study sample to the entire study population and improve the reliability of the study.

## STUDY FINDINGS AND DISCUSSION

**Table 1.0 Distribution of Questionnaires by zones**

Housing delivery by Zone	Frequency (N=50)	Percentage
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Lagos	21	35.59
Rivers	9	20.03
Imo	6	13.7
Benue	4	9.32
Kano	7	15.07
Adamawa	3	5.66
<b>Socio-economic Characteristics</b>		
Respondent's Sex		
Male	33	64.41
Female	17	35.59
<b>Age Group in Years</b>		
18-30	10	12.57
31-45	21	56.67
46-59	15	27.08
60 and above	4	3.09
<b>Marital Status</b>		
Single	10	7.74
Married	37	88.4
Widowed	3	1.74
<b>Level of Education</b>		
Secondary Education	11	12.13
Tertiary Education	34	80.84
Others	5	2.71
<b>Qualification Profession</b>		
Estate surveyor and valuer	15	25.9
Ministry of land and Housing	24	45.7
Land Surveyor	7	15.4
Quantity Surveyor	4	13

Source: Field Survey, 2023

Table 1 is a summary of the socio-economic characteristics of respondents in the housing unit survey. It is evident from this Table that 64.41% of the respondents were male and 35.59 % female. Majority of the respondents (56.67 %) were between ages 31years and 45 years, next to

this were 27.08% of those between 46years and 59years, 12.57% were between 18years and 30 years and those of 60 years and above constituted only 3.09% of the sample. The above suggests that although the target population was household heads, some of

the questionnaires were filled by youth's results. Larger proportions (88.40%) of the respondents were married compared to 7.74% who were single. Also 1.74% was widowed. A good majority (80.84%) of the respondents had education beyond the secondary school level while those with secondary and primary educated constituted 12.13% and 2.71% of the respondents respectively.

**Source: Field Survey, 2023**

Table 2: Overall housing adequacy

Adequacy Scores	Rating	Frequency	Percentage
56-74	Very Inadequate	5	6.00
75-93.	Inadequate	20	52.61
94-112	Fair	15	30.56
113-131	Adequate	7	9.09
132-150	Very Adequate	3	1.74
Total		50	100.00

Table 2 shows the result of respondents' perception on the adequacy level of housing provided in the public housing programme in the study area. It is evident from this Table that a good proportion (52.61%) of the respondents rated the housing as inadequate, 30.56% claimed it was fair, 9.09% said it was adequate, 1.74% indicated that it was very adequate, while 6.0% perceived the housing provided in the programme as very inadequate. This result suggests that majority of the residents perceived the housing provided in the study area as inadequate. This evaluation was based on four housing sub-components of housing unit attributes, housing services and infrastructure, access to neighbourhood facilities and management of facilities in the housing estates. Whereas, most the respondents indicated that the housing unit attributes and management components were adequate, the provision of housing services and infrastructure as well as neighbourhood facilities was rated inadequate. The sizes of spaces, natural ventilation and lighting as well as level of privacy and thermal comfort in the housing units were found to be adequate. However, the level of privacy in the housing units was identified as the most adequate housing unit attributes. The result also revealed that the respondents ranked the housing unit attributes highest and the provision of neighbourhood facilities lowest in the housing adequacy scale. This result is well expected, because it was observed that most of the public housing estates investigated lacked adequate supply of utilities and social infrastructures such as educational, recreational, shopping and healthcare facilities

**Table: 3.0 Residential Satisfaction with the whole housing Estates**

Satisfaction Scores	Rating	Frequency	Percentage
53.0-71.0	Very Dissatisfied	7	5.42
72.0-90.0	Dissatisfied	17	48.55
91.0-109.0	Fair	12	36.94
110.0-128.0	Satisfied	9	8.12
129.0-148.0	Very Satisfied	5	0.97
Total		50	100.00

**Source: Field Survey, 2023**

Table 3 shows the result of the analysis on residential satisfaction with the whole housing estates constructed in the public housing programme in the study area. The evaluation was based on five key housing sub-components: housing unit attributes, housing services, location of neighbourhood facilities, socio-economic environment of housing estates and estate management features. A close examination of the result (Table 3) reveals that 48.55% of the respondents were dissatisfied and 5.42% were very dissatisfied with the housing. Also 8.12% of the respondents said they were satisfied while a small fraction (0.97%) was very satisfied. However, 36.94% of the respondents were neither satisfied nor dissatisfied with the housing. This result also clearly shows that majority (53.97%) of the respondents were dissatisfied, while small fraction (9.09%) of the respondents were satisfied with housing in all the nine housing estates sampled. The result also shows that most of the respondents were satisfied with the housing unit attributes and estate management but were least satisfied with location of neighbourhood facilities. From this result, one can infer that there is a similarity between the result in Table 2 and Table 3, suggesting that there was strong positive relationship between housing adequacy

and residential satisfaction. This is also evident in the result which indicates that majority of the respondents found the housing to be inadequate, and thus were dissatisfied with the residential environment provided the public housing programme in the study area.

**Table 4.0 Factors Responsible for failure of Housing Policy implementation.**

Factors	Frequency	Percentage
Corrupt Administrative practices	17	48.55
Insufficient funding	12	36.94
Poverty	5	0.97
Low quality of building	7	5.42
Lack of access to credit facilities	9	8.12

Source: Field Survey, 2023

Table 4 shows the factors responsible for the failed housing policy implementation, larger percentage of respondents with 48.55% felt that corrupt administrative practices are responsible for failed housing policy implementation, 36.94% of the sampled respondents said it is insufficient funding, 8.12% of the respondent said it is lack of access to credit facility, while 5.42% and 0.97% of the respondents sampled said it is low quality of building and poverty respectively. The table depict that the factors responsible for failed housing policy implementation are much but the most affected factor is corrupt administrative practices.

### Conclusion

The assessment of state performance in Nigeria's housing policy and delivery is the main focus of this study. 50 respondents who worked for the Federal Ministry of Housing and Urban Development, the State Housing Corporation, the State Ministry of Land, and Oyo State were chosen for the study using a purposive sampling strategy. The results of the study showed that the most suitable characteristics of dwelling units were found to be their level of seclusion. The results also showed that on a scale of housing adequacy, respondents gave the characteristics of the housing unit the highest rankings and the availability of neighborhood amenities the lowest. The majority (53.97%) of respondents expressed dissatisfaction with their dwelling in the nine housing estates that were sampled, while only a minor percentage (9.09%) expressed satisfaction. The outcome also reveals that while the majority of respondents were happy with estate management and housing unit features, they were least pleased with the location of amenities within the neighbourhood. In addition, a larger percentage of respondents—48.55% felt that corrupt administrative procedures were to blame for the unsuccessful implementation of the housing policy, while 36.94% of the sampled respondents blamed a lack of funding, 8.12% blamed a lack of access to credit, and 5.42% and 0.97% blamed poor building quality and poverty, accordingly The results of this study corroborate those of Hsieh (2008), who believed that the necessity to evaluate public housing arose from the need to identify its issues, find solutions to them, and provide recommendations and guidelines for next public housing policies and programs.

### Recommendations

- i. Government and relevant housing authorities should make provision for cheap and affordable housing units for its citizens.
- ii. Government should try to intervene on the issue of high rise of rents of housing units within the state by providing interventions of reducing costs of housing within the state.

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