



**SYMBIOTIC HOUSING MODEL FOR LOW-INCOME AFFORDABLE  
HOUSING IN DENSELY-POPULATED URBAN CENTRES BY NON-  
PROFIT HOUSING DEVELOPERS IN NIGERIA**

By

**MUHAMMADU KYARI HABIBULLAH**

**Thesis Submitted to the School of Graduate Studies, Universiti Putra  
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Doctor of Philosophy**

**September 2020**

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## **DEDICATION**

I dedicate this dissertation to Allah (SWA) for his infinite grace and mercy throughout my year of study

I dedicate this dissertation to all the Children Living in Shelters or in low quality housings.

I dedicate to all Architects, Urban planners and Governors who always think about the poor and the low-income people. May this dissertation give them inspiration and directions.

To my wives and children Hajia Hadiza Hassan Maidabino and Hajia Maryam Muhammad Lawal and Abdul-Qyyumu, Ibrahim, Adamu, Habiba, Shafa'atu and Idris who have always been with me for me, and have never doubted my dream.

To my late parents Alhaji Ibrahim Kyari and Habiba Kyari; they are the reason I am here.

Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfilment of the requirement for the degree of Doctor of Philosophy

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**September 2020**

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**Faculty : Design and Architecture**

The challenges facing low-income workers in many developing countries classified as urban poor in providing affordable housing are the result of insufficient housing policies being enforced. Such commitments have been left without fulfilment, with numerous housing policies from these nations, including Nigeria. Housing issues in these countries have thus increased, citing Nigeria as a case, due to certain fundamental factors that hinder the successful implementation of policies. As a result, governments are facing tremendous pressure on demand for affordable housing, particularly the low-income groups. Over the years, the provision of affordable housing for low-income earners in Abuja, Nigeria's new federal capital, has been shown to be ineffective; this problem is particularly evident from the poor living standards among low-income groups in the densely populated urban areas within the federal capital territory.

Though, in Nigeria the main sources of housing finance are Government-by given housing loans to staff, grants to the Federal Housing Authority. The mortgage instruments in operation are cumbersome there by making accessibility to fund by interested borrowers almost impossible. With the current NHP 2002 observed that the main problem of availability of land for housing in Nigeria is that of accessibility, ownership and use. The chronic difficulties in making urban land easily accessible to potential developers have entrenched systemic urban land speculation, which often drives up land prices beyond the reach of an average household. The role of land use planning system in housing development is not only to meet housing needs, but to also encourage the efficiency of the housing market system. However, from previous literature by scholars it is understood that past and present governments have been and are still implementing some kind of affordable housing delivery programs, they have not been able to address the needs of income groups for

housings demands. In addition, the performance of the housing stock is also subject to intense scrutiny with regard to norm, adequacy and social interactions and low-income affordable housing were not properly addressed. Thus, this research proposes for a symbiotic affordable housing model that could improve the permanent affordable housing supply for low income group in densely populated urban centres in Nigeria by Non-Profit Housing Developers. The study adapts a qualitative single holistic case study research methodology to explain the underperformances in affordable housing in the municipal area council. It further looks at housing provision in Malaysia, USA, UK, Japan, China, and Singapore with strategies used in achieving the programs, and draws a link with the Nigerian situation. This could also inform stakeholders operating in the public housing sector, especially in the federal capital development authority (FCDA) Abuja Nigeria.



Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

**MODEL PERUMAHAN SIMBIOTIK BAGI PERUMAHAN MAMPU  
MILIK GOLONGAN BERPENDAPATAN RENDAH OLEH PEMAJU  
PERUMAHAN BUKAN UNTUNG DI NIGERIA**

Oleh

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Cabaran dalam penyediaan perumahan mampu milik yang dihadapi oleh golongan berpendapatan rendah di kebanyakan negara membangun dikategorikan sebagai miskin bandar adalah akibat daripada kekurangan penguatkuasaan dasar perumahan. Komitmen sedemikian yang melibatkan banyak dasar perumahan dari negara-negara terbabit, termasuklah Nigeria telah dibiarkan terbengkalai. Ini menyebabkan peningkatan masalah perumahan di negara-negara tersebut yang disebabkan oleh faktor asas yang menghalang kejayaan pelaksanaan dasar terutamanya di Nigeria. Akibatnya, kerajaan menghadapi tekanan besar permintaan bagi perumahan mampu milik, terutamanya dari golongan berpendapatan rendah. Sejak beberapa tahun ini, penyediaan perumahan mampu milik bagi golongan berpendapatan rendah di Abuja, ibu kota persekutuan baru Nigeria terbukti tidak berkesan; masalah ini dapat dilihat terutamanya dari segi kemiskinan taraf hidup dikalangan golongan berpendapatan rendah di kawasan bandar penduduk padat di wilayah ibu kota persekutuan. Sumber utama pembiayaan perumahan di Nigeria adalah pinjaman perumahan kerajaan dari Lembaga Perumahan persekutuan. Operasi instrumen gadai janji yang sangat membebankan menyebabkan akses pembiayaan kepada peminjam yang berminat adalah hampir mustahil. Pemerhatian oleh NHP 2002 semasa menyatakan bahawa antara masalah utama kesediaan tanah bagi perumahan di Nigeria adalah kebolehcapaian, pemilikan dan penggunaan. Masalah kronik dalam menjadikan tanah di bandar sebagai mudah akses kepada bakal pemaju mengukuhkan spekulasi tanah bandar sistemik, yang sering menyebabkan kenaikan harga tanah di luar jangkauan purata isi rumah. Peranan sistem perancangan penggunaan tanah dalam pembangunan perumahan tidak hanya untuk memenuhi keperluan perumahan, tetapi juga untuk mendorong keberkesanan sistem pasaran perumahan. Berdasarkan literatur kajian lampau dapat dilihat bahawa kerajaan lalu dan kini telah dan masih melaksanakan program penyediaan perumahan mampu milik. Namun, mereka tidak dapat memenuhi keperluan permintaan perumahan bagi golongan berpendapatan

rendah. Selain itu, prestasi stok perumahan yang telah diteliti secara mendalam, terutamanya dari segi norma, kecukupan dan interaksi sosial dan perumahan mampu milik bagi golongan berpendapatan rendah tidak ditangani dengan jelas. Oleh itu, kajian ini mencadangkan model perumahan komuniti simbiosis yang dapat meningkatkan bekalan perumahan mampu milik di pusat bandar penduduk padat di Nigeria oleh Pemaju Perumahan Bukan Untung. Kajian ini mengadaptasikan metodologi kajian kes holistik tunggal kualitatif untuk menerangkan kelemahan prestasi perumahan mampu milik di kawasan daerah perbandaran. Ia berpandukan kepada penyediaan perumahan di Malaysia, USA, UK, Jepun, China, dan Singapura terutamanya dari segi strategi yang digunakan dalam mencapai program-program tersebut dan mengaitkannya dengan situasi di Nigeria. Kajian ini turut memberi pencerahan kepada pihak berkepentingan yang mengendalikan sektor perumahan awam, terutamanya di ibu kota persekutuan. Seterusnya, memaklumkan kepada pihak berkepentingan yang beroperasi di sektor perumahan awam, terutamanya lembaga pembangunan ibu kota persekutuan (FCDA) Abuja, Nigeria.

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# CHAPTER 1

## INTRODUCTION

### 1.1 Introduction

This chapter presents the detailed overview and structure of the thesis. The background of the study is presented followed by the statement of the problem, identification of gap, the research questions and the objectives of the study. The chapter also presents the research scope, methodology and structure of the thesis

The research seeks to formulate a new symbiotic community housing model that provides solution to the low-income housing problem in Abuja municipal area council, (AMAC). The housing model can improve on the deficits in the affordable housing supply, by collaboration between corporate financial institution and non-profit housing developers to form a corporate organization that can sponsored the development of the affordable housing, the non-profit housing developers specializes in low-income housing construction. The idea is that the symbiotic community housing becomes cheaper and affordable in the urban centres for the low-income to rent or buy, the principle embedded in the model will leads to interdependency in the urban centres between the high and low-income groups living within the same environment (symbiosis), biologically refers to mutualism. Therefore, symbiosis refers to a close and prolonged association between two organisms of different species. While mutualism refers to mutually beneficial interactions between members of the same or different species, both host and the symbiont benefit and help each other to survive and stay together, in a way that the rice and high income earners in urban areas offer jobs or in need of domestic assistance that can be offered by low income earners and get paid in return to have a better quality of life.

### 1.2 Research Motivation

Housing is important for the security, survival, and health of people, which is why there has been a growing international concern regarding worsening housing conditions in developing countries, central and eastern Europe (Aribigbola, 2011). Similarly, as quoted in (Jiboye, 2014a), (Kalema and Kayiira, 2008) refers to housing as a house, designed as a home for one or more individuals for a man who gives him his identity, it is any permanent shelter.

The term housing is also viewed and conceptualized in various ways by different authors. More than just a shelter, a house may transcend the basic functionality of providing a roof over one's head. Its conception has therefore transcended the conservative view of four walls and a roof structure meant to protect man from the elements of weather (Eugene, 2017). The view of housing as a composite whole is



reflected by who defines house as a packaged bundle of services. However, according to (Inita, 2016) housing is the creation of a special environment in which people live and grow.

The totality of ideas and views expressed about what housing entails brought out two clear definitional dimensions of the term housing. First, housing is seen as an economic process and product. Second, it is seen as a social symbols. As an economic processes, (Turner, 1976) describes housing as the ways and means by which housing goods and services are produced through the interactive construction processes of land acquisition, housing finance mobilization, material assemblage and actual construction. As an economic product, housing represents a commodity traded in the housing market. It is a product of investment and a means of income generation.

Housing as a social symbol expresses the importance attached to housing as a product. It emphasizes the fact that, every member of a society desires to own a house as source of prestige, self-recognition and self-respect. This view of housing as a social symbol is summed up by (Isaac, 2015) who viewed housing as a “symbol of man’s status, an extension of his personality, a part of his identity, a determination of many benefits and disadvantages of the society that will come to him and his family”.

The view definitions and conceptions given to housing portray it as an important and indispensable element of human settlement. Housing is therefore seen as a basic human needs, which provides spaces for work, sleep, and recreation as well as a social requirement. It comes next to food and clothing. Housing is, in fact recognized as a basic right by the United Nations (UN) in Article 25 (1) of the Universal Declaration of Human Right. It is a product that must be provided for all to ensure good life and security.

Homelessness is becoming extreme in the continents of Africa, Asia, and Latin America because of the escalating housing problem in developing economies, as the population is growing exponentially. The established structured supply systems for housing that work at these sites are often hopelessly inadequate for low-income groups. The group's commitment and actions are often insufficient, given the urbanization pace and the scarcity of resources with these developing nations, (Ibem, 2011b). The government has recognized that the majority of those in need of housing are low income earners also include individuals (in civil/public and private employment services or self-employed) whose monthly/annual incomes cannot guarantee credit for home acquisition or whose monthly or annual income cannot conveniently pay off loans credit facilities for home ownership/acquisition, in many developing countries found in (Africa, Asia, and South America). As a sector, solutions, and funds may not be available for housing the aforementioned groups of people, particularly given the vital role housing plays in any country's socio-economic and political development.

In some developing countries, policies and intervention to address homelessness in all categories are largely proving ineffective in reducing numbers. There are two main reasons for this. First the sheer scale of homelessness is so immense that the resources it demands are outside the scope of many governments. One reason why enumeration tend to focus on street sleeping, ignoring the greater number in abjectly inadequate housing, is because it will produce a lower number to be provided for. The second reason why interventions fail is because they are focussed on the provision of formal housing, which demonstrates a lack of understanding of homeless people's needs and priorities. In the developing countries, the immediate priority of most homeless people is not housing but income generation. Housing, even shelter, is secondary to this. There are no really reliable statistics for homelessness in some developing countries. However, the UN's own estimates, and national counts where they exist, suggest the number has increased in the last two decades. The vast majority of the 1.1 billion people estimated to be homeless by the UN (including inadequately housed and street sleepers) live in developing countries. Given the on-going impact of climate change, war/civil unrest, and global economic uncertainty, it is likely that numbers will continue to increase.

Homelessness in the form of abjectly inadequate, generally informal housing, often referred to as '**slums**' tends to be much longer term. There was a decline in the percentage of the urban population of developing countries living in slums between 2000 and 2014, from 39 per cent to 30 per cent. Nevertheless, absolute numbers continue to grow (UN 2015). Much of this housing remains so extremely precarious, and without the most basic of services or security, as to make its occupants little better off than those on the streets or squatting. People in this category are often evicted and cast into living on the streets and those on the streets move 'up' into slum settlements figure 1.1. For that reason, in study considers that people in all categories above should be considered as homelessness, but recognizes the greater immediate plight of many street sleepers.



**Figure 1.1 : Degraded Neighbourhood at at Gwagwa, Prone to waterborne diseases and Malaria** (Source: FCDA Abuja, 2018)

A review of policy highlighted that official definitions of homelessness, used for enumeration and intervention purposes around the world, are generally based on one of the three criteria: **location** (e.g. on the street, under bridges, in derelict buildings, in precarious location); **insecurity of tenure** (e.g. lacking secure title; no fixed place of residence, floating people); **quality of housing, shelter or services** (e.g. without sanitation or water, lacking adequate protection from the elements, in dangerous condition or precarious location). Some countries also class anyone who does not actually own a dwelling as homeless for the purpose of allocating state housing.

However, despite wide spread acknowledgement of the relevance of inadequate shelter in the consideration of homelessness, when it comes to enumeration and intervention, many countries focus attention only on those in categories one-three (1- 3) above. Enumeration of this group is fraught with difficulty and produces poor statistics. This is because it misses the many who are either not found or deliberately not counted. It also includes many who are not actually homeless but, like the Alto-Plano migrant traders, have a home and consider sleeping on the street as part of a normal temporary economic activity. Enumeration of the inadequately housed is equally difficult, because it requires detailed exploration of housing quality and tenure over time, which is a much bigger task.

Where housing can be the focus is for those in abjectly inadequate housing and for this group there is now ample evidence that in-situ upgrading of poor quality, informal housing works better than relocation. Nevertheless, relocation remains the main approach and ostensibly low-cost housing-based solutions are being developed around the world for the millions of inadequately housed. However, many fail, and are left empty or are 'raided' by higher income groups, simply because to live there would make the low income household, for which they are intended, even poorer. This is because they are almost always in peripheral locations, with poor infrastructure and transport and require the household to give up their existing generally free informal housing and move into housing requiring rent, utility charges and transport costs. These housing schemes very often make it impossible to work, such that even those who could afford to, and are willing to, pay a small rent, would not be able to if they accepted the housing.

The last time a global survey was attempted – by the United Nations in 2005 – an estimated 100 million people were homeless worldwide. As many as 1.6 billion people lacked adequate housing (Ilesanmi, 2015). Getting an accurate picture of global homelessness is extremely challenging. Definitions of homelessness vary from country to country. Census data is typically collected based on household and, while most census data takes into account those living in shelters and receiving government aid, census takers struggle to count the "hidden homeless" – those who may be residing in inadequate settlements such as slums, squatting in structures not intended for housing, couch surfing with friends and family, and those who relocate frequently.

Some few examples of extreme homelessness in the continents of Africa, Asia, and Latin America.

### **1.3 Homelessness in African Countries**

#### **1.3.1 Homelessness in Egypt**

Has 95% of the population is concentrated in a narrow strip of fertile land along the Nile River which represents only about 5% of Egypt's land area. About 27.8% of the population live below the poverty line (Patel S, 2015).

#### **1.3.2 Homelessness in Ghana**

Ghana has an urban population of 14 million, 5.5 million of which live in slums (Smit, et al, 2017). Households are often overcrowded; on average there are between 10 and 20 people sharing a room (Ilesanmi, 2015). In 2018, 66,000 people were displaced due to natural disasters and violence (Lui, 2017).

#### **1.3.3 Homelessness in Nigeria**

There are an estimated 24.4 million homeless people in Nigeria. This is as a consequence of many factors, including rapid urbanization poverty and actions by Boko Haram, Kidnapping, Communal wars. In 2018 613,000 people were displaced due to natural disasters, and a further 541,000 due to violence and conflict, 70% of Abuja's population live in informal housing, and many face homelessness due to the authorities' attempts to curb the capital's rapid growth (Nsokimieno, 2010).

#### **1.3.4 Homelessness in Ivory Coast**

The housing deficit is estimated at 40,000 units per year, and urbanization keeps worsening the problem. In 2018 there were 3,900 people displaced by violence and natural disasters (Eugene, 2017).

#### **1.3.5 Homelessness in Togo**

2017 estimates state that 47% of Togo's population live in poverty (Speak, 2011a). According to studies, about 100,000 people are homeless in Togo, half of them residing in Lomé solely. Annually, there are 200 new cases of children living on the street in the capital Lomé alone (Speak, and Tipple, 2006). 51% of the urban population live in slum housing (Jones, 2017). "Homelessness, Urban Aboriginal People, and the Need for a National Enumeration." (Yale and Belanger, 2013)

## **1.4 Homelessness in Asian and Oceanian Countries**

### **1.4.1 Homelessness in Australia**

According to AHURI, there were 116,427 people experiencing homelessness in Australia as of August 2016. This is an increase of 13.7% since 2011. On any given night, one in 200 people in Australia are homeless (Wood, 2017).

For different age groups, the biggest number increase in homelessness between 2011 and 2016 is for people aged 25–34, with an increase of 5,813 people (Stone, 2018).

### **1.4.2 Homelessness in Hong Kong**

More than 200,000 of Hong Kong's population live in “coffin homes”; cupboard-sized subdivided apartment units (Speak, 2011b). About 44.7% of the population lives in subsidized housing. In 2017, community organizers and academics put the number of rough sleepers at 1,614, almost double the official government number of 874. This is a 14% increase from the previous year's number of 1,414 (Benjamin, 2008).

### **1.4.3 Homelessness in India**

There are an estimated 1.8 million homeless people in India, with 52% based in urban areas. A further 73 million families lack access to decent housing (Tippie, and Speak, 2004). In 2017, government authorities demolished 53,700 homes, evicting 260,000 people for reasons such as slum-free ‘city beautification’ projects, despite the government's ‘Housing for All-2022’ scheme (Speak, and Tippie, 2006). Nearly 2.9 million people were displaced through natural disasters and violence in 2018 (Dupont, 2013).

### **1.4.4 Homelessness in Indonesia**

There are approximately 3 million homeless people in Indonesia (Youth Exchange). Indonesia is prone to volcanic eruptions, earthquakes, tsunamis, and other natural disasters. Coupled with rapid urbanization leaves millions of people vulnerable to losing their homes. In 2018, there were 857,500 newly displaced people due to natural disasters and violence. Roughly 25 million families live in urban slums, along railway tracks, riverbanks and streets (Abidin, Andreas, Gumilar, Fukuda, Pohan, and Deguchi, 2011).

‘Routes to home: homelessness and home-making in contrasting societies’ (Peter, and Jeanne, 2003).



#### **1.4.5 Homelessness in Japan**

Official Japanese government data shows the number of homeless people to be at 4,977, but non-profits state the actual number could be twice or three times as much. Applying cluster analysis to test a typology of homelessness by pattern of shelter utilisation', American Journal of Community Psychology, 26, 207–32. From 2016-2017 there were 1,412 people sleeping on the streets of Tokyo alone. The Tokyo government released a survey in 2018 stating the number of “internet café refugees” to be at 4,000. 146,000 people were displaced due to natural disasters in 2018 (Paul Hong, 2013).

### **1.5 Homelessness in South American Countries**

#### **1.5.1 Homelessness in Brazil**

In a population of 210 million, it is estimated that more than 50 million Brazilians live in inadequate conditions. According to the Perseu Abramo Foundation, there were 101,854 people living on the streets in 2015. Unemployment was at 12.8% as of 2017, which increased from 11.3% in 2016. The unemployment rate among people aged 15-24 is 30.2%. The population living below the poverty line is 4.2%, although approximately 4% of the population are below the ‘extreme’ poverty line (Yi, 2017). In Rio de Janeiro, the Municipal Office of Social Assistance estimate there are 14,200 people homeless in the city. This marks a 150% increase in three years (Patel S, 2015).

#### **1.5.2 Homelessness in Peru**

Peru’s poverty rate is at 21.7% according to the World Bank. An estimated 375,000 Peruvians joined the ranks of the poor, which state statistics agency INEI defines as an individual surviving on less than 338 soles (\$105) per month. An estimated 6.9 million Peruvians now live in poverty, 44% of whom are in rural Peru (Edwards, 2011). During 2017, relief agencies estimated that 700,000 people in Peru were made homeless due to landslides and floods caused by unusually heavy rains. There are more than 560,000 Venezuelan refugees and migrants in Peru (IFAD, 2016).

#### **1.5.3 Homelessness in Venezuela**

In Venezuela 90% of the population live in poverty. A rate exacerbated by failed economic policies and a plunge in global oil prices (INE). Since 2014 more than 3.4 million Venezuelans have left the country—one of the largest cases of forced displacement in the western hemisphere. On average, in 2018, 5,000 people left Venezuela every day according to the UN refugee agency (UNHCR) and the UN migration agency (IOM). An estimated 2.7 million Venezuelans are hosted in Latin America and Caribbean countries (Tipple, and Speak, 2004).

## **1.6 Low-Income Housing Problem**

### **1.6.1 Income**

This implies the wages or monetary rewards/benefits in cash and/ or in kind realizable in exchange of goods and services or trading, and/or businesses.

#### **1.6.1.1 Low-Income Group**

The Nigerian government chose to set minimum wage to establish a wage that small, medium scale enterprises and even large organizations can afford to pay workers; below which they must not go and above which those who can afford to pay more can go. Highlighted in the table 1.1 below are the National minimum wage from 1972 to date (Onyinyechi, 2014).

Low-income group of persons who averagely earn relatively small amount of money and/or kind as reward for their respective labour, low-income group according to the

National Housing Policy (NHP) of 2002 are all employees or self-employed persons whose annual income as at the year 2001 is N100, 000 or below (i.e. the equivalent of salary grade level 01-07 in government employment). In this context, Low income earners also include individuals (in civil/public and private employment services or self-employed) whose monthly/annual incomes cannot guarantee credit for home acquisition or whose monthly or annual income cannot conveniently pay off loans credit facilities for home ownership/acquisition. This is defined as all persons whose annual income exceeds the 'No Income' level, but does not exceed the National Minimum Wage where the Nigerian National minimum wage is standing currently at ₦30,000 (FGN, 2012), where N30, 000 is equivalent to US\$1 with exchange rate of equal to N348 as at date of writing this report.

The low-income housing problem, however, is particularly serious in the urban areas in Nigeria, where rapid urban population expansion due to high population growth and significant rural-urban migration has led to further exacerbating the housing situation according to Olotuah, and Taiwo, (2013). As a result, poor housing conditions have become a major challenge in Nigeria, which has continued to attract attention from governments, analysts, investors, and individuals a typical example in Abuja the new federal capital and Lagos the old federal capital are shown in Figure 1.2.



**Figure 1.2 : Slum Environment within Abuja, Nigeria**  
(Source: CAHF, 2012)

Both the public and private sectors have continued to tackle the social and economic challenges posed by the inadequacy of affordable housing as part of the human tradition of discovering, defining, and learning, providing solutions and taking action to improve living conditions. That is seen as a major impediment to Nigeria's successful affordable housing program as shown in figure 1.3.



**Figure 1.3 : Poor housing conditions in urban centres**  
(Source: Abdullahi et al, 2016)

Recounting all the input made in the post-colonial period by current and past Nigerian governments on housing policies to improve housing conditions for Nigerians, especially the low-income earners also include individuals (in civil/public and private employment services or self-employed) whose monthly/annual incomes cannot guarantee credit for home acquisition or whose monthly or annual income



cannot conveniently pay off loans credit facilities for home ownership/acquisition in densely populated urban centres to date. As a result, it can be noted that there are certain changes in the overall housing supply to satisfy the community. Therefore, in order to reposition Nigeria's affordable housing scheme strategically for successful results, the researcher proposes that it is important to embrace the Non-Profit Housing Developers (NPHD) collaborating with Financial Institution the Federal Mortgage Bank of Nigeria (FMBN) for the development of Symbiotic Community Housings (SCH) in Nigeria's densely populated urban centres to accommodate the urban low-income group.

Against this backdrop, a viable solution to the persistent policy failure on implementation of affordable housings is urgently needed in the public housing sector in the federal capital, Abuja, in line with numerous findings and arguments in the literature. Furthermore, evidence gathered from recorded literature in the Municipal Area Council (AMAC) as a study area after extensive research into books and abstract papers using keywords as depicted in the report. In Nigeria, there has been no significant research proposal on a model for development of symbiotic community housings for low-income affordable housings by non-profit housing developers, with strategic steps to guide policy implementation in the affordable housing sector within the Municipal Area Council in Abuja, and Nigeria in general. However, the strategies for affordable housing in Nigeria are not being implemented in the context of affordable housing policy.

This caused unspeakable harshness and suffering for people owing to inadequate housing policy implementation. Accordingly, this study considers that while there may be additional barriers to providing affordable housing for low-income group in the central area of Abuja Municipality Area Council (AMAC) in the area of affordable housing, there is an urgent need to improve on the low-income affordable housing policy implementation. This, therefore, indicates the need for a study in this field, particularly in AMAC of the federal capital territory.

Therefore, adequate housing leads to the achievement of the physical and moral well-being of a nation and promotes social stability, job performance, and growth of individuals advocated by (Ukpong and Eni, 2014). They argued that the concept of habitable and ideal housing is related not only to the home's physical, architectural, and engineering components but also related to the inhabitants' financial, behavioural, cultural, and personal characteristics. The environmental elements (including the home) and the character of the institutional structures under which the house is managed. (Anyanwu, 2014) has also claimed in regard to housing issues are more than physical and structural housing capacity availability. Therefore, housing which is physically or designedly suitable may not be adequate or satisfactory from the inhabitant's point of view. In other words, the house itself is just one link in a chain of factors that determine people's satisfaction with their accommodation and the external environment is another as seen in figure 1.4 below a typical low-cost housing at sub-urban in Nyanya, Abuja (Festus, (2015) and Adeoye, (2016b).



**Figure 1.4 : A typical Low-cost Housing at a neighbourhood in Nyanya, Abuja**  
(Source: Author, 2018)

(Iwuagwu, 2016) conducted a study on housing policy in Nigeria and opined that housing problem is peculiar to both rich and poor nations as well as developed and developing countries. Furthermore, stated that certain problems are associated with housing worldwide which include shortage of housing (qualitatively and quantitatively), homelessness, government short-sightedness about the needs of the people, access to building land, house cost in relation to specification and space standard, as well as high interest rate of home loans. Additionally, reported that the reasons for shortage of housing in Nigeria include poverty, high rate of urbanization, high cost of building materials, as well as rudimentary technology of building. Figure 1.5 displays a housing in problem shows makeshift toilet facilities made-up of corrugate iron sheets very close to refuse disposal area close to the residential living environment.



**Figure 1.5 : Makeshift Toilet Facilities to Households Living in Urban Slums**  
(Iwuagwu Ben Ugochukwu, 2016)

## 1.7 Best Practices

Below are recommendable methods which are considered the best practice of which if some are adopted into Nigerian housing system, will effectively improve the affordable housing sector especially for the low-income housing provision.

### 1.7.1 The Regulated Rent System in Germany and Netherlands

The regulatory rent system is majorly used in Germany where rent has been successfully regulated by the government, rent in Dutch housing market is strongly regulated which made it affordable for citizens. Germany is often cited as the best example of a country with a stable private rented sector that houses a full range of households. In Germany, as a whole, nearly 50% of households rent their homes, and in Berlin, the figure is almost 90%. Most rented housing is privately owned even 'social' housing is owned by private investors (individuals or companies) and rented to low-income households for a limited period as a condition of subsidy. Many middle-income German families use rented housing as permanent homes. Security of tenure is strong, and tenants can customize their accommodation (Kemp, 2015). Regulated rent is a proven workable policy which could be applicable in the Nigerian housing system to reduce the harshness seen in the low-income housing provision.

In Germany, eligibility for social rented sector, for instance, is restricted based on income. The maximum rent level builds on an administrative point system instead of the actual value of the property. The point system is simply a scoring card on which property characteristics are graded. Within the point system, local scarcity does not play a role; this results in rents being completely detached from property value (Kemp, Peter A, Kofner, 2010). One reason the regulatory system has worked so well in Germany is that house prices have fallen in real terms and often in money terms for the last two decades.

Furthermore, in Netherlands, the rental sector is also heavily regularized to the point the actual rent level is on the average much lower than the market rent level (Kemp, Peter A, Kofner, 2010). The Netherlands who is said to have the largest proportion of social housing in Europe at 1/3 of the stock and many low-income families live in the sector. Private rental accounts for only 10% and its share continues to decline. The much which is owned by long-established private companies seeking regular income is now aiming to realize value for their 'pension funds' by selling into owner-occupation. Social and private rental housing is covered by the same government regulations around rent and tenure security. For most rented housing, rents are set via a 'points' system. Points are allocated for characteristics such as the size, condition, and facilities of the home, as well as the characteristics of the local environment (transport, shops, schools, etc.) but not for the desirability of the location. The number of points determines the maximum rent that can be charged. A new tenant has six months in which they may challenge the rent before the Rent Commission (McKee Kim, Adriana Mihaela, 2019).

These are implementable good practice and systems which have helped in bringing results to the improvement of the affordable housing delivery systems in these selected countries of which if adopted into the Nigerian system, would go a long way to bringing needed results which are capable of repositioning the entire housing system in the country. Germany and Netherlands public housing system reflected total justice based on public interest, as public assets, especially housing are fair distributed according to the theory of distributive justice and public interest economic theory which is not same practice in Nigeria especially in Abuja Municipal Area Council (AMAC)

### **1.7.2 New Zealand Housing Policy**

Government interventions mainly during the early decades of the period were unreservedly targeted to the low-income group. A range of different strategies has been adapted to reduce the level of housing stress associated with the affordability issue. An overview of the different strategies adopted and their relative advantages and disadvantages are presented below.

#### **1.7.2.1 State Rental Housing:**

State rental housing is a government initiative targeted at households with the greatest housing need, especially those whose needs are unlikely to be met by the private market. State housing is allocated using set criteria to ensure that it is provided to those in the greatest need. "Need" here is defined as an inability to access or sustain housing that is suitable, adequate and affordable. Residency status determines eligibility, income, assets, and need. Once eligibility is established, priority is given to households experiencing housing and financial stress that is severe, urgent and likely to persist over time and who are having difficulty functioning in the private market (Kim McKee, 2019). This initiative also recognized the provisions of the theories of distributive justice and public interest. Accommodation Supplement:

The Accommodation Supplement is a form of second tier income support, targeted at specifically addressing housing affordability. It is available to low-income individuals and families who meet certain criteria relating to income, assets and accommodation costs, regardless of their tenure type. Accommodation supplements subsidises 70% of costs over and above a minimum amount that the individual or family is expected to meet, up until the volume of subsidy reaches a notional ceiling. Entry thresholds and maxima vary according to household composition and location. This assistance supplements the primary income of the recipient, whether that is first-tier income support or earned income. Work and income deliver the Accommodation Supplement as part of the overall benefits system. People who spend at least 25% of their income on housing (30% for home owners) are eligible for the supplement (Kim McKee, 2019). Though the political structure on the ground in New Zealand varies with that of Nigeria, if these good practices and strategies can be set to influence the



Nigerian housing policy decisions, it will yield more than required dividend within the public housing sector.

### **1.7.3 United Kingdom (UK) Housing Policy**

Below is the measure that was taken in the form of policy by UK government to make housing affordable for her citizens.

#### **1.7.3.1 Housing Supply Policy:**

(Kadi, 2018) provides that until the introduction of the housing supply policy, the system of housing delivery in the UK is manifestly failing to deliver the homes that England needs. To continue on this path would mean accepting a continued fall in homeownership. It would also mean accepting continued year on year above inflation rises in rental costs squeezing the incomes and living standards of an ever-growing section of society. It would mean dramatically raising the housing benefit bill, leading to further pressure on the public finances.

Furthermore, doing nothing would mean access to homeownership would become the preserve of the very few, and accessible only by taking on large levels of mortgage debt increasing both household and national vulnerability to economic shocks. Larger numbers of people from lower and middle income social groups would be forced to rent, with more requiring ongoing government support via housing benefit, and increasing the burden on the state when these groups retire. Particularly high-pressured housing markets, such as London, would become ever more stratified by wealth inequalities (Kadi, 2018).

These pressures mean a greater divide between "haves and have-nots," driving a gulf between people who can afford a house and those who cannot. One way to reduce the pressure on house prices is to increase the number of houses available. Therefore, aim of housing supply policy was to tackle the geographical differences in affordability of housing. It also aimed at speeding up new housing supply by streamlining the planning system (Malpass, Peter, Victory, 2010). The Barker led initiatives were designed to tackle a perceived locative market failure. It relied heavily on the private sector to produce the additional housing that was deemed necessary to balance effectively reposition housing system by merging demand with supply.

Therefore, looking at the factors exposed from the good practices seen in section above in the attempt to the provision of affordable public housing for the low-income groups of the selected countries, the researcher concludes that, it is justifiable to summarize this section with the following statements:

- Justice is reflected in the whole process of low-income housing provision of the selected countries.

- The public interest is more paramount in the housing systems of the selected countries.
- There is a justifiable fairness applied in the process of distribution and allocation of produced housing stock in the selected countries.
- The low-income of the society is not isolated by the governments of the selected countries.
- The government is willing to always subsidize the cost of low-income housing to create affordability and make housing available for the poor of the society.
- Corruption is thoroughly monitored, and design, quality, and quantity of housing produced are always in line with what housing policy provided.
- There is the willingness on the side of government to do more in their attempt to reduce housing hardship to positively influence their public housing sector.
- That all of the above stated good practice system operational in the public housing sectors of the selected countries are lacking in the Nigerian affordable housing sector which exposed the ineffectiveness in the system and justified the need for this study to formulate new symbiotic community housing model which could guide improvement in the implementation for developmental approach employed for an improved affordable housing sector especially in low-income housing provision in AMAC of the federal capital territory Nigeria.

Nigeria can learn a lesson from Barker policy recommendation that the Planning system continues to play a vital role in society by providing clear public policy benefits in a globalized economic context. In assessing these benefits, it is important to appreciate that the planning system did not appear by chance but was the product of a slow engagement by the government to tackle the negative impacts of private sector activity in the development of affordable housing. If Nigerian planning system can be well repositioned, it will also in turn help government to deliver more affordable houses and other needed infrastructures for public use through effective planning regulations as it is in the planning system in Malaysia.

## **1.8 Problem Statements**

Housing is a key socio-economic need that determines the well-being of individuals (Roberts & Sadler, Chapman, 2018). The UN Habitat explains that almost 40 percent of the global population will need safe quality houses by the year 2030 (Roberts & Sadler, Chapman, 2018). Its importance is comprehended among governments of many nations and policymakers (Ankeli, 2016). As housing has been recognized as fundamental to human life, national and states governments have been in various discussions on methods to provide affordable houses to low and middle-income earners of the society (Usen, P. 2018)

The importance of housing options can be dynamic in terms of several wellbeing measures. Its availability has impact on employment, household income, accessible infrastructural facilities, health, poverty rate, women empowerment, maternal and child mortality, among others (Gopalan & Venkataraman, 2015). Despite its dynamic impact, access to affordable housing has been an ever-growing challenge especially in developing countries, which has incited housing deficit ((Shahrizal, Nooraini, Nor Ashikin, & Zamri, 2017)). The growing house prices and the issue of unaffordability of existing houses especially in major urban areas have become a critical issue in developing countries including Nigeria (Adeleke Folake Ganiyat, 2020). Hence, housing demands and low supply have become pressing national issues. In developing countries, regulatory authorities mostly oversee the provision of housing.

However, in Nigerian context the Federal Mortgage Bank of Nigeria (FMBN) is the sole government agency that has the responsibility for the provision of affordable housing through mortgage finance to Nigerians. Currently, about 5 million Nigerians are registered contributors to the National Housing Fund (NHF) platform and at the first quarter of 2019, the NHF mortgage loans approved by FMBN totalled 30,309 among the teaming applicants of which, only 20,263 applications were disbursed. This clearly reveals a deficit of over 10,000 applications and further bring to light the issues affecting housing finance in Nigeria. Review of present data regards the number application received and number of housing disbursement reveal a higher yearly deficit during the reporting period see Table 1.1 below.

In addition, housing applications and disbursement of loan applications to beneficiaries from 2014 to 2019 as reported in table 1.1 above, showed a deficit of about N59 billion, needed to address housing deficit. Based on the aforementioned, it does impact on the target set by the Nigeria's development strategy, Vision 2020 focus on housing construction which has projected 700, 000 units required per year as needed in other to keep up with growing population and urban migration in the country see Table 1.2.

**Table 1.1 : Summary of NHF housing deficits from 2014 – 2019**

YEAR	APPLICATIONS		DISBURSEMENT		DEFICIT	
	APPLICANTS	AMOUNT(₦)	BENEFICIARIES	AMOUNT (₦)	NUMBER	AMOUNT(₦)
2014	2,147	18,179,774,014.44	1323	7,836,983,504.00	824	10,342,790,510.44
2015	1,588	13,091,110,222.37	1164	7,775,006,643.74	242	5,316,103,578.63
2016	662	5,118,901,300.75	646	4,191,953,440.03	16	926,947,860.72
2017	2,987	21,656,626,184.49	1269	10,097,210,531.10	1,718	11,559,415,653.39
2018	2,504	23,315,907,038.90	1956	13,943,379,186.82	548	9,372,527,852.08
2019	2,522	28,141,884,823.85	778	6,274,336,232.57	1,744	21,867,548,591.28
<b>TOTAL</b>	<b>12,410</b>	<b>109,504,203,584.80</b>	<b>7,136</b>	<b>50,118,869,538.26</b>	<b>5,274</b>	<b>59,385,334,046.54</b>

**Table 1.2 : Vision 2020 Housing Requirements**

YEAR	House to be built Nation-wide	Average number of homes per state
2012	500,000	12,500
2013	600,000	15,000
2014	720,000	18,000
2015	864,000	21,600
2016	1,036,000	25,920
2017	1,244,000	31,104
2018	1,492,992	37,325
2019	1,781,590	44,790
<b>2020</b>	<b>2,149,908</b>	<b>53,749</b>

(Source1: 1A report of feasibility study on the establishment of a secondary mortgage institute in Nigeria, submitted to the Company by Habitat and Housing in Africa (Shelter-Afrique) by Policy International & Financial Advisory USA July 2011)



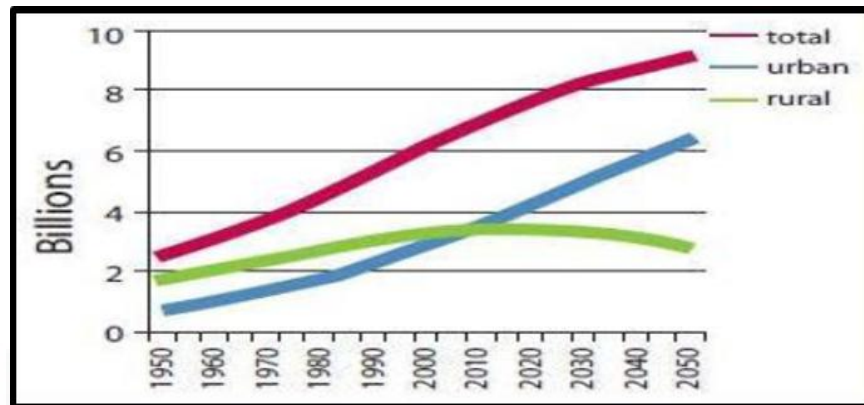
At an average cost of about US\$50,000 per house, the annual required investment in housing in the country amounts to about US\$57.8 billion. Meanwhile the current finding from housing financiers was reported as US\$2 billion per year, leaving a funding gap of over US\$55 billion per annum to which the funding gap will be difficult to be met by the mortgage institution (Anidiobu, 2018). The success of secondary mortgage institutions in USA, India, Malaysia, and Egypt has been due to the ability of the institutions to leverage external financing, thus the ability to leverage large external financing will be a key success factor in the Nigerian secondary mortgage industry. The Nigerian Government commitment towards housing provision is evident in the decline in the number of Primary Mortgage Banks (PMBs) licensed and number of loans provided this far (Anyanwu, 2014); (Anidiobu, 2018) (Nwankwo, 2014)

Further to this, national and international economic trends, interest rate, price stability, and exchange rate are viewed as playing significant role on housing finance which in turn determine the vibrancy of a nation mortgage market (Anidiobu, 2018); (Nwankwo, 2014). The prevailing macroeconomic climate in any nation is seen as playing a major role in the country's ability to service the housing financial market and promote sustainable housing to its population. Hence, the need for policy makers to make proactive effort at providing conducive environment that will simulate housing market and housing finance (Anidiobu, 2018); (Ahiadorme, 2016). The Nigerian economy in year 2018 was shaped by a confluence of global developments that include weak financial market sentiment; a broadly accommodative global financial condition; trade policy uncertainty; a pickup in crude oil prices, as well as, the monetary policy normalization in the advanced economies (Okey, 2012). Housing markets are frequently mentioned as important leading indicators of overall macroeconomic activity, and home ownership is a measure of household wealth and GDP distribution. Hence, Macroeconomic instability and its consequence of high and volatile domestic interest rates have a disproportionate influence on long-term mortgage finance especially in developing nations such as Nigeria (Anyanwu, 2014)

Investment in housing accounts for 15% to 35% of aggregate investment worldwide, compared to 0.4% in Nigeria. It is evident that Nigeria has not yet achieved its real estate sector's potential. Review of the nation housing contribution in 2018, the sector contributes 6.50 percent to the country's GDP in third quarter 2018 compared to 6.83 percent in the second quarter of 2017 (Okwu et al., 2019) (Idowu, 2019); (Okwu et al., 2019) Figure 1.6 below highlights world population growth from 1950 which is projected to hit 10 billion by the year 2050. As of 2008, for the first time in the world's history, more people live in cities than on rural land according to Beck, 2012)

They further explained that one-third of these city-dwellers, one billion people or one-sixth of the world's population live in slums and shantytowns in deplorable conditions, often without access to basic infrastructures such as good sanitation, safe drinking water, minimal structural integrity, let alone a house built to withstand floods, amid garbage and vermin, with poor quality or faraway schools and health

care, where narrow streets and poverty breed not only disease but daily risks of violence and death.



**Figure 1.6 : Expected Growth in World Urban and Rural Population**

Urban slums are the fastest growing human habitat especially in Africa with Municipal Area Council in Abuja the new federal capital of Nigeria as one of the examples. The UN projected that by 2030, the number of slum habitants would triple: well over three billion people will live in urban slums. A nightmare of slum-dwellers, a dark cloud over their children's future, a powder keg for cities' management and health, and a drain on national productivity and economic growth . UN prediction above may become a reality shortly as a result of affordability problem posed by high housing cost due to the failure in the implementation system operational in the affordable housing sector of many developing nations especially in Nigeria.

It was also identified that world urbanization result is on the increase, for example in China, the urbanization and industrialization result and the dramatic growth of population in urban areas is a problem to deal with. The housing price rises so high that the low-income group living in urban areas cannot afford to buy or rent their own houses. To alleviate their housing plight, affordable housing has been built in mainland China. However, the unfair distributions of the provided affordable housing programme has fail in the accomplishment of its goal due to corruption (Zhang, 2011). Also in Mexico, there are over 8.9 million deficits of affordable housing, meaning that 49 million people are without safe, adequate housing, and of the 8.9 million households, only 3 million have access to public assistance or credit for housing from a private home finance source. This means that 5.9 million household's 32 million people are still excluded according to (Bruce Ferguson, Peer Smets, 2014).

The provision of affordable housing remains a challenge to most countries, especially those in Africa as the continent remains the most rural region of the world, and is now urbanizing faster without a well mapped out plans.

Research has also confirmed that every day for the coming fifteen years, African cities will have to accommodate an extra 40,000 people. This, therefore, means that urbanization will continue to place immense strain on affordable land and housing provision in the coming decades, because, public housing programmes do not produce affordable housing, or are insufficient in scale relative to demand (Iwuagwu, 2016).

In North Africa, several countries have demonstrated a noteworthy improvement in affordable housing and slum upgrading over the last two decades. Even though in the recent time, many African governments are gradually adopting and developing strategies aimed at making housing habitable, affordable and accessible which offers some promise for expanding access for low - income households, these policies are always stopped by ineffective implementation system. The supply and affordability of key inputs to the housing (for example land, finance and building construction costs) need to be systematically and simultaneously improved through the development and implementation of supportive institutional and regulatory frameworks (Iwuagwu, 2016) .

Beck, 2012) confirmed that with over one billion people currently living in inadequate housing, among them 835 million are in urban areas, with this, they predictably inferred the need for close to 167 million housing solutions (both new homes and home improvements) for average families of five people who currently live in slums or equivalent informal urban zones. They further predicted that if current population growth and migration, resulting in seven million additional slum dwellers per year continue at today's rates, it will increase that figure in the next ten years to about 180 million urban housing solutions by 2020. They further suggested that growth in African countries is concentrated in cities and recent growth in major African cities was phenomenal.

In confirmation of this fact, (Iwuagwu, 2016) exposed that between 2005 and 2010 some African countries like Lagos in Nigeria grew by 1.8 million people, Kinshasa by 1.6 million and Luanda by 1.2 million. Regarding proportional growth, Abuja in Nigeria doubled in size has 51.7 per cent, Ouagadougou grew by 43.7 per cent and Luanda by 35.0 per cent in the same five-year period. There are, however, vast differences in the level of urbanization of African countries which calls for focus in making and implementing efficient, affordable housing policies by the African governments.

As reflected by past research findings, (Iwuagwu, 2016) provided that only 11.0 per cent of the population in Burundi lives in cities and only 13.3 per cent in Uganda, whereas in contrast, 86.0 per cent of the population of Gabon and 81.8 per cent in Western Sahara live in cities. Regardless of intra-country specificities, the rapid and sustained urbanization that characterizes African continent is placing enormous strain on the provision and affordability of urban land and housing. These problems were confirmed to be as a result of the ineffective implementation of affordable

housing policies which should have improved housing supply if they were properly positioned to perform effectively.

**Table 1.3 : Projected Urban Population of Projected Cities**

Urban agglomeration	Population (millions)				Average annual rate of change (percentage)		
	1970	1990	2011	2025	1970-1990	1990-2011	2011-2025
Lagos, Nigeria	1.4	4.8	11.2	18.9	6.08	4.08	3.71
Dhaka, Bangladesh	1.4	6.6	15.4	22.9	7.86	4.02	2.84
Shenzhen, China	0.0	0.9	10.6	15.5	18.44	11.89	2.71
Karachi, Pakistan	3.1	7.1	13.9	20.2	4.15	3.16	2.68
Delhi, India	3.5	9.7	22.7	32.9	5.07	4.03	2.67
Beijing, China	4.4	6.8	15.6	22.6	2.14	3.96	2.66
Guangzhou, Guangdong, China	1.5	3.1	10.8	15.5	3.45	6.01	2.54
Shanghai, China	6.0	7.8	20.2	28.4	1.30	4.52	2.43
Manila, Philippines	3.5	8.0	11.9	16.3	4.07	1.89	2.26
Mumbai (Bombay), India	5.8	12.4	19.7	26.6	3.80	2.20	2.12
Istanbul, Turkey	2.8	6.6	11.3	14.9	4.30	2.58	2.00
Al-Qahirah (Cairo), Egypt	5.6	9.1	11.2	14.7	2.42	1.00	1.98
Kolkata (Calcutta), India	6.9	10.9	14.4	18.7	2.26	1.33	1.87
Ciudad de México (Mexico City), Mexico	8.8	15.3	20.4	24.6	2.79	1.38	1.32
Los Angeles-Long Beach-Santa Ana, USA	8.4	10.9	13.4	15.7	1.31	0.99	1.13
São Paulo, Brazil	7.6	14.8	19.9	23.2	3.31	1.42	1.08
New York-Newark, USA	16.2	16.1	20.4	23.6	-0.03	1.12	1.05
Buenos Aires, Argentina	8.1	10.5	13.5	15.5	1.30	1.20	0.98
Paris, France	8.2	9.3	10.6	12.2	0.64	0.62	0.97
Rio de Janeiro, Brazil	6.6	9.6	12.0	13.6	1.84	1.05	0.93
Moskva (Moscow), Russian Federation	7.1	9.0	11.6	12.6	1.17	1.22	0.56
Osaka-Kobe, Japan	9.4	11.0	11.5	12.0	0.80	0.19	0.33
Tokyo, Japan	23.3	32.5	37.2	38.7	1.67	0.64	0.27

(Source: World Urbanisation Prospects; UN, 2011)

Table 1.3 above showing the world cities projected to receive more pressure from urban migration from 2011 to 2025; Lagos Nigeria is put as number one with a population growth rate of 3.71 percent against other cities. The increasing rate of urbanization has added pressure to housing crisis across continents especially in Africa. Nigeria has its higher share of the problem being the most populated nation in Africa plus serious problems with inadequate housing which is now complex due to many years of neglect, unimplemented public housing policies, undeveloped housing finance, limited supply of long term funds, low household income levels, high interest rate on mortgages, high cost of land and building materials, poor planning and poor implementation of housing policies and programmes, existence of administrative bottlenecks that make processing and securing of approvals for building plans, certificates of occupancy and other necessary government permits very difficult, and the unmitigated corruption in the allocation of supplied housing and government's land within the framework of land use Act of 1978 as identified by (Onyike, 2007) are some of the factors accounting for failure in affordable housing policies for low-income group.



**Table 1.4 : Housing Situation in Nigeria**

<b>Population of the Country</b>	<b>About 200 million people</b>
Housing Deficit in Nigeria	15 million Units (60 Trillion in value)
Housing Need	720,000 Units per annum is required
Housing Demands	20% Annual increase
Urbanization	About 5.5% annually
Home Ownership	Less than 25%
Secondary Market	Federal Mortgage Bank of Nigeria (only Secondary Mortgage Institution in Nigeria- N5 Billion capital base)
Primary Mortgage Ban	About 102- with N100m capital base

(Source: Redan Capital Nig. Ltd. June 2012)

In table 1.4 above, the housing situation of Nigerians was highlighted, showing that housing deficit in 2012 was put at 15 million units which will cost an enormous N60 trillion naira to resolve; moreover, housing need was put at 720,000 units per annum, and housing demand grows at 20% every year. Urbanization is put at 5.5% increase annually in a country where less than 25% are home owners. Despite these realities and significance of housing, adequate supply has remained a mirage to all cadre of the society in Nigeria. Thus, housing deficit has become a serious challenge not only to policy makers but also to all stakeholders in the sector, government (federal, state and local), mortgage institutions, estate developers, estate surveyors, architects, bankers, legislators, labour unions, researchers and others.

However, it could also be observed that the Nigerian government has been making attempts to providing adequate housing in recent times for the low-income group through policies and programmes, but studies have also highlighted that this category of households reflected has not well benefited (Festus, 2015). Moreover, it has been confirmed that in many developing countries, the provision of affordable housing, particularly for the low-income group is grossly inadequate which is practically visible in the housing difficulties seen in the municipal area council of the federal capital Abuja, Nigeria. Therefore, despite the housing programs, projects and other forms of government efforts and actions in Nigerian housing sector, housing problem prevails with increasing demand for housing due to poor housing policies (Festus, 2015).

Table 1.5 above highlights Nigerian housing need. (Akin, 2014) defined “housing need” as an indicator of existing deficit; the number of households that do not have access to accommodation that meets certain normative standards. This measure mainly refers to the level of need for more or improved affordable housing. She further explained that the term ‘housing requirement’ is sometimes used to generate an overall picture of the housing market.

**Table 1.5 : Estimated Nigerian Housing Need**

Income group	1990	2000	2020	2020 (Percentage)
Low	8,413,980	14,372,293	39,989,286	39.17
Middle	7,770,005	13,273,291	33,575,900	32.88
High	7,624,230	12,419,068	28,548,633	27.95
Total	23,808,215	40,064,652	102,113,819	100

(Source: Adedeji and Olotuah, 2012)

Thus, Nigerian housing need well visible as highlighted in table 1.5 above where the housing needs for all class in Nigerian was highlighted with the demand for low-income housing suggested to be on the very high side. (Adeoye, 2016a) suggested that a total of 102,113,819 housing will be needed by all class, low, middle and high-income groups by the year 2020, and looking at the Nigerian public housing system from the colonial period to date, provision of housing to the low-income group has always failed due to difficulties and lapses in housing policies. This is because housing policies are mostly made on papers, but not effectively implemented, which has negatively impacted on the overall output success of affordable housing especially the low-income housing, and stood a great challenge and hindrance for effective housing provision in Nigeria.

Therefore, having explained above, the numerous housing challenges which is viewed to be both quantitative and qualitative based on the available propositions of researcher in this study area, it thus suggests there is need for improvement in the supply of affordable housing especially for the low-income group in densely populated urban centres in Abuja, Nigeria.

### **1.9 Identification of Research Gaps**

(John, 2007) stated that a research problem is an issue that exists in the literature, in theory, or in practice that leads to a need for the study. He further explained that a research problem might emerge from experiences researchers have had in their personal lives or workplaces, it could come from an extensive debate that has appeared in the literature for several years, develop from policy debates in government or top executives (John, 2007). Leaning on this, (Aribigbola, 2011) also confirmed that the growing problems of housing affordability in Nigeria over the last two decades has brought into focus the need for housing researchers and decision makers to develop a better understanding of the structure, operation, and dynamics of the public housing market. Therefore, in attempting to propose a model which could increase the supply of low-income housing, it is therefore hoped that this study would contribute to the system.

Given to this need, certain factors that limits the effectiveness in the supply of affordable housing in urban centres were identified with the view to improve the system through the strategic actions in the proposed model which also added to existing literature in the study area. Furthermore, previous related PhD research in Abuja FCT within the context of Nigerian affordable housing industry majored on the areas such as; Implementing Federal Development Project (FDP) at the State level in Nigeria: the case of Federal Low-cost Housing Scheme (FLHS) 1980-1983 by (Olotuah, and Taiwo, 2013a) who confirmed the failure of federal low-cost housing scheme of 1998-83 to provide housing to the low-income groups.

A study of problems in the New Urban Development and Construction: the case of Abuja the New Federal Capital of Nigeria by (Nicole, Barry, Marge , 2017) who established that government processes of urban land and housing allocation tended to be biased in favour of the upper-middle and higher-income groups of the urban population; The Implementation of Public Housing Policy in Developing Countries: A case study of housing in Nigeria's new capital city Abuja, (Nicole, Barry, Marge , 2017) established that the disposition of policy officials greatly influenced implementation outcome regardless of policy intention.

Furthermore, a phenomenological study of affordable housing for the middle-income population in Abuja, Nigeria conducted by (Yahaya, and Ibrahim, 2020) established that the economic infrastructure affects housing for the low and middle-income population. Urban Housing Affordability and the Housing Policy Dilemmas in Nigeria, a study conducted by (Ukoje, 2014) confirmed a very high level of housing affordability problems in Nigeria with about 3 out of 5 urban households experiencing such difficulties.

However, from the list of studies conducted by the above-mentioned scholars, even though they exposed the need for a research such as this, it was also discovered that none was done in the context of the affordable housing deficits for low-income group where there is extensive increase in failure in the provision of low-income affordable housing considering the position Abuja Municipal Area Council (AMAC) occupies in the economic development of Abuja, Nigeria. Therefore, it could be said that the required response to address these concerns, especially in Abuja municipal area council (AMAC) has been subjected to very limited revisions, (in most case, none at all) which have not progressed to a satisfactory level.

Furthermore, it appears that only few scholars attempt a fully qualitative research approach, to determine the housing deficits for low-income group with emphasis on affordability. But because these study is based on with a small sample size of 21 participants, and often restricted to single cities in Nigeria, the results cannot be generalized to other area councils in Abuja because of its low reliability as suggested by (Singh, 2015). Thus, in order to obtain more reliable results, this research provides sufficient descriptive data to make transferability of this study by any investigator seeking to make an application elsewhere, (study can be transfer or generalize to



similar situations subsequently encountered), this study is analysed using thematic matric analysis, and this approach forms the basis of the research methodology.

This research, therefore, attempts to fill this gap by proposing a symbiotic community housing model which is expected to improve the housing development for low-income affordable housing supply within Abuja municipal area council. However, (Pam Carter, 2019) also suggested that policy implementation/project success is a subject that has continuously been discussed but without significant agreement having been reached; thus, a study of this nature that could conceptualize a model that could guide strategic actions by NPHDs for improvement to enhance success in low-income affordable housing policy implementation has remained vague because various stakeholders have different perceptions of this area of study especially from the context of the scope AMAC, which therefore opened a gap and stood as a justification for a study such as AMAC.

## **1.10 Research Questions and Objectives**

Using sustainable development principles in developing big city centres is always equal to increasing Total Development Cost (TDC) which means more pressures in low-incomers (Preval, 2016). Meanwhile introducing a standard of living together with housing at affordable price is another inseparable goal of SCH this research looks for a solution for formulating a new SCHM to improve the affordable housing supply as a new trend in housing development in Nigeria. Hence, the main research questions:

### **1.10.1 Main Research Question**

How can corporate organization supports a housing model that promotes the development of Symbiotic Affordable Housing (SAH) by Non-Profit Housing Developers (NPHDs) in densely populated urban centres in Abuja the new federal capital territory of Nigeria?

To answer the main research question, the researcher formulated three sub-reserach questions:

#### **1.10.1.1 Sub-Research Questions-1**

How can Non-Profit Housing Developers (NPHDs) collaborate with corporate organization to facilitate the development of Symbiotic Affordable Housing (SAH) for low-income groups?

### **1.10.1.2 Sub-Research Questions-2**

How can existing planning mechanisms support the development of symbiotic affordable housings for the low-income group in densely populated urban centres in Abuja (FCT), Nigeria?

### **1.10.1.3 Sub-Research Questions-3**

How to formulate a new symbiotic affordable housing model that can provide solution to the housing problems/needs for the low-income group in densely populated urban centres in Abuja (FCT), Nigeria?

### **1.10.2 Research Objective**

The main objective of this analysis is to devise a new SAHM that can boost the low-income housing development in densely populated urban centres in Abuja the federal capital city of Nigeria. Subsequently, the research proposal has three objectives:

#### **1.10.2.1 Objectives- 1**

To propose for collaborative funding for corporate organization and non-profit housing developers, for successful development of the Symbiotic Affordable Housing for the low-income group in Abuja FCT, Nigeria.

#### **1.10.2.2 Objectives- 2**

To propose for the updating of existing urban Planning Mechanisms that can support the development of Symbiotic Affordable Housing for the low-income group in Abuja FCT, Nigeria.

#### **1.10.2.3 Objectives- 3**

To formulate a new Symbiotic Affordable Housing Model for low-income affordable housing development by NPHDs in the densely populated urban centres in Abuja FCT, Nigeria.

### **1.11 Outline of the Research**

(Creswell, 2013) points out that the investigation method shows a key part in making it possible for the researcher to achieve the specified goals. However, in this study the researcher started the research process with a deductive approach through data

collection and data analysis and finalised with an inductive approach. The figure 1.7 below explain the methodological framework of the research, in which the reader will understand how the research questions and research objectives are structured in the framework provides a schematic overview of this research.

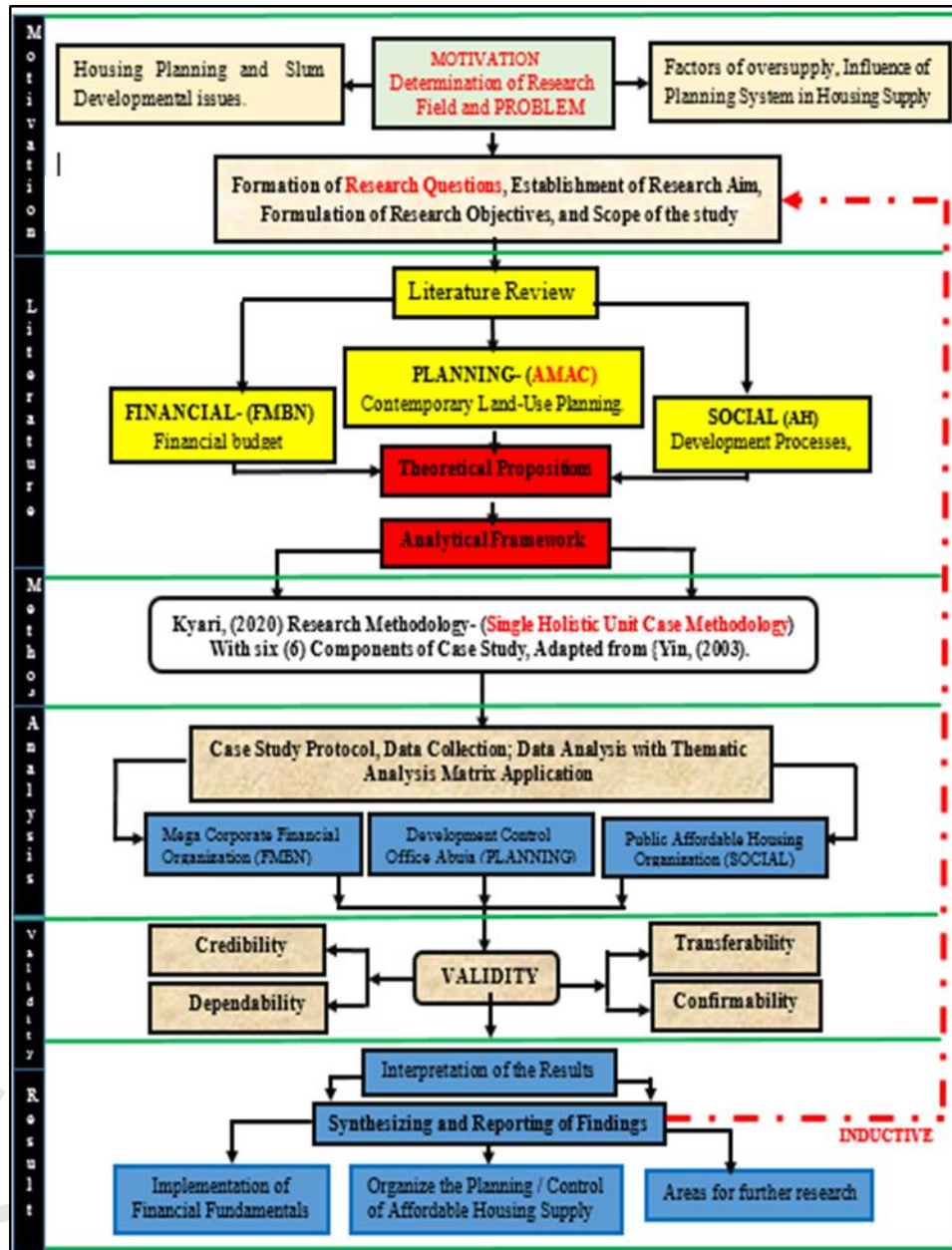


Figure 1.7 : Outline of the research

### 1.12 Homeownerships

Homeownership in Nigeria remains a struggle. Given the choppy macro terrain, purchasing power has been severely eroded, making it difficult for the low-income group to purchase houses. The cost of property development in Nigeria is relatively high, with around 70% of building materials imported. Nigeria's housing deficit stands at 22 million units and the estimated cost of bridging this gap is ₦59.5 trillion at US\$1 equivalent to ₦348. Industry estimates suggest that about 100,000 new houses are to be built each year in Nigeria, compared to estimated demand of 700,000 units.

Mortgage financing, the alternative to outright purchase, is arduous and far from budget friendly as the cost of borrowing in Nigeria is expensive due to volatile and high interest rates. According to the Centre for Affordable Housing Finance in Africa, Nigeria's homeownership rate in 2016 was estimated at 25%. Meanwhile, industry sources suggest that the ratio of mortgage loans to total GDP remains extremely low at 0.5%, compared with 80% in the UK and 31% in South Africa.

Nigeria, with a population of approximately 189 million people, has a wide residential real estate supply-demand disequilibrium which is revealed in the shortage of approximately 17 million residential units (Oluwatobi, 2011). This shortage has adverse effects on the homeownership rate which is one of the lowest in Africa (Alabi 2018). Thus, (Taiwo, 2017) suggested that at least 750,000 residential units are needed annually for the next twenty years to reduce the housing shortage. (Chukwuma-nwuba, 2018) further reveal that the high income groups are immune from the housing finance challenges because they are able to afford a 100% equity purchase and access mortgage facilities which are presently issued at an average of 80% loan to value ratio. (Chukwuma-nwuba, 2018) additionally, the study by reveals that the homeownership rate of the rural settlements in Nigeria is approximately 80%. This implies that the low and middle income groups residing in the urban areas are most affected by this disequilibrium. (Ankeli, 2017) further reveals that macroeconomic challenges such as high and unstable inflation and interest rates, as well as high cost of building construction and low household income in Nigeria constrain affordability in the mortgage market making homeownership difficult and expensive. Additionally, the low homeownership rate in Nigeria arises from economic, structural, regulatory and legal challenges associated with the mortgage system (Peter, 2019). These support the propagation by (Eunice, 2017) that a high homeownership rate is contingent upon a viable mortgage lending system. Thus, households have resorted to the use of informal finance sources such as Co-operative Societies and Esusu/Ajo (Yinusa, 2017). While the informal finance sources are often characterized by higher interest rates and poor standardization, they often provide the lending flows that householders desperately need to be homeowners, which increases prestige in Nigeria (Oluwatobi, 2011). These challenges, combined, are perceived as inhibitions to the low-income affordable housing development, homeownership, the expansion of the mortgage and the potential to diversify the national economy.

### 1.13 Housing Affordability

The United States department of Housing and Urban Development (HUD) policymakers specified that for housing system to be reasonably priced, the family should not pay other than 30% of its full income on rent payment and services, where they possess their own home, not higher than 30% on their mortgages, insurance, taxes, and utilities. Housing becomes affordable only if it meets the 30% test (Aribigbola, 2012). The Canadian Mortgage and Housing Corporation (MHC) determines a household to be below its affordability standards if it spends more than 30 percent of its income on housing costs (Walks, 2015). The affordable housing National Research Consortium in Australia notes that "affordability is a complex issue, yet it can perhaps best be dealt with using a benchmark known as '**housing stress**.' They set a conservative benchmark of 'housing stress' specifically chosen in order not to overstate the problem which shows that households in the lower forty percent (40%) income bracket who pay more than 30 percent of their gross income on housing costs, whether renting or buying, are said to be in 'housing stress' Affordable Housing National Research Consortium, 2001 as cited in (Christopher & Kenneth, 2018). (Iwuagwu, 2019) stated that most countries judge housing to be unaffordable if its cost exceeds 25% to 30% of the net income of low-income households.

However, a review of city housing in Nigeria points out that rental fee accounts for about 60% of the income of an ordinary worker with the remaining 40% for food, clothing, health, transport and other requirements; a percentage that tosses the wage earner into extreme insufficiency (Enisan, 2013). This completely ignores the United Nations description of inexpensive housing. Affordability and cost are hence considered a fundamental problem for societal affordable housing scheme especially those in Abuja municipal area council. If the public housing system is not affordable, then it is not justifiable. (Iwuagwu, 2016) suggested that for housing to be affordable for the low-income group, it must be tailored to total income level. Inexpensive housing is used to define dwelling units whose total housing budgets are considered reasonable to a group of people in a definite salary scale. When the monthly budget of a home surpasses 30 – 35 % of family wages, then the housing is measured expensive for that family.

However, given the lack of common consensus on how best to conceive and define various elements of housing affordability and the differing circumstances of individual households, there is no commonly accepted method to measure it. As a result, different approaches emphasizing different elements of the concept have been developed over the years. No single standard of affordability is accurate for all situations. Therefore, applying the above concept to this research context where the low-income group in the AMAC earn an average monthly income of N30,000 with US\$1= ₦348, housing may not be considered affordable agreeing with the suggestion of (Nna, 2012) who confirmed that a review of city housing in Nigeria points out that rental fee accounts for about 60% of the income of an ordinary worker with the remaining 40% for food, clothing, health, transport and other requirements; a percentage that tosses the wage earner into extreme insufficiency.



The housing problems and the housing needs are manifested into overcrowding, poor and inadequate social amenities, unsatisfactory and unwholesome environmental conditions and urban squalor, the absence of open space, the development of land area leading to overcrowding of buildings, inaccessibility within residential areas and in scarcity and high cost of building materials (Igwe, 2017). According to the (Human Development Nigeria, 2000), housing problems result mainly from unprecedented growth of urban population. Moreover, the states with largest proportions of urban dwellers far in excess of the national average are Lagos (94%), Oyo (69%), Anambra (62%) and Rivers (60%). The inevitable outcome of this explosion is the aggregation of urban blight and squalor, resulting in the majority of urban dwellers living under sub-human conditions in squatter settlements, especially those without employment and any visible means of livelihood (Igwe, 2017). In urban areas, the major housing problems are severe shortages of housing, overcrowding and the spread of slums and shantytowns (Ajayi, 2016). While according to (Freeman, 2011), the nature of housing problems in the United States has shifted from shortages to problems of quality, affordability and inability of certain groups in the population to obtain decent housing.

#### **1.14 Housing Finance**

Government assistance to purchase in high cost areas this is a significant aspect of current government policy but is basically an extension of existing policies including the current Homebuyer and the Starter Home Initiative (Adedeji & O.Olotuah, 2012). It directly addresses the problems which arise because house prices vary more than incomes across the country and is a cheaper way of addressing this than varying public sector salaries. The case for providing a more coherent set of policies is strong (as set out in the Low Cost Home-ownership Task Force report (Olotuah, and Taiwo, 2013a) However, targeting is important the less well it is targeted the greater the deadweight loss. Moreover, any such scheme is likely to remain cash limited. It has the benefit of being able to be concentrated on particular groups and areas and to be varied in relation to economic conditions. But the more effective the programme is the greater the inflationary impact on prices, unless supply side questions can also be adequately addressed.

Housing finance reform as an integral component of economic and social sector reform has engaged the attention of the present civilian government since it came to power in 2016. The unsatisfactory performance of the housing finance system and institutions is strongly linked to the problem of accessibility to land for development and inability to provide affordable housing finance that meets the housing need of the low-income group.

The 2019 government white paper on the report of the Presidential Committee on Urban Development and Housing ascribed two distinct roles to the government. These are (1) to encourage financial innovations that would facilitate the provision of funds for housing development on financially viable basis and (2) to facilitate the development of specific programmes that would ensure effective financing of low



and medium income housing in Nigeria (Wapwera, 2013). According to (Wapwera, 2013), Nigerian population estimated to be about 30 million in 1952 has grown at average annual rate of 2.8 percent to over 120 million in 2000 with urban population growing from 20 percent at independence in 1960 to the present level of about 43 percent in 2005. Currently, it is estimated that over 60 percent of its 130 million population are required to be housed while homeownership rate is put at not more than 25 percent of the total population. This translates to over 78 million people that are either not housed or living in unbefitting places such as slums, market places, motor parks etc. Most of the people affected are the low income, some of whom migrated to urban centres in search of elusive jobs and better living conditions. With an assumption of an average low-income family of six, Nigeria's current demand for mass housing is estimated to be about 13 million housing units according to (Ajayi, 2016).

In order to produce new dwellings or renovate existing homes, affordable housing organizations require a flow of capital that can be channelled via a range and mix of policies, including direct public expenditure as grants or loans, via government intermediaries and/or as loans via private financial institutions. Typically each policy comes with conditions that contribute towards an overall package routing the investment into specific kinds of projects of varying quality, density and affordability. Despite increasingly global financial and regional policy pressures, there remains a wide variety of funding strategies for affordable housing, which are rooted in national-urban institutions concerning land development and financial intermediation and in cultural traditions around housing consumption and tenure.

### **1.15 Role of Non-Profit Housing Developers (NPHDs) in Affordable Housing Development in Nigeria**

Presently in Nigerian NPHDs are not existing in affordable housing development, I have not come across housing developers named NPHDs in Nigeria. However, profit making housing developers exist and execute affordable housing projects at higher purchase to the citizen of the country, the organizations work to deliver for returns to their owners and shareholders generally called for 'profit housing developers'.

#### **1.15.1 Non-Profit Housing Developers (NPHDs)**

The non-profit housing developers build affordable housing for families with Low-incomes, the sector is a corporate organization consisting of a community development corporation (CDC); national and regional non-profit housing organizations and undertaking certain housing projects for low-income group and families, such as the elderly, working households; single mothers/widows and others not favoured by the private housing market (Milligan, 2015). They usually use numerous financing deposits from organizations for their development projects for low income families' affordable housing units.

Because of their corporate strategy, non-profits lack the economic and technical resources, therefore they are forced to depend on various subsidy sources such as government and private donations and grants to cover and enhanced development expenses.

Projects have frequently incurred loans in the form of equity, debt, donations and tax concessions (non-profits are tax exempt companies under section 501(c) (3) of the IRS tax code) (Crook, and Kemp, 2018). In general, non-profit housing developers form partnerships for their development projects. Some of the factors considered by non-profit housing developers are their capacity to assess property management processes before setting up an ownership entity, including the ease and velocity with which selections can be made. And the amount of investors needed to satisfy the equity requirements and investment objectives of shareholders relative to the cash flow; appreciation, and assertiveness of private liabilities of the projects as stressed by (Ingrid, 2020). Research has shown that the Non-profit Housing Developers (NPHDs) sector can be an effective mechanism for increasing the supply and diversity of delivery of housing for low-income groups for whom the market is not effectively catering (Ingrid, 2020). Example, several projects have sought to support the growth of Australia's NPHDs sector in housing through analysis of regulatory frameworks funding models partnering and project delivery (Luise Noring, 2020). Not-profit housing developers providing goods or services directly related to their explicit aim to benefit the community. They rely on a collective dynamic involving various types of stakeholders in their governing bodies, they place a high value on their autonomy and they bear economic risk limited to their activity' (Altmann, 2014).

However, nonprofit housing developers (NPHDs) are categorized into **three major groups**, based on their primary areas of concern - **people, places and projects**. The types are not mutually exclusive and many NPHDs have more than one focus; even though housing may be the central mission of most such groups, virtually all pursue other activities (Benn, and Danny, 2001).

The largest group of nonprofit housing developers is composed of community development corporations (CDCs). CDCs are primarily focused on **'places'**—they are typically committed to revitalizing an economically depressed and often physically deteriorated area and usually have community-based leadership. While housing development is the most prominent activity of these groups, they often focus on job creation and other economic development activities, as well as various types of social services, including programs for the elderly (Nico, 2016).

The second category of non-profits includes groups whose primary mission is to produce a high volume of housing units, or **'projects'** (for rental and for sale). Production is often not focused in a particular geographic area; units are dispersed across several neighbourhoods, city, or region. Included in this group are the members of the Housing Partnership Network (HPN) such groups typically have far larger portfolios than CDCs (Fraser & Kick, 2014). Community land trusts (CLTs)

are included in this category even though they do not develop a large number of units; their overriding mission is to provide affordable housing over the long term. CLTs are entities where the ownership of the land is held by the nonprofit that leases it for a small fee to owners of the buildings on the land. Although each CLT home is owned by the household leasing the land, the home cannot appreciate at the same rate as comparable private market homes. Instead, equity appreciation is based on improvements to the home and to a fixed inflation index. In this way, the CLT model enables low- and moderate-income families to build a modest amount of equity, while also preserving the affordability of these homes in perpetuity for future income-eligible households.

The final category of non-profits includes diverse groups that are focused on ‘people’-committed to meeting the housing needs of a specific subpopulation (e.g., the homeless, veterans, women who have left abusive relationships, or low-income group). In addition, some non-profits have formed specifically to produce housing for their members, including unions and religious congregations. Also within this general category are tenant cooperatives and mutual housing associations, formed by residents of subsidized developments (Mullins, David, Jones, 2015)

#### **1.16 National Housing Trust Fund (NHTF)**

In this study national housing trust fund is a dedicated fund for housing finance established by the Federal Government of Nigeria as one of the key strategies towards the realization of the goals of the National Housing Policies of 1991, 2001 & 2006. It started as contributory fund (NHF) established by decree 3, 1992 with Nigerian workers, banks, registered insurance companies and federal government of Nigeria as contributors. It later metamorphosed into NHTF sometime in 2005, due to labour union agitation arising from their inability to benefit from their respective contributions into the fund. The fund further made it mandatory for certain categories of workers to contribute certain percentage of their respective monthly income into the fund before they could benefit there from as participants to enable them build, buy, or improve or renovate their houses.

##### **1.16.1 The Federal Mortgage Bank of Nigeria (FMBN)**

FMBN is the financial institution established by Decree 7 of 1977, with a take-of capital of about ₦20 million, which was later increased to ₦150 million in 1979 and supported by the World Bank to attain a capital of about ₦600 millions. This led to the construction of housing units in about eight States of the Federation of Nigeria during the 4th National Development Programme (1980-85). It is the custodian of NHTF and the highest financial authority charged with the responsibility of licensing, regulating and supervising Primary Mortgage Institutions (PMIs) (commercial/merchant banks, insurance, housing corporation, property development companies, etc.) in Nigeria. It invests in and provides financial and technical assistance for the production of building materials aimed at improving the overall performances in the housing sector. Sources of funding the NHTF include the

Nigerian workers, banks, registered insurance companies, and the Federal Government of Nigeria.

Accessing long-term credit facility for acquisition or development of personal homes has been a great challenge among the Nigerian low income group. Available Long-term credit facility for home acquisition or developments for the low income group in Nigeria are basically from the **NHTF** and the Private Financial Institutions (**PFIs**). The NHTF operates on a depository arrangement whereby civil servants and self-employed persons contribute part of their monthly income into the Fund through their respective employers or by direct payment into the FMBN in order to access the appropriate credit/ loan facility.

Events have however, revealed that few contributors to the Fund have benefited from the mortgage loan, because the NHTF is inadequate in providing for the housing needs of its contributors (Jolaoso, and, Oriola, 2012). He further noted that the pre-conditions for accessing loans are not affordable to the low income group and the poor. This however led to the emergence of PFIs providing mortgage credit/loan facility to prospective home-owners and property developers. (Kuroshi et al., 2015) observed that interest rates chargeable on credit facility provided by Private Financial Institutions are usually very high and on a very short repayment tenor.(Anyanwu, 2014) revealed that the recent global financial crisis on the Nigerian financial system have also affected mortgage financing in Nigeria.

Table I.6 reveals the sources of funding the NHTF which include the Nigerian workers, banks, registered insurance companies, and the Federal Government of Nigeria. Other information includes 10% Interest on estate loan; 6% per annum interest on loan to individual contributor; a repayment period of 30 years and that contributors could access loan through PMIs or housing corporations, while housing cooperatives could access loans from the National Housing Trust Fund for the provision of mass housing.

**Table 1.6 : Funding Of National Housing Trust**

Source	Contribution to NHF and now NHTF
<b>NIGERIAN WORKERS</b>	Workers earning N3000.00 and above per annum whether paid employee or self-employed are mandated by Decree No 3 of 1992 to contribute 2.5 percent of their monthly salaries to the Fund as a means to ensuring their access to loan from the Fund
<b>BANKS</b>	Contribute to the Fund 10% of their loans and advances at an interest rate of 1% above interest payable on current accounts.
<b>REGISTERED INSURANCE COMPANIES</b>	Insurance companies are required to invest a minimum of 20% of their non-life funds and 40% of their life funds in real property development of which not less than 50% shall be paid to the NHTF through FMBN at an interest not exceeding 4%
<b>FEDERAL GOVERNMENT OF NIGERIA</b>	To make contributions both in local and foreign currencies to NHTF from time to time.

(Source: (FMBN, 2006; Dung-Gwom, 2009)



#### **1.16.1.1 Pre-Conditions for Credit/Loan Facility from the (NHTF)**

The pre-conditions for accessing NHTF require that prospective Individual must be a contributor to the Fund and must have contributed for a minimum period of six (6) months. Such applicant must disclose his/her current age and salary (income level), his/her years left in service (if employed); evidence of possession of valid title to land (Certificate of Occupancy) and the property to be mortgaged as collateral/security, which must be in conformity with the extant planning laws and regulations. The condition further require the loan to be granted to an individual shall not exceed 90 percent of the cost or value of the property, whichever is lower; and of that loan amount, 80 percent shall be provided by the Fund while the **PMI**, through which the application is made shall provide 20 percent. Applicants is/are expected to obtain and complete the FMBN standard Application Form for NHF Loan required by the PMI (in case of corporate organizations, cooperative formations etc.), PMI's financial reports (annual audited accounts and returns for three months preceding application), current tax clearance certificate and Board Resolution supporting loan application; Fidelity Bond, Errors and Omission Insurance Policy; while in case of individual application, he/she is expected to complete and submit the standard PMIs Application Form for NHF loan alongside with current tax clearance certificate, evidence of contribution into the fund is/are required by individual applicants. Fulfilling these conditions qualifies contributors' access to credit/loan facility and to enable beneficiary build, buy, or renovate his/her house. The prevailing credit/loan ceiling facility for a contributor is ₦5 million. The fund (NHTF) provides access to similar facility to estate developers, housing corporations and the Federal Housing Authority (FHA) for housing development or building houses at affordable target price not exceeding ₦5 million for sale to contributors through the Private Mortgage Institutions. Such credit/loan facility is granted on the basis of the contributor's ability to pay off within his/her 30 percent of his/her average monthly income and repayment plan of a maximum 30 years tenor.

#### **1.17 The Need for Symbiotic Community Housings in Nigeria**

Housing, also referred to as shelter, is one of the three fundamental human rights, and it forms an essential part of human settlement with great impact on the health, welfare, productivity and quality of life of man, (Olugbenga & Adekemi, 2013) stated that "researchers have shown that housing can affect mental and physical health, both positively and negatively hence its provision for the people should be one of the primary concerns of every nation. The provision of adequate affordable housing for Nigerians will initiate a notable growth as it will provide shelter for the people and also, bring about lots of infrastructural development, thereby meeting some of the social needs of the populace. It will also generate an increase in the activities of the housing and building industry, thereby creating more job opportunities for both skilled and unskilled labour through the construction industry, resulting in increased productivity and a subsequent rise in the country's GDP; thus improving its economic development. A well planned housing system will also promote environmental sustainability because the provision of adequate housing will go hand in hand with the provision of improved indoor air quality, potable water,

good sanitary, sewage and waste management, improved and sustainable transportation network and consequent reduction in environmental pollution (Preval et al., 2016). This achievement would, overall, be a driver for the nation towards development in a sustainable way; indicating that housing has significant effects on all the three domains of sustainable development.

With increased and ongoing influx of people into the cities, there is a consequent increase in household waste. Most landfills, which are not located within the urban core but in and around the squatter settlements, are completely full and overflowing to the surrounding areas with open decomposition of wastes. This leads to the outbreaks of diseases, festered by insects and rodents like houseflies, rats, and cockroaches, which in turn take a negative toll on the swamp dwellers. In addition, there are inadequate sewage facilities in areas of unchecked rapid growth of slums and squatter settlements which are unlawfully developed by the urban poor who cannot afford the exorbitant rent within the cities (Adiukwu, 2017). The result is a huge crisis of untreated sewage, which carelessly drains into the open environment and leaves behind either decomposed or dried-up elements causing eventual water and environmental pollution as it drains into the nearby streams, rivers and oceans (Idowu, 2013). Figure 1.8 below.



**Figure 1.8 : Abuja Slum Architecture**  
(Source: buzznigeria.com retrieved: Nov. 2018)

#### **1.17.1 Symbiotic Community Housing Model**

Also evolution does not result only from competition. Sometimes it results from partnership, cooperation, collaboration, and mutualism. Evolution may even occur through altruism, which refers to the behaviour of organisms that sacrifice the production of their own progeny or their own fitness to the environment to enhance the fitness of others (Douglas, 1985). Taken as a whole, this burgeoning literature suggests that the concept of symbiosis, although taken from biology, can inform the world of organizations and management. The word “**symbiosis**” is derived from the Greek word for “**live together.**” Symbiosis is “the intimate living together of two or more organisms, called symbionts, of different species” (Thomson, 1987). It is a



permanent or long-lasting association between two or more different symbionts. Through this process, new species or organizations can emerge relatively quickly.

#### 1.17.1.1 Three Types of Symbiosis

According to (Surindar and Vernon, 2000), there are three types of symbiosis: **commensalisms, mutualism, and parasitism**. A partnership in which both symbionts benefit is a **mutualistic symbiosis**—adapted in this study, (partnership between the high income earners living in densely populated urban centres who employ the low-income for some domestic and logistic services, or public services and get paid in return.

An association in which one symbiont benefits and the other is neither harmed nor benefited is called a **commensalistic symbiosis**—like a bird living in a tree. A relationship in which a symbiont receives benefit at the expense of a host organism is a **parasitic symbiosis**—for example a tick living on a dog; almost all free-living animals are host to one or more parasites. All three types of symbiosis differ from the relationship of competition in the sense that the symbionts are not competing for the same resources.

#### 1.17.1.2 The Concepts of Symbiosis

The innovation or creation of new types of symbiotic community housing can often result from a collaboration or reintegration between - existing elements the corporate financial institution in this study, the Federal Mortgage Bank of Nigeria (FMBN) and new elements refers to the Non-Profit Housing Developers (NPHDs) (Quanquan, 2018). And a new type of corporate organization emerges with government funding in a very short period through symbiosis. The creation and success of this corporate organization does not involve a long evolutionary period. Instead, the collaboration between FMBN and NPHDs will create a new form of corporate organization in a very short period. In other words, by collaboration between the NPHDs and the existing FMBN, new types of corporate organization can come into existence in a short period of time in the municipal area council for symbiotic community housing development. This relationship can be seen in the revised model pages section 5.4 page 264. It is divided into three parts, the part 1, is the region of collaboration between FMBN and the NPHDs with government funding while stage 2, is the planning region for approval and drawings inspection handle by NPHDs for approval and the final stage 3, is where the symbiotic community housing is supply by NPHDs for low-income in the densely populated urban centres in Abuja.

### **1.18 Justification of the Study**

The problem of housings deficits for the increasing populations in cities of developing countries, has made it inevitable for those (the low income group) in dire need of shelter to resort to squatting in their quest to obtain a 'roof over their heads'. The most common products of these results in the urban centres of developing countries are spontaneous, informal or squatter settlements, slums or shantytowns.

In some cities particularly, in Nigeria, the response by government to the problem may sometimes consist of bland tolerance of the spontaneous settlements, in the hope that ignoring them may, eventually, make them wither out into oblivion. However, most often, government response consists of destroying the settlements and moving the displaced populations of the low-income households into the so-called low-cost housing schemes. Such schemes are usually rejected by a large number of low-income group because the decisions as to what type of shelter to provide, including matter of its location, how much money is spent on it and how much can be invested in it, and the entire delivery package are taken by government and merely handed down on a take-it-or leave-it basis without bothering about whether the house would really meet the needs and requirements of the targeted recipients or not.

### **1.19 Scope and Delimitation of the Study**

The content of the coverage of this study, beyond that the study may not proceed are as follows: The study is delimited to only to the densely populated urban centres of Abuja Municipal Area Council (AMAC) with Nyanya as the unit of analysis. The pre-conditions for accessing housing credits/loans facility from National Housing Trust Fund (NHTF) and Primary Mortgage Institution (PFI) through mortgage bank, as well as the bank six percent (6%) interest rate on the NHTF loan table, the existing planning mechanism within Abuja municipal monitoring control (AMMC) in the Development Control Department and the Federal Ministry of Works Power Housing and Environment (FWPH&E); The development control; and department of lands and surveys be revisited to assert the level of progress in the planning system, streamline the approval processes will fast track the implementation of the new housing model. Thus, in the course of the qualitative holistic single case study enquiry adapted with participants not found to fall within the categorization of dwellers of low-income group or those living in their dwellings as tenants will be excluded.

This research will focus and give emphasis on the idea based on collaboration between financial institution (FMBN) and non-profit housing developers (NPHDs), existing planning mechanism and, affordable housing (AH) production as social symbols in Abuja Municipal Area Council (AMAC). Further studies, can extend similar findings to contribute to an understanding of much of affordable quality housings in other developing countries. The several constraints that may be imposed on this study may make such a goal potentially unrealizable and unrealistic to

consider extending the study to even other settlements within the country. Care is going to be taken not to make undue generalizations from the findings of this study.

## **1.20 Limitation of the Research**

Thus, in the course of the study, the researcher was constrained to limit the interpretation of the findings within the municipal area council within Abuja federal capital territory, Nigeria. However, since no such study carried out before, the researcher hopes the study can still be reasonably use as an essential stepping-stone for further inquiry into aspect of mass development of new symbiotic communities in densely populated urban centres in Nigeria. Both consider in this research and those not consider, for better quality of life within the municipality, for the low-income groups in need of shelters.

On another development, this study, due to limitations imposed by shortage of resource, transportation difficulties, financial and time constraints considered only one area council of Abuja FCT, instead of involving more area council areas. This, it is believe, will not pose any inordinate problems of validity of results since a high degree of homogeneity in physical characteristics of spontaneous settlements has usually been observed in almost all of the developing cities beset with the phenomenon as speculated by Moulton, (2014). Besides, the fact that the Federal Capital Territory sprang up essentially because of shifting the capital of Nigeria from Lagos to Abuja. Furthermore, commercial activities that brought people from all over the country especially from nearby Nassarawa, Plateau, Kaduna, Niger and Kogi States to the city centres resulting into a remarkable large mix of diverse ethnic and cultural groups. Hardly any other city within the country could hold a better attraction and justification for this sort of study than Abuja FCT, Nigeria.

However, on the Limitation of the Study, the investigator describes some of the constraints found in this chapter because of the research based on the aims, to explore in the studies the profound inadequacy of low-income housing circumstances in Nigeria, which constitute the vast majority of the population in Nigeria, incidentally, has shown very little significant improvement over the past few years. The data are the beliefs, attitudes, knowledge, experiences, thoughts, actions and behaviours of the individual participants.

The socio-economic status and different cultural settings among low-income group are factors that may affect their social symbols in the development of housing. The results of experiences are therefore biased by the situations and the ways they view the events as a whole. It is difficult to determine that all the selected individuals, as participants are / shared the same level of understanding, have similar tacit knowledge and experiences, and that they are typical urban poor and surviving in the densely populated cities has greatly influenced them.

In addition, the intensity of experience based on the type of social problems and housing interest defence/support action influenced the level of experience of the participants in housing economic development. For example, the tacit knowledge for grade level eight staff at the Federal Mortgage Bank was found to differ from that of the Urban Development, Development Control, and Federal Ministry of Works, Power, Housing, and Environment staff on the same salary grade.

On the contrary, it is the goal of the researcher to share and display the fight, plight, feeling of one as a residential expert as it allowed in qualitative inquiry but never anticipated to 'con' participants' frame of reference as strongly believe the focus as on commonalities that unite us, not differences that divide us. Nevertheless, the researcher makes no claim that the data from this study will accurately reflect all participants' submissions on urban low-income group in Nigeria's capital city. This study is confined within the scope of the study on collaboration between the FMBN and NPHDs, existing planning mechanism, and development of SCH as related to the psychological experience. It needs to be examined on a case-by-case approach as to whether the framework offers insight into low-income group and household experiences. Despite these limitations, mainly due to the choice of methodology, the rich description provided can be useful for researchers, urban planners, architects, housing developers, and other construction industry professionals in similar situations, and/or urban poor families and their households gain deeper and more meaningful pictures of the profound inadequacy of housing in urban cities in Nigeria.

### **1.21 Significance of the Study**

This results of this qualitative case study research, it is further hoped, will thus, also help us in recognizing that the test of appropriateness of housing and the desirability associated with its value and performance, or, indeed, of the question as to whether the low-income earners' needs have been met. Through such housing would be that its coming into existence should have derived primarily from the decisions of those recipients. This study, it is envisaging, will also help in understanding that evolution of public policies aimed at generating more appropriate housing provisions by NPHDs. Thus improving the living conditions of the low-income group in urban centres densely populated in Nigeria (or indeed, of any other urban centre of the developing countries beset with similar housing problems).

In addition, the introduction of Non-Profit Housing Developers (NPHDs) for the development of development of new Symbiotic Community Housing in Nigeria for low-income group will complement the existing housing developers in Nigeria. Which will result into shifting from Urban Stress to new Symbiotic Communities housing, a new housing system for low-income group in Abuja FCT, Nigeria. This research also more significant to the existing knowledge on mass housing supply and affordable housing research in Nigeria by drawing on individual accounts of the lived experiences of expertise in housing supply. This study is the researcher's quest for understanding own and others learning experience and our change (transformation) which leads us to act in this world. It attempts to weave the individual and the



contextual perspectives together to advance our empathetic of the complex phenomenon of housing affordability in the Nigerian setting.

Theoretically, the study forms a greater understanding of the process in affordable housing within some densely populated urban centres of the cities and contributes to the notion of leaving especially on literature of housing affordability and towards theoretical explanations of affordability among individuals from different settings. From the practical perspectives, the corporate financial, the housing model, and the themes obtained serve as input for architectural design and facilitation of intervention by government for the family of low-income groups in densely populated urban centres in Nigeria.

The model and the themes could help individuals to enlarge their performance for continuity in organization, transform their lives and facilitate their performance in the management of the corporate properties. More significantly, this study, it is hope, should enable the elicitation of a generalized statement on the improvement of the process of affordable housing production for new symbiotic communities not only in Abuja FCT, Nigeria but in other developing countries with similar low-income housing problems.

Moreover, several factors are responsible for the government's inadequate response to citizens' quantitative housing needs, inappropriate planning, and poor government housing programs execution. These are the result of a poor focus on the housing needs for the poor and a lack of political will and astuteness to conclude the housing program due to the ever-increasing magnitude of quality housing needs. Existing housing stocks in Nigerian urban centres are inadequate to accommodate Nigerian citizens. Overall, the results of this research have really enhanced the knowledge of the issues and hardships of low-income group alike, where multiple facets of psychological, physiological, qualitative, quantitative, socio economic and cultural dimensions are concerned, phases have not been adequately addressed.

This can be translated into a module in real sense that can make it easier for household members to be more effective and active in providing comfort to their affected family members.

In considering the existing significance and implications of this model, it is possible to explain the impact between household members and future research on the understanding of the difficulties or problems faced and the experience of this model. This comment leads to the realization that all the members' negative experiences bring positive changes simply put, the difficulties these members experience have the potential to create a sense of economic development and overcome the people's social symbols in their quest for the Nigerian capital's affordable housing policy. Greater research towards low-income will alternately benefit the government as an alternative to policy making.

Recognizing the potential that can bring changes to the individual because of the shortcomings in housing supply as an economical process and product can help urban planners, builders, architects, estate surveyors, and other professionals, as well as non-profit housing developers. Moreover, other support systems, that are involved in finding answers to their interviews or studying remarkable solutions for mass housing supply. By focusing on each individual's growth development, this research provides an opportunity to understand the needs of low-income housing and explore their potential in powerful practical ways.

### **1.22 Knowledge Contributions**

In order for a sustainable corporate financial organization to perform better with non-profit housing developers in a complete setup, the knowledge capacity must align with operational working environment as maintain by Ajom, (2014). In addition, Adetunji, (2015) added that the organizational performance depends on how knowledgeable the members are in terms of their working environment. This study claims to extend the affordable housing's model for mass supply of quality affordable housings for low-income groups in Nigeria. Which, for many years, has help United State of America (USA); Australia; California; San-Francisco; Mexico; Auckland; Malaysia and Singapore housing sectors. Equally can be adopted for quality, cheaper and mass supply of the product for the low-income group within the densely populated urban centres of Abuja FCT, Nigeria. Finally, Recommended for new guidelines on operational implementation for mass production and supply of affordable housings for development of new symbiotic communities for low-income groups in Nigeria, and new financial principles, management and procedures for possible collaboration of corporate organizations' concepts to facilitate the development of new symbiotic communities within the urban centres in the country.

### **1.23 Benefits to the Stakeholders**

Most importantly, the low-income groups will benefit from the increase in the supply of affordable housings, and benefit from quality of housing easily accessible and affordable, which will improve the quality of life of the income group. Aside from enjoying the healthy lifestyle where wide open spaces and greenery will be in abundance. Within the symbiotic community housing, living concept places emphases on pedestrian travel by placing working and living locations within close proximity and well within working distance, in general the low-income groups will benefit from convenient commuting within and outside the neighbourhoods.

Within, the communities can expect to enjoy a range of amenities and community facilities that encourage healthy habits and well-rounded lifestyles. Such features include state of art, public library where community events and social agenda can take place; schools; securities; restaurants; religious buildings as well as recycling centre that will double up as exciting gathering points for city dwellers.



## **1.24 Organization of the Thesis**

Chapter 1 introduces brief overview of the study context by presenting the research motivation, research problem, the main research question; sub-research questions; objectives; expected findings; study justification; scope and delimitation; study limitation; contribution to knowledge and benefits to communities.

Chapter 2 three constructs derived from the literature review, and have now turned to be objectives that underlines the research and research questions formulated from them. Moreover, all the features of symbiotic community housing model were explored base on the three constructs on Financial that looks into the financial options for proper collaboration with non-profit housing developers to facilitate the production and supply of the symbiotic community housings. The next construct is planning which explores on the existing planning mechanism within the Abuja municipal monitoring control (AMMC) in the development control department. The third construct social associates with the deficits in affordable housing units that could boost the income group's quality of life, social problems.

Chapter 3 introduces qualitative holistic single case study research design as a methodology for this study. The study is an inductive research and exploratory; a situation in which the intercession was evaluated does not have a clear single set of outcomes. Also inclusive are the data collection and data analysis.

Chapter 4 discusses the Research Findings, Discussion, and Results of the Thematic Analysis from the focus group interview with the participants.

Chapter 5 Development of the new revised symbiotic community housing model and the explanation of its significance to the beneficiaries.

Chapter 6 presents the summary, conclusion, implications (for theory, practice, practitioners) and methodological contributions and recommendation for future research.

## 1.25 Summary

In this chapter, the study introduces the background study and the problem statement read as: There is a need for financial collaboration between the Non-profit housing developers and corporate financial institution to support an alternative means of development and supply of affordable housing for the low-income group, in densely populated urban centres the Municipal Area Council of the Federal Capital Territory of Abuja (FCT), Nigeria. The main research question is stated as.

How can corporate organization support a housing model that promotes the development of Symbiotic Community Housing (SCH) by Non-Profit Housing Developers (NPHDs) in densely populated urban centres in Abuja the new federal capital territory of Nigeria? The main research questions is restructured to have three sub-research questions as:

How can Non-Profit Housing Developers (NPHDs) collaborate with corporate organization to facilitate the development of Symbiotic Communities Housing (SCH) for low-income groups? How can existing planning mechanisms support the development of symbiotic communities' housings for the low-income group in densely populated urban centres in Abuja (FCT), Nigeria? How to formulate a symbiotic communities' housing model that can provide solution to the housing problems/needs for the low-income group in densely populated urban centres in Abuja (FCT), Nigeria?

The main goal of this research is to develop a SCHM that can help to reduce the low-income affordable housing deficits within the densely populated urban centres in Abuja hence, the reseach proposal has three objectives:

To propose for collaborative funding for corporate organization and non-profit housing developers, for successful development of the Symbiotic Community housing for the low-income group in Abuja, Nigeria. To update the existing urban planning mechanisms that can suppor the development of sustainable and affordable symbiotic community housing for the low-income group in Abuja FCT, Nigeria. To develop a symbiotic community housing model for low-income affordable housing supply by non-profit housing developers in the Abuja municipal area council in the FCT, Nigeria.

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