

Housing Policy Formulation in Developing Countries: Evidence of Programme Implementation from Akure, Ondo State, Nigeria

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ABSTRACT The paper explores the circumstances in which housing policies are articulated and implemented in developing countries using Akure in Ondo State of Nigeria as a case study. The paper examines the suitability and potential of the policies to addressing housing affordability and shortages in urban areas of the country as well as determines the impact of the policy on housing delivery. A structured questionnaire was administered to selected residents of the city using the Systematic sampling technique. This involved the selection of every 10th building in the nine wards into which the city was stratified. In all, a total of 1266 questionnaires were administered to obtain information on the socio economic characteristics and housing condition of households surveyed. The paper reveals that majority of residents of the city are low-income earners that cannot afford housing being produced under the policy. The paper also shows that the policy has not made much contribution to housing provision. The Primary Mortgage Institutions that are essential in the implementation of the policy are not available in the state and therefore residents of the city have not been able to benefit from the outcome of the policy. Majority of households in the city are not aware of the policy and its potentials in financing housing. The paper argues that although the policy possesses great potentials to improving housing delivery, there is a need to rethink and repackage the policy so that majority can benefit from it. There is the need to incorporate social housing into the policy to assist the very poor that cannot take care of their housing consumption needs. The present approach of leaving housing provision to the vagaries of market forces would not be expected to provide affordable housing especially to the poor.