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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 posses 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.

INTRODUCTION

International concern has been growing over the deteriorating housing conditions in urban areas of developing nations, Central and Eastern Europe (UN. 1996). This issue was highlighted at the United Nations Habitat I Conference held in Vancouver in 1976; during the International Year of Shelter for the Homeless in 1987; and at the Habitat II Conference held in Istanbul in 1996. Consequently, great attention has been paid in most developing countries by academics, professionals and decision makers alike to the "housing problems and to the design of housing policies to combat that problem" (Dewar, 1979). This is because housing shortage is the main reason for developing national housing policies (UN, 1996).

In an attempt to meet the housing challenges facing the built environment in Nigeria, a number of programmes and recently policies have been articulated and introduced. The first explicitly formulated National policy on housing was launched with fun fare in 1991 with a set goal of providing housing accommodation for all Nigerians by the year 2000. As the set goal failed, the reinvigorated policy by government in 2002 was aimed at providing necessary solution to the hitherto intractable housing crisis in Nigeria (Okewole and Aribigbola, 2006)

The federal government in 2002 revised the National Urban Development and National Housing policies in line with the new democratic dispensation which requires that in promoting sustainable urban development and social order in the country, great attention has to be paid to citizen's participation in decision making and programme implementation, monitoring and evaluation. The 2002 National Housing Policy sought to ensure that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable cost with secure tenure through private sector initiative with government encouragement and involvement. The 2002 housing policy introduces some new measures and innovations that are considered suitable to making housing accessible to all Nigerians in line with global thinking and action.

In the course of this paper, we will identify and explore the various programmes and policies that have been introduced to solve housing problems in Nigeria. It is also the goal of this paper to examine the circumstances and socio economic condition prevalent in Nigeria under which housing policy is introduced. The paper also identifies institutional and contextual problems that may hinder sustainable housing policy implementation in the country as well as suggests how housing delivery can be improved to create sustainable urban environment in Nigeria.

CONCEPTUAL ISSUES

Sustainable development is a major concern to the world and it formed the basic theme of the report "Our Common Future" produced by Bruntland Commission for the United Nations (World Commission on Environment and Development, 1987). The report described sustainable development as 'development that meets the needs of the present generation without compromising the ability of the future generations to meet their own needs. The report also recognized that the environment is where we live and development is what we all do in attempting to improve our lot within that abode, and as a result the two are inseparable. The built and natural environment has a huge impact on the quality of life (Akintoye, 2006). The main ideal behind this notion is to create an effective system of resource distribution and utilization with a long-term perspective in mind. The achievement of sustainable development depends on meeting the following interdependent objectives: maintaining ecological integrity, attaining social self-sufficiency, establishing social equity and meeting human needs for food, shelter and health (U.N 1996).

In housing provision, sustainable development explicitly relates to discussion of affordability, housing quality and issues of social equity and justice in terms of accessibility. This perspective requires the enumeration of provision over the life cycle of housing. Therefore, to be able to determine the challenges of affordable housing vis a vis sustainable urban development, three basic concepts require clarification and elaboration. These are housing affordability, housing quality and equity with regards to accessibility to housing.

Housing Affordability. The rational for housing assistance is to improve housing affordability for those receiving the assistance. (AHURI, 2004). Andrews (1998), defined the term "affordable housing" as that which costs no more than 30 percent of the income of the occupant household. This is the generally accepted definition of housing affordability. She also described severe housing burdens as 50 percent or more of household income. Families who pay more than 30 percent of their income on housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care (HUD, 2005). 'Affordability' is concerned with securing some given standards of housing or different standards at a price or rent which does not impose an unreasonable burden on household incomes. In broad terms, affordability is assessed by the ratio of a chosen definition of household costs to a selected measure of household income in a given period' (Maclennan and Williams, 1990). In sum, 'housing affordability" refers to the capacity of households to meet housing costs while maintaining the ability to meet other basic costs of living (AHURI, 2004). According to Malpezzi et al (1985), housing affordability describes the extent to which households are able to pay for housing. In summary, affordable housing generally therefore, means housing priced to cost not more than 30 percent of the income at each income level.

Within this context, the longest established benchmarks are those where for householders, 25 to 30 percent of income is spent on rent by those in the lowest two income quintiles. In Nigeria, the national housing policy does not want any Nigerian to spend more than 20 percent of their income on housing expenditure. The second approach is a budget standard method. This method has not been used to evaluate housing affordability in Nigeria.

There is a large body of work on low income housing policy and measures of the affordable stock. Among the many publications in the literature are those of Bogdon, Silver and Turner (1994) which examines housing conditions and needs and emphasizes that affordability is the most serious housing problem in most part of United States. Nelson, (1994), discusses the match between affordable stock and low-income households and O' Flaherty (1996) which investigates the economics of homelessness. However, Andrews (1998) charts the trend in the supply of affordable housing which is of particular relevance to this paper.

The literature on housing quality revealed the commonly used indicators of housing quality to include structural adequacy, neighbourhood quality, residents' perception of neighbourhood safety, level of public services provided, access to work and other amenities, room density and housing affordability (Okewole and Aribigbola, 2006). In other words, the definition of housing quality embraces many factors which include the physical condition of the building and other facilities and services that make living in a particular area conducive. The quality of housing within any neighbourhood should be such that satisfies minimum health standards and good living standard, but should also be affordable to all categories of households.

Social equity concerns the social view of housing and relates to a situation in which all citizens have access to housing without limitations as to one's socio economic background or status in society. The relevance of this view to housing accessibility is in ensuring that housing provision is not focused on some 'chosen' segments of the society but all members of the community have equal opportunity to choose their own accommodation according to their means or affordability level.(Okewole and Aribigbola, 2006).

Social housing delivery is housing delivery that not only generates good quality and affordable housing, but allocates it benefit equitably between the rich and the poor, regenerates the environment rather than destroying it; and empowers the poor to have access to decent homes at affordable cost rather than mitigating or excluding them. In sum, it can be described as housing delivery system which gives priority to the disadvantaged groups, enlarging their housing choice and opportunities and given them a say in decisions that affect their housing needs and lives (Agbola and Alabi, 2000). In other words, it is a strategy that is pro-poor and pro environment.

DATA AND METHODS

The basic data set utilized in this paper was collected using a structured questionnaire administered to selected residents of Akure between July and August 2005. Systematic sampling technique was used to select buildings at intervals of every tenth building in the nine wards into which the city was stratified. In all, a total of 1,266 questionnaires were administered on households' head in the city. Data were collected by face-to-face interview. In addition, other relevant materials and data were sourced from published sources such as the report of the survey of housing units in selected urban towns in Ondo State by Ondo State Ministry of Finance and Economic Planning, Akure, journal articles, newspaper publication, textbooks and internet among others. Frequency tables and percentages were used to explain the results of the study.

The Study Area

Akure is a traditional Nigerian city and like other traditional Yoruba towns in the country, it existed long before the advert of British colonial rule in Nigeria. The city is located within Ondo State in the South Western part of Nigeria. It lies approximately on latitude 7^0 $15'$ North of the Equator and longitude 5^0 $15'$ East of the Greenwich Meridian. Akure is a medium- sized urban centre and became the provincial headquarter of Ondo province in 1939. It also became both the capital city of Ondo State and Akure Local Government Council Headquarters in 1976. Consequently, there was heterogeneous massing of people and activities in the city (M.W & H, 1980). The city's morphology has changed over time to assume its present status with its attendant housing problems, as experienced in similar medium sized urban centres in Nigeria. Akure is located approximately 700 kilometers South West of Abuja, the Federal Capital of Nigeria and about 350 kilometers to Lagos the former capital of Nigeria. It is located within the tropical rain forest region of Nigeria where rainfall is high throughout the year. The increased relative political influence of Akure as a state capital since 1976 has greatly promoted its rapid growth and increased socio-economic activities. The population of the city grew from 38, 852 in 1952 to 71,106 in 1963. Its population was estimated to be 112,850 in 1980 and 157,947 in 1990 (Ondo State of Nigeria, 1990). The 1991 national population census however, put the population of Akure at 239,124 and its estimated population in 1996 was 269,207 (NPC, 1996). At present the city is estimated to have over 380,000 people.

Housing Policy Conception and Housing Provision in Nigeria

Public intervention in housing in Nigeria began in the colonial period following the outbreak of bubonic plague in Lagos in the 1920s. During the period between 1900 and 1960, government involvement was centered essentially on the provision of quarters for expatriate staff and for selected indigenous staff. At this period, conscious effort was not made to construct houses for the general public by the government. . Thereafter, successive governments in Nigeria sought to confront the nagging problem of accommodating an increasing number of Nigerians through the Low-Cost Housing Project (1972-1979, and 1975-1983), and Site – and – Services Programme (1984 –1988).

The post-independence governments in the country did not fare better than the colonial government in terms of housing for the public. The concepts of Government Residential Areas (GRAs) were not only retained but was embraced and promoted with greater zeal. Those who took over government saw in them (GRA) a mark of distinction to stay in the GRA. (Aribigbola, 2000). After independence, aside from the creation of Federal Mortgage Bank of Nigeria (FMBN), the Federal Government did little in the area of housing intervention until 1980 when it embarked on an elaborate National Housing Programme based on the concept of affordability and citizen participation. Under the programme, a total of 40,000 units were to be constructed nation wide annually, with 2,000 units located in each State, including the Federal Capital Territory (FCT).

The National Housing Policy launched in 1991 had as its ultimate goal, ensuring that all Nigerians owned or had access to decent housing accommodation at affordable cost by the year 2000AD. The main objective of the policy was to make the private sector the main vehicle for the organization and delivery of housing products and services (Yakubu, 2004).

The 1991 Policy created a two-tier institutional financial structure, with Primary Mortgage Institutions (PMIs) as primary lenders and Federal Mortgage Bank of Nigeria (FMBN), as the apex institution with a supervisory role over a network of the PMIs was established. The FMBN later ceded the supervisory function over PMIs to the CBN in 1997 (Yakubu, 2004). The FMBN as deconsolidated by Decree No 82 of 1993 was empowered, among other functions, to collect, manage and administer contributions to the National Housing Fund (N.H.F) from registered individuals and companies. Under the programme, workers earning above #3,000 per annum, are compelled to save 2.5 percent of their monthly income into the NHF as contributions. Commercial as well as Merchant Banks were expected to offer to FMBN 10 per cent of its non-life funds and 40 percent of its life funds in real property development out of which not less than 50 per cent must be paid to the FMBN.

Under the 1991 housing policy, responsibilities were assigned to the three tiers of governments and other agencies and parastatals of government such as FMBN, FHA, State Housing Corporations, Ministries and Departments. It should be added that at target year of the policy (i.e. 2000), that the policy could not make the anticipated impacts on the built environment as a result of some factors associated with inadequacies of the PMIs, lack of access to land and title to land and problem of mortgage loan affordability among others (Okewole and Aribigbola, 2006).

The recognition of the growing housing problems in both the rural and urban areas of Nigeria and the acceptance of the failure of the expired 1991 National Housing Policy prompted the federal government of Nigeria to set up a 15-Man Committee to review existing housing policy and articulate the New National Housing Policy (NNHP) of 2002. The 2002 NNHP has as its primary goal of ensuring that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable cost with secure tenure through private initiative, that is Real Estate Developers on the basis of mortgage financing.

The most significant innovations or change is the transition from government-built to privately developed housing (Mabogunje, 2003). In sum, there is disengagement of public sector in housing provision to that of private. Under the new policy, amortization period for NHF loan repayment has been increased from 25 to30 years, while the loan repayment period for developers is 24 months. Interest rates charged on NHF loans to PMIs has also been brought down to 4 percent from 5 percent while loan lending rates to contributors is now reduced to 6 percent from the previous 9 percent it used to attract in the 1991 housing policy. The policy permits a graduated withdrawal of contributors who may not obtain loan under the scheme. It also makes contribution to the scheme optional for persons earning less than the national minimum wage. The reason for this is that such a person is not likely to be able to bear the burden of loan (Yakubu, 2004)

In addition to the above, and in recognition of the acute shortage of residential accommodation in some major cities in the country such as Lagos and Abuja, and in order to facilitate actualization of the policy, the federal government introduced some intervention measures commencing with a pilot project that involve the construction of new forty thousand (40,000) housing units per annum nationwide with at least 1,000 units in each state of the federation, 1,500 units in Kano and River states, 2,000 units in Lagos State and 3,000 units in Abuja.

Socio-Economic Characteristics of Respondents and Housing Condition in Akure

a. Householders Income in Akure: Table 1 depicts the pattern of the income structure of the respondents as obtained from the field investigation. Analysis of Table 1 shows that a high proportion of the respondents (75%) earn below ₦15, 000 monthly. In other words, majority of respondents (75.6%) can be classified as low-income earners, while about 20% can be classified as middle-income earners. The remaining householders (6.4 percentage of the sampled population) are therefore under the high-income group. This result shows that majority of householders or residents of the study area are low and medium income earners. The implication is that they will not be able to pay high rents or build their own housing and equally be able to meet other necessities of life when faced with the problem of high rents.

b. Housing Cost (Rent) in Akure: The rent paid on housing unit occupied or equivalent if owner occupied is the cost of housing in the study area. Table 2 shows the monthly rent paid by respondents on housing units occupied by them. Analysis of the table shows that the highest number of respondents pays between #500 and #1,000 on housing. This group accounted for 36.7 per cent of the sampled population. Those that paid between #1,000 and #2,000 come next (21%). Others are those that pay below #500, (19.7%); #5,000 to #10,000 (5.6%). A very small proportion of the respondents (0.7%) pays above #10,000 monthly for their housing. Investigation shows that apart from paying for rents, householders also pay other charges like electricity bills, water, and sanitation and in some areas, night guard, cost of cleaning common areas, and refuse disposal bills. All these add up (plus rents) to the total housing cost to householders in the city.

Table 1: Income profile of households' heads in Akure

Monthly Income (Naira)	*Frequency*	*Percent*	*Cumulative Percent*
Below 6,000	325	29.6	29.6
6001 – 10000	247	22.5	52.1
10001 - 15000	258	23.5	75.6
15001 - 20000	122	11.1	86.7
20001 - 25000	61	5.6	92.3
25001 - 30000	34	3.1	95.4
30001 - 35000	10	.9	96.3
35001 - 40000	17	1.5	97.8
ABOVE 40000	24	2.2	100.0
Total	1098	100.0	

Source: Field Survey, 2005.

Table 2: Monthly rents on housing units by householders in Akure

Monthly Income (Naira)	*Frequency*	*Percent*	*Cumulative Percent*
Below 500	138	19.7	19.7
501-1000	257	36.7	56.4
1001-2000	147	21.0	77.4
2001-5000	114	16.3	93.7
5001-10000	39	5.6	99.3
Above 10000	5	0.7	100.0
Total	700	100.0	

Source: Field Survey, 2005

Table 3 shows the percentage of monthly income of respondent spent on rents. A close observation of the table revealed that a significant proportion (56.38 percent) of the sampled respondent pay above 30 percent of their monthly income on rent. However, this figure is less than that of lagos where average monthly rents is about 60 percent of the national minimum wage as against 20 percent set by the United Nations (FRG,1977; Fawehinmi, 2000). 43 percent of the sampled respondents pay less than the acceptable 30 percent of their monthly income on housing. This confirms previous studies that the average monthly rent is about 60 percent of the national minimum wage as against the 20 percent set by the United Nations (Adeagbo, 1997) . This is a serious problem considering the fact that about 70 percent of the urban low income group live in rented rather than owner occupied houses (National Housing Policy, 1991). The fact that about seven out of every ten urban low income earners spend 60 percent of their monthly

Table 3: Percentage of income spent on housing in Akure

Income Spent (%)	*Frequency*	*Percent*	*Cumulative Percent*
Below 20	204	18.58	18.58
20-30	275	25.04	43.62
30-60	406	36.98	80.60
60-90	194	17.67	98.97
Above 90	19	1.73	100.00
Total	1098	100.00	

Source: Field Survey, 2005

salary on rents means that the majority of Nigerians are partly impoverished as a consequence of housing shortage.

c. Number of Rooms Occupied by Respondents: The number of rooms occupied was used to measure the size of housing unit occupied by respondents in the study area. The result is as depicted in Table 4. Analysis of Table 4 shows that majority of respondents (29.8 percent) are occupying two rooms' apartment. Three rooms and one-room apartments follow this with 23.9% and 23.25% of respondents respectively. 5. 19 percent of the respondents are occupying five rooms. While householders occupying six rooms and above recorded the least number of respondents (1.16 percent). The implication of this result when compared with the findings of Aribigbola (2005) that majority of householders prefer flat apartment and previous studies that revealed household size in Nigeria to be six, then the current housing of people in the area is inadequate to meet their needs.

Table 4: Number of rooms occupied by respondents in Akure

No. of Room	*Frequency*	*Percentage*	*Cumulative percentage*
One Room	270	24.19	24.19
Two Rooms	346	31.00	55.19
Three Rooms	278	24.91	80.10
Four Rooms	151	13.53	93.63
Five Rooms	58	5.19	98.82
Six Rooms and Above	13	1.16	100
Total	1116	100.00	

Source: Field Survey, 2005.

d. Condition of Housing Units in Akure: The overall physical soundness of the sampled dwellings was assessed. The assessment ranges from buildings, which were considered to be physically sound and need no repairs, through those that needed minor or major repairs to make them sound and to those which were regarded poor/dilapidated. The last category was reserved for units which were so defective that the cost of putting them back into service would be greater than the cost of replacing such units altogether (Wahab et al., 1990). Table 5 shows that majority (60%) of buildings investigated are in good physical condition. The fair buildings accounted for 34.2 percent while the poor/bad ones only accounted for 5.8% of the sampled buildings.

Table 5: Building conditions in Akure

Condition of Building	*Total*	*Percentage*
Good	585	60.0
Fair	333	34.2
Poor	57	5.8
Total	975	100.0

Source: Field Survey, 2005

However, since the physical attributes of housing is just one of the variables or bundle of services that made up housing, other parameters of housing condition such as water supply, availability and type of toilet facilities and refuse disposal system among others were also examined. Table 6 shows the major sources of water supply in Akure. Analysis of the table shows that majority of residents of the city depend on wells for their water supply. This constitutes 65.7 percent of all residents in all the houses in Akure. This is followed by those categorized as others (19.5 percent) which include springs, brooks, rain, streams and in some cases public tap. Boreholes and pipe-borne water accounted for 6.0 and 8.3 percents of water supply in Akure respectively. The implication of this is that majority of residents of the city depends on water supply from unsafe sources thereby lowering the quality of housing in the city.

Table 6: Source of water supply in Akure

Source of Water Supply	*No. of Houses*	*%*
Pipe Borne Water	2,391	8.3
Boreholes	1,733	6.0
Wells	18,959	65.7
None	5,637	19.5
Others	126	0.4
Total	28,846	100.0

Source: Ondo State of Nigeria, 2003.

On toilet facilities, Table 7 shows that the highest percentage (41.31) of buildings in Akure is provided with pit latrine. This is closely followed by water closet (35.38 percent). The table also shows that 23.25 percent of all buildings in Akure lack any form of toilet facilities. The fact that 35.38 percent of buildings in the city and another 23.25 percent of all buildings do not have any form of toilet facilities indicate that majority of buildings in the city is substandard and that many residents of the city will defecate any where and cause environmental problems.

Table 7: Type of toilet facilities in Akure

Type of Toilet	*No. of Houses*	*%*
Water Closet	10,204	35.38
Pit latrine	11,914	41.31
None	6,707	23.25
Others	21	0.07
Total	28,846	100.00

Source: Ondo State of Nigeria, 2003

Another indicator of housing quality is refuse collection and disposal system. On method of refuse collection and disposal in the city, the Waste Management Authority is responsible for collection and disposal of waste from 31.2 percent of all the buildings in the city (see Table 8).55.1 and 11.8 percents of waste generated in the city are disposed-off by dumping them on dump site and by burning respectively. These methods are not only unhealthy but destroy and pollute the environment.

Table 8: Solid waste disposal method in Akure

Method of Disposal	*No. of Houses*	*%*
Waste Management Van/Point	9,013	31.2
Dump Site	15,903	55.1
Burning/Incineration	3,400	11.8
Others	531	1.8
Total	28,846	100.0

Source: Ondo State of Nigeria, 2003.

Sustainability of the 2002 NNHP

The conceptual framework discussed earlier indicated in housing provision that sustainable development explicitly relates to discussion of affordability and housing quality and incorporates issues of social equity and justice (U.N., 1996). Since these concepts are germane to sustainable development in housing, they are therefore, utilized to examine the sustainability of the 2002 NNHP in Nigeria.

Housing Affordability under the NNHP: The literature indicates that affordable housing is that that cost the occupant household (householder) not more than 30 percent of their annual income. However, the Nigerian housing policy does not want any Nigerian to spend more than 20 percent of his/ her income on housing expenditure. This is thus used as the basis for determining afforda-bility of housing under the policy. An examination of the national minimum wage shows that the least paid federal civil servant earns #90,000 per annum (#7,500 per month) (It is less than this amount in some states). 20 percent of this for 30 years will add up to #540,000. This will be inadequate to meet the cost of loan repayment for this category of contributors to the scheme and corroborated the argument of Agbola (2003) that the salary and income profile of Nigerians may not be enough to be partakers of the houses provided by private investors. The Chairman of the technical committee on the implementation of the policy argued that the policy is targeted at those on grade levels 13 and above. Focusing a national policy on a segment of the public sector workers excludes the others and in this situation, these other segments are in the majority. In addition, focusing the policy on contributors to the scheme alone that are mainly public sector workers excludes majority of Nigerians that are outside public paid employ-ment.

Housing Quality: Like affordability, sus-tainable housing delivery is expected to improve and enhance housing quality. Besides, the analyses undertaken above, it has been estimated that 75 percent of the dwelling units in Nigerian urban centres are substandard and the buildings are sited in slums (Jagun, 1983). In 1990, Wahab showed that there had not been any significant improvement in housing quality as only 32.8 percent of urban houses could be considered as physically sound while sanitary facilities were largely unsatisfactory in the buildings. The policy specified government desires to encourage and promote the use of local building materials to reduce cost of housing. This seems to be a good idea, but the problem with this is that the policy did not state how housing quality would be improved and enhanced under the policy. This is important because the 1991 housing policy indicated that about 3 million housing units would need to be upgraded. The 2002 housing policy did not specify how to achieve this. Yet for sustainable housing delivery, the existing stock must be maintained and improved, otherwise it will deteriorate due to usage and the effects of climatic elements thereby reducing available stock of housing.

Equity and Social Justice in access to Housing: For a housing policy to be sustainable, it must take on board the interest of all householders. In other words, all citizen must be provided for or have equal access. However, as explained above, under the policy, only contributors to the scheme can benefit from its loans facility. Others who are not contributors on the account of not being a public sector worker and being low-income earners are excluded from the mass housing proposed under the policy.

Aside the above, contributors to the National Housing Fund (NHF) are expected to access NHF loan through the Primary Mortgage Institutions (PMIs). Available records indicated that 287 PMIs have been licenced to access NHF fund in Nigeria. An examination of the existing PMIs indicates that there are 287 licensed PMIs to operate the NHF in conjunction with FMBN. Out of the 287 licensed PMIs, 232 (81 percent) are located in Lagos state alone. None of the existing 287 PMIs are located in Ondo State. The PMI licenced by the Ondo state government is yet to commence operation. The implication of this is that contributors to the fund in Ondo and many other states without functional PMIs will be excluded from benefiting or accessing NHF facilities. In addition to the above, out of the 287 licensed PMIs, only 46 have been accredited to access NHF loans. Table 9 shows the number of accredited PMIs in Nigeria by states. A Closer examination of the table indicates that 22 states out of the 36 state are without PMIs accredited to access NHF facility. Yet contributors can only obtain mortgage facilities from these accredited PMIs

Table 9: PMI Accredicted to Access NHF by States

S. No.	*State*	*Number of PMIS*	*Percentage (%)*
1	Lagos	28	60.87
2	Akwa Ibom	1	2.17
3	Anambra	2	4.35
4	Enugu	3	6.52
5	Abuja	2	4.35
6	Kwara	1	2.17
7	Oyo	1	2.17
8	Kano	1	2.17
9	Ogun	1	2.17
10	Plateau	1	2.17
11	Kebbi	1	2.17
12	Abia	1	2.17
13	Delta	1	2.17
14	Sokoto	1	2.17
15	Bauchi	1	2.17
TOTAL		46	100.00

Source: Adapted from FMB News, 1998.

Implications for Sustainable Development of Housing Policy

The results of this study indicate serious housing affordability problems in the study area. It also revealed that the majority of householders in the city lack basic facilities that make housing conducive and by extension promote the development of the built environment which the housing policy was to solve. This paper also revealed that the general movement towards a market-oriented real estate sector with inflation, economic recession, escalating building costs and declining house-building activity has a lot of implications for sustainable housing delivery and the built environment in Nigeria. In the first instance, the analyses above indicate that the level of income profile of majority of Nigerian cannot support mortgage financing as proposed by the policy. Added to this is the absence of PMIs in most of the states in Nigeria including Ondo State where Akure is located. The above analysis and findings show that the NNHP may not achieve its desired goal of ensuring that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable cost with secured tenure. It also exposes the fact that the policy does not fully embrace sustainable housing principles of affordability, community participation and equity and social justice that are the hallmark of sustainable development. There is therefore, an urgent need to make housing available at affordable cost. Housing policy formulation and implementation in the country must take cognizance of the socio economic circumstances and condition of the people and reflect it in the policy. The present move or tendency on relying wholly on market forces of demand and supply and leaving housing to private initiatives will not solve the problems of housing shortages and quality in the country. Government efforts should be directed at social housing. Incorporating such a concept to housing delivery in Nigeria will force all the three tiers of government to develop housing for special people such as the disabled persons, aged people, single mothers and the very poor people who could not meet their own housing needs.

CONCLUSION

The growing problems of affordability in Nigeria over the last two decades has brought into focus the need for housing researchers and decision makers to develop a better under-standing of the structure, operation and dynamics of urban housing market, The paper therefore examined the socio-economic and environmental context of housing policy conception and implementation in Akure and found that a significant proportion of householders in the city are facing housing affordability problem particularly with reference to quality of housing to the quality of the built environment. The paper demonstrated serious housing affordability with particular reference to quality and accessibility to good quality housing. It also revealed that housing produced under the policy is out of reach of majority of households in the city. The paper reasoned and suggested that if affordability in housing is to be properly and adequately addressed in cities of developing countries, there is need for policy initiatives and interventions to assist the low income earners. The present approach or policy that overemphasized unfettered market forces in determining housing consumption will not achieve the desired results of making all Nigerians accessible to decent, safe and affordable housing. There is the need to incorporate social housing into developing world housing and urban development policy.

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