The Role Of Government Policy On Housing Delivery In Nigeria: A Case Study Of The Low-Income Housing Programme In Oyo State

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Abstract: *This research examines how government policies affect the provision of housing in Oyo State, Nigeria, with a particular emphasis on the program for affordable housing in the state. The study investigates the effects of government interventions on the accessibility, affordability, and total provision of housing to low-income households. The study made use of a descriptive survey research. The population of the study were public and private domains, as well as from Oyo State Housing Corporation-employed corporate real estate experts and registered real estate businesses. A sample of seventy (70) respondents were selected by the non-probable Purposive Sampling method. Data was collected using a research questionnaire which was analyzed by SPSS sofware. The descriptive statistics such as frequency tables, percentages was used in analyzing the data. The findings highlight the persistent issues of inadequate and inconsistent funding, bureaucratic delays in land acquisition, substandard construction practices, affordability challenges, regulatory inefficiencies, and limited community engagement. The government's strategies, including public-private partnerships and the use of local materials, have shown promise but require more robust frameworks and support to achieve their intended outcomes .It was recommended that the state government should allocate more funds specifically for low-income housing projects to ensure consistent and adequate financing. In addition, the government should seek international grants, loans, and investments from financial institutions and donor agencies to supplement domestic funding.*

Keywords: affordability, delivery, housing, low income and policy.

Introduction

Housing is a fundamental human need and a key driver of socioeconomic development, fostering improved health, safety, and overall well-being. It provides essential shelter and contributes to social stability (Bala and Bastani, 2012). However, Nigeria faces a significant housing deficit, resulting in a severe shortage of housing units and intensifying the country's housing crisis (Moshood, 2016). Aribigbola (2011) highlighted growing concerns about worsening housing conditions in urban areas across developing nations. Regions such as Oyo State, Nigeria, grapple with challenges in providing affordable housing, especially for low-income groups. This persistent shortage underscores the urgent need for effective government policies and active involvement.

In Oyo State, rapid population growth has led to issues such as overcrowding, inadequate infrastructure, and the proliferation of informal settlements. Despite efforts by the Nigerian government to address housing challenges through partnerships, state programs, and federal legislation, affordable housing remains out of reach for many low-income households. The ambitious target of the National Housing Policy to ensure housing for all remains unmet, with inadequate governmental action and commitment perpetuating this issue (Adejumo, 2008).

To mitigate the housing crisis, Oyo State has introduced low-cost housing initiatives. However, progress has been slow due to inconsistent policies, limited funding, and administrative challenges. Addressing these issues requires immediate, well-structured policy action. Comprehensive measures should include streamlining regulatory processes, incentivizing private sector involvement, improving access to affordable financing, fostering collaboration with stakeholders, and engaging local communities.

Effective policy interventions can drive sustainable urban development, enhance living conditions, and ensure adequate housing for all residents in Oyo State. By prioritizing affordability and accessibility and implementing robust policies, the state can make significant strides in addressing its housing challenges.

Statement of Research Problem

Despite various government interventions, Oyo State continues to grapple with a severe housing shortage, which significantly impacts the well-being of its residents, especially low-income families. This housing deficit, characterized by a lack of adequate and

affordable housing, has led to overcrowded living conditions, the spread of informal settlements, and a declining standard of living for many. The state's rapidly growing population exacerbates the issue, creating a wide gap between housing demand and supply and forcing many to live in substandard conditions.

Urban centers like Ibadan are particularly affected, facing extreme overcrowding due to rising population numbers and insufficient housing. This strain has resulted in shortages of essential services such as electricity, water, and sanitation. As housing demand continues to outpace supply, affordability becomes a critical issue. High land prices, expensive construction costs, and limited access to affordable financing worsen the crisis.

Additionally, inefficient land allocation processes and bureaucratic delays further limit housing availability. Weak policies, poor implementation, and corruption undermine efforts to address the housing problem, leaving many housing needs unmet and numerous government projects incomplete. Therefore, this study investigates the effect of Government Policy on Housing Delivery Project in Nigeria; a case study of Oyo State low-income housing programme.   .

Aim and Objectives of the Study

Aim

 To evaluate the effect of government policy on the delivery of low-cost housing in Oyo State

Objectives

 i. To assess the current state of low-cost housing in Oyo State

 ii. To analyze government policies related to housing delivery

 iii. To evaluate the effectiveness of these policies in meeting housing needs to provide recommendations for improving housing delivery.

Literature Review

Government Policies on Provision of Low-Income Housing

Government housing policies play a crucial role in determining the availability, affordability, and quality of housing, particularly for low-income populations. Globally, governments have adopted various strategies to tackle housing challenges, especially for disadvantaged groups. These policies range from direct housing provision to frameworks designed to encourage private sector involvement. Common government interventions include tax incentives, public-private partnerships, and housing subsidies.

For example, Bredenoord and Van Lindert (2019) highlight the effectiveness of inclusionary zoning in some Latin American countries, where developers are required to allocate a portion of new housing projects for low-income households as a condition for project approval. Similarly, affordable housing programs in the United States and the Netherlands demonstrate how well-coordinated policies—integrating financing options, regulatory frameworks, and subsidies—can significantly improve housing access for low-income groups.

Land policies and regulatory systems are also critical factors influencing housing supply. Efficient housing development depends on proper land allocation and the establishment of secure property rights. However, in many developing countries, including Nigeria, land tenure issues complicate housing supply. The Land Use Act of 1978, which placed land ownership under state government control, aimed to simplify land management but has often led to corruption and bureaucratic delays, hindering efficient housing distribution. Adedeji and Olotuah (2020) emphasize that reforming land policies is essential for enhancing housing delivery. They advocate for land regulations that facilitate affordable housing development, streamline the land acquisition process, and promote greater transparency.

Overview of Housing Policies: Nigerian Context

Over time, Nigeria's housing policy has evolved, with varying degrees of success. The 1991 National homes Policy (NHP) and its updates aim to provide all Nigerians with affordable homes. Despite these efforts, the housing shortage remains a major issue. According to Ayedun, Siyanbola, and Oni (2019), inconsistencies in policy execution and a lack of consistency in government programs have impacted the success of Nigeria's housing efforts. Recent research emphasizes the importance of taking a more

integrated approach to housing development in Nigeria. According to Ibem and Alagbe (2020), in order to develop sustainable housing in Nigeria, financial issues, land accessibility, and effective governance institutions must be resolved.

They argued that unless these fundamental issues are addressed, government interventions will continue to fail to meet their goals. Numerous studies have identified the primary barriers that low-income housing in Nigeria must overcome. These include high building costs, limited financial accessibility, and inadequate infrastructure. According to Adedeji and Olotuah (2020), numerous low-income families are unable to receive mortgages or loans due to rigorous lending regulations and high interest rates, highlighting housing affordability as a major barrier. In addition, study demonstrates that the goals of housing projects are usually undermined by corruption and inefficiency in the allocation of housing units. According to Akeju's (2021) research, political intervention and a lack of openness in housing plans exacerbate the housing problem, resulting in the exclusion of targeted beneficiaries.

Impact of Government Policies on Housing Delivery in Oyo State

The creation of affordable housing estates and public-private partnerships are just two of the initiatives the Oyo State government has implemented to expand the supply of cheap housing. Research, however, suggests that these actions haven't made much of a difference. According to Olotuah and Taiwo (2023), such efforts have led to the construction of more housing units, but their general effectiveness and long-term viability have been hindered by issues with funding, upkeep, and execution. Government rules have a significant influence on the efficacy of low-income housing delivery programs.

These regulations set the standards for the type, quantity, and affordability of housing supplied to low-income populations. The literature from 2018 to 2024 offers perspectives on how various policies impact housing delivery, showcasing the successes, challenges, and lessons learned in various contexts, including Nigeria and Oyo State. Appropriate government initiatives have the potential to raise housing availability and affordability. For instance, inclusionary zoning laws, which reserve a portion of recently created land for affordable housing, have been successful in several communities. Inclusionary zoning regulations in the UK can significantly increase the supply of affordable homes without requiring government funding, as per Mulliner and Maliene's (2018) research. Nevertheless, government policies aimed at improving housing affordability in Nigeria have yielded contradictory results.

The National Housing Fund (NHF) was established to provide low-income individuals with affordable mortgages. Despite its promise, the fund has been criticized for its small scope and bureaucratic barriers. According to Agboola and Olatubara (2019), the program's stringent qualifying conditions and a lack of understanding make it impossible for numerous low-income families to obtain NHF loans.

Public-Private Partnerships (PPPs) in Housing Delivery

PPPs, or public-private partnerships, are becoming more frequently recognized as a viable solution to the housing issue. PPPs combine the strengths of the public and private sectors to build housing developments. For example, PPPs have aided the Lagos Home Ownership Mortgage Scheme (Lagos HOMS) in Lagos State, resulting in the construction of thousands of residential units. According to Fadeyi, Adebayo, and Salako (2020), collaborations have enhanced housing delivery timelines and reduced prices when compared to government-sponsored projects. Nevertheless the regulatory framework and the clarity of the agreements influence PPP success.

Oyo State has used public-private partnerships to produce affordable housing complexes. Although the number of dwellings available has increased as a result of these efforts, Olotuah and Taiwo (2023) reported that issues such as confusing profit-sharing agreements and site acquisition delays have periodically hampered project success.

Subsidies and incentives are an important component of government housing programs meant to alleviate financial hardship for low-income households. Direct subsidies, which include grants or low-interest loans, can help more people become homeowners. The South African government's Reconstruction and Development Programme (RDP) has substantially decreased the housing deficit for low-income groups through housing subsidies. According to Turok and Borel-Saladin (2021), these subsidies have helped low-income people afford decent housing.

Similar approaches have been implemented in Nigeria through a variety of organizations. The Federal Government established the Family Housing Fund (FHF) to provide finance to developers for the building of affordable housing. According to Akeju (2021), the impact has been limited due to a shortage of funds and execution issues, highlighting the need for more effective monitoring and evaluation procedures to ensure that subsidies are delivered to the intended users.

Housing Policies in Nigeria

Nigeria experienced a serious housing problem, which was addressed by the landmark National Housing Policy of 1991. Increasing the number of dwellings, increasing private sector participation, and ensuring that low-income people had access to affordable housing were among its priorities. Nevertheless, a number of challenges hampered the policy, including inadequate execution, inadequate funding, and a lack of cooperation among essential stakeholders (Olotuah & Taiwo, 2023). To address the shortcomings of the 1991 policy, the Nigerian government revised the National Housing Policy in 2006.

The new policy prioritized sustainable development and the use of locally produced construction materials to ensure that all Nigerians have access to appropriate and affordable housing. Despite these gains, the policy faced ongoing financial and execution issues. In addition to prioritizing affordable housing even further, the 2012 National Housing Policy contained measures to enhance private sector engagement through public-private partnerships (PPPs). The program's purpose was to supply one million housing units annually to middle- and low-income families. Supporting urban regeneration projects, improving land management, and increasing mortgage finance were critical components. Nevertheless, persistent challenges like as insufficient money and bureaucratic roadblocks limited the policy's efficacy (Akeju, 2021).

Other housing policies embarked upon by the government are as follows:

i. Housing Fund (NHF) Scheme

Nigerians, particularly those with low incomes, can now obtain low-cost mortgages thanks to a major financial endeavor known as the National Housing Fund (NHF), which was established by the NHF Act of 1992. Employees are expected to contribute to the National Housing Foundation, which provides low-interest financing for housing construction. However, administrative barriers and a lack of beneficiary understanding have limited the availability of NHF loans (Agboola and Olatubara, 2019).

ii. Family Homes Fund (FHF)

The Family Homes Fund (FHF), which is part of the federal government's Economic Recovery and Growth Plan (ERGP), was established in 2017. The FHF intends to fund the construction of affordable housing for developers. The fund targets job development throughout the housing value chain and intends to construct 500,000 dwelling units by 2023. Although the FHF is a significant step toward addressing the housing shortage, its success is dependent on ongoing funding and its implementation (Akeju, 2021).

iii. Economic Sustainability Plan (ESP) 2020

In response to the COVID-19 outbreak, the Nigerian government unveiled the Economic Sustainability Plan (ESP) in 2020, with housing playing an important role. The ESP aims to stimulate economic growth and create jobs by making major investments in new housing construction. With a focus on low-income earners, the plan asks for the construction of 300,000 housing units over the course of a year. The ESP emphasizes the government's recognition of housing as a key driver of social stability and economic recovery.

Challenges and Future Directions

Nigeria's housing industry still faces several obstacles in spite of these actions and legislation, such as:

i. Land Tenure and Administration: According to Adedeji and Olotuah (2020), the property Use Act of 1978, which concentrated property ownership with state governments, resulted in fraudulent land allocation and bureaucratic delays.

ii. Funding and Financing: The lack of viable financing options for developers and buyers remains a significant barrier. High loan rates and onerous lending criteria exacerbate the issue (Agboola & Olatubara, 2019).

iii. Policy execution: The effectiveness of housing policies is jeopardized by irregular policy execution and a lack of consistency in government initiatives. To ensure that policies produce the expected effects, effective monitoring and evaluation procedures are essential (Olotuah & Taiwo, 2023).

iv. Construction Quality: There have been reports of insufficient construction and the use of inferior materials, both of which have an effect on the life span and habitability of the residential units.

v. Affordability Issues: Many of the apartments in this project remain outside the means of low-income individuals, even with the low cost of construction and inflation. The high cost of the materials is the reason for this.

vi. Maintenance and Sustainability: It has proven difficult to maintain housing estates over the long term, with certain regions experiencing neglect and decay.

Methodology

The study made use of a descriptive survey research design. The population of the study were public and private domains, as well as from Oyo State Housing Corporation-employed corporate real estate experts and registered real estate businesses. Data were collected using structured questionnaires, and analysis was conducted using the proper statistical techniques. Based on a five-point Likert scale used to score the respondents' responses, the study's conclusions showed that Purposive Sampling was the most appropriate technique. The study's seventy (seventy) respondents were selected by the non-probable Purposive Sampling method. These respondents were drawn from the public and private domains, as well as from Oyo State Housing Corporation-employed corporate real estate experts and registered real estate businesses. The study's response rate was 62%, and it has been appropriately

adjusted for this investigation. Statistical Packages for Social Sciences were used to handle and analyze the study's data (SPSS). Statistical methods were utilized to examine the data obtained from the questionnaire that was delivered to the participants. Finding the mean and percentile scores was part of the mandatory test. Percentages were also used to examine participant background and respondent characteristics.

Results and discussion

The main research instrument used for the study is structured questionnaire. The instrument was administered on the population of the study. The response of the population to the research instrument was analyzed. The results are presented in Table 1.

Table 1: response to the study questionnaire

Category of Respondents	Frequency	Percentage
Corporate Real Estate Professionals	24	54.6
Registered Estate Surveying and Valuation firms in Oyo state	20	45.4
Total	44	100

Source: Authors Field Survey, 2024

A total of 70 questionnaires were administered to the two categories of respondents. As shown in Table 1, 52 questionnaires were retrieved but 44 were fit for analysis, others were disqualified mainly due to incomplete attempts notably on the key objectives of the study. The study therefore attained 62% response rate and is hereby adjudged sufficient for the study. Previous studies Ojo (2004) had adjudged response rate of 40% and above suitable to validate the findings of the study.

Characteristics of Respondents

The characteristics of the study population were analyzed to ascertain respondents suitability to provide opinion on the subject of the study. This is aimed at providing basis for the validity of the study data. For this purpose therefore six features were examined namely; gender, age, academic qualification, income class; information about property ownership and condition of the property in which the owned. The Table 2 elicit the result on the above six features.

Table 2; Descriptive statistics of Respondents characteristics

Gender category	Frequency	Percentage
Male	36	82
Female	8	18
Total	44	100
Age category		
18-30 years	8	18
31-40 years	18	41
41-50 years	14	32
51-60 years	4	9
Above 60 years	0	0
Total	44	100
Academic Qualification		
ND	4	9

HND	14	32
B.Sc/B.Tech	16	36
MSc	8	18
PhD	2	5
Total	44	100
Income Class		
Low	12	27
Middle	22	46
High	12	27
Total	44	100
Ownership of property		
Yes	24	55
No	20	45
Total	44	100
Residence condition		
Good	23	52
Fair	19	43
Poor	1	5
Total	44	100

Source: Authors field Survey, 2024

Construction and the real estate sector has been mainly male dominate as evidence in the study's gender distribution. 82% of the study population is male while 18% are female. The age on the other hand is synonymous with the experience and relevant technical expertise in real estate practice, 41% are between 31and 40 years; 32% above 40 years, 18% are between 18 to 30 years while 9% are between 51 to 60 years respectively. Academic qualification shows that 68% have Higher National Diploma and its first degree equivalent, 23% have academic qualification above the benchmark of Master of Science and PhD.

The income class indicates that 63% are middle and high class income earners while 27% are low income earners. 55% on the other hand owned the property or alternative accommodation. The overall condition of residence where the respondents live is good as 52% of the respondents while 43% are in fair condition. Only a member of the study population acknowledge has condition that is bad and this represents an insignificant portion of the entire population.

Imminent cause of failure in previous low income housing scheme.

The study's objective seeks to identify factors responsible for the failure of previous endeavor of the public sector to provide affordable houses for the low income group in the area. Qualitative data were collected utilizing ten factor identified from related literature survey. Respondents were asked to rank using 5 – point likert scale; 1= very low; 2= low; 3= moderate; 4= high; 5= very high. The result is presented in Table 3.

Table 3: Imminent causes of failure in previous low income housing scheme

Cause	Very low	Low	Moderate	High	Very High	Total
Security of tenure	23%	27%	18%	18%	14%	100
Lack of Affordability	0%	9%	4%	23%	64%	100
Poor Habitability	0%	0%	14%	41%	45%	100
Lack of services	2%	4%	41%	5%	48%	100

Lack of Infrastructure	9%	0%	23%	32%	36%	100
Location	24%	5%	19%	22%	24%	100
Lack of Cultural Compatibility	0%	4%	14%	27%	55%	100
Inadequate Supervision	26%	18%	22%	15%	19%	100
Inadequate Planning	9%	9%	18%	41%	23%	100

Source: Authors Field Survey, 2024

Security of tenure as one of the causes of failure of previous low income housing scheme. The above result shows that security of tenure for land is low represented by 27%, very low by 23%, 18% for high and moderate and 14% for very high. In terms of affordability 0% went very low, 9% low, 4% moderate, 23% high and 64% very high. This indicates that housing affordability was high. For poor habitability, low and very low were 0%, 14% moderate, 41% high and 45% very high indicating that habitability as cause of failure of past policies is very high. Lack of services show 4% for low, 2% for very low, 41% for moderate, 5% for high and 48% for very high. This result indicates that lack of services was very high. For lack of infrastructure, 0% went very low, 9% very low, 23% moderate, 32% high and 36% very high showing that lack of infrastructure as cause of failure of low income housing is very high. Location of the houses show 5% to be low, 24% very low and very high, 19% moderate and 22% high. This means that location as a factor is very low, for cultural compatibility, 55% answered very high, 27% high, 14% moderate, 4% low and 0% very low respectively. Inadequate supervision shows 26% for very low, 18% low, 22% moderate, 15% high and 19% very high. For inadequate planning, 9% represents low and very low, 18% moderate, 41% high and 23% very high indicating a high rate of inadequate planning.

Challenges facing the provision of Housing for the low-income group

Extant deficits in housing stock for the low income group may not be entirely neglected. As seen from the foregoing literature review, there have been several attempts and policies aimed at meeting the housing needs of the low income group in Oyo state. This section of the study examined why the relevant government policies have not made significant impact as planned. Ten factors were identified; population growth, cultural diversities, lack of up to date about the low income group, lack of fund, lack of collateral, unemployment, ineffective legal and regulatory framework, land tenure system, non-involvement of the local stakeholders and difficult terrain. The perception of the respondents is presented in Table 4.

Table 4: challenges faced in Housing the low income

Challenges	very low	low	moderate	high	very high	Total
Population growth	9%	2%	14%	41%	34%	100
Cultural diversity	9%	12%	25%	11%	43%	100
Lack of up to date data on the income	5%	9%	9%	9%	59%	100
Lack of fund	0%	9%	9%	18%	59%	100
Lack of collateral	7%	2%	2%	27%	50%	100
Unemployment	5%	5%	9%	36%	45%	100
Ineffective legal & regulatory framework	14%	18%	16%	18%	34%	100
Land tenure system	0%	5%	9%	45%	41%	100
Lack of stakeholders involvement	7%	2%	32%	32%	27%	100
Difficult terrain	9%	23%	11%	18%	39%	100

Source: Authors field Survey, 2024

On the population growth, 9% of respondents answered very low, 2% low, 14% moderate, 41% high and 34% very high. Cultural diversity as a challenge to low income housing was very high represented by 43%, 11% high, 25% moderate, 12% low and 9% very low. Lack of data on income group was also seen to be very high with 59%. Lack of fund has the same percentage with lack of data

showing high rate of lack of fund as 59%. Lack of collateral also was very high at 50%. Unemployment taking 45% as very high. Land tenure system has 41% as very high. 34% very high goes for ineffective legal and regulatory framework. For lack of stakeholder's involvement, moderate has the highest frequency with 32% followed by very high at 27%. Finally, 39% went for very high difficult terrain.

Conclusion

The analysis of Oyo State's low-cost housing delivery projects reveals several critical insights into the effects of government policies on housing provision for low-income earners. While the government has made considerable efforts to address the housing deficit through various initiatives, several significant challenges have hindered the effectiveness and sustainability of these projects. Key findings highlight the persistent issues of inadequate and inconsistent funding, bureaucratic delays in land acquisition, substandard construction practices, affordability challenges, regulatory inefficiencies, and limited community engagement. These factors collectively undermine the potential benefits of housing projects intended to provide affordable and decent living conditions for low-income households.
The government's strategies, including public-private partnerships and the use of local materials, have shown promise but require more robust frameworks and support to achieve their intended outcomes. Addressing the identified barriers is essential for enhancing the success of low-income housing initiatives in Oyo State.

Recommendations

To improve the effectiveness of low-cost housing delivery projects in Oyo State, the following recommendations are proposed:

i. Increase Budget Allocations: The state government should allocate more funds specifically for low-income housing projects to ensure consistent and adequate financing.
ii. Explore Alternative Funding Sources: The government should seek international grants, loans, and investments from financial institutions and donor agencies to supplement domestic funding.
iii. Strengthen Financial Management: Implement transparent and accountable financial management practices to reduce corruption and ensure funds are used efficiently.
iv. Improve Transparency: Establish clear guidelines and procedures for land transactions to enhance transparency and fairness in land allocation.

v. Introduce Housing Subsidies: Provide subsidies or financial aid for the lowest-income groups to make housing more affordable.

vi. Develop Innovative Financing Solutions: Implement micro-mortgages, housing cooperatives, and other inclusive financing options to improve access to affordable housing finance.

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