

Site and Services as a Viable Option for Accelerated Housing Development in Nigeria

¹Keke Onyinye Vivian,
²Chikezie Okoronkwo &
³Ifediora Christian Osita

¹*Department of Estate
Management, Nnamdi
Azikiwe University Awka*

²*Department of Estate
Management, Federal
Polytechnic Nekede.*

³*Ajayi Crowther University
Oyo*

Abstract

The journey of the provision of adequate and affordable housing in Nigeria through public housing intervention has been a tale of woes as Government's attempts through various housing policies and programmes to confront the nagging problems of accommodating an increasing number of Nigerians have not achieved great success. The current housing deficit of 17 million units calls for a radical action to solving the problem of shortage of affordable housing in the country. In recent times, there has become a growing need for government to collaborate with the private sector to conceive innovative schemes in meeting with the increasing housing demands of the populace. This paper discusses site and service scheme as a viable option for housing development in Nigeria. It was observed that the site and services scheme in most cities of the country are not being properly managed by the Government. The paper recommends that a futuristic approach to ensure sustainability of the scheme should be adopted. This should involve the provision of adequate infrastructural facilities to guarantee the first aspect of development, and then followed with proper maintenance management to ensure the continuous functioning of such facilities.

Keywords:

Adequate and affordable housing, Development, Housing policies, Site and services scheme, Infrastructure, Facilities, Nigeria.

Corresponding Author:
Keke Onyinye Vivian

Background to the Study

The provision of adequate and affordable housing is one of those fundamental social conditions that determine not only the quality of life and welfare of people but also of places and as Agbola (1998) rightly said, the performance of the housing sector is often a barometer for measuring the health or ill-health of a nation. The journey of the provision of adequate and affordable housing in Nigeria through public housing intervention has been a tale of woes as Government's attempts through various housing policies and programmes to confront the nagging problems of accommodating an increasing number of Nigerians did not achieve great success as pointed out by Usoro, 2015, who observed that the problem of housing has been two-fold; on one hand, the majority of the people moving to the urban areas have lacked the necessary assets and financial holdings in order to acquire a "decent house".

On the other hand, the designated government agencies and bodies have not provided sufficient housing units which are affordable for the poor majority in the urban areas. Various scholars such as Iwuagwu and Iwuagwu (2015); Makinde (2014); Aribigbola and Ayeniyo (2012); Onyike (2009); Onibokun (1985); are of the view that various housing programmes and policies such as rent control, public land ownership, development of subsidized housing estate for the low and medium income groups, direct and indirect subsidies to the middle and upper income people, housing loan schemes; establishment of housing corporations, building societies and Federal Mortgage Bank of Nigeria (FMBN), employers housing schemes National Housing Policy (NHP) and the National Housing Fund (NHF) were met with several constraints and challenges mainly due to political maladministration and poor financing structure. Insufficient housing provision as a result of the rapid urbanization and the high rate of population growth prevalent in the country of which the vast majority comprise the low income group led to the proliferation of slums and squatter settlements. This scenario created the need for a motivating approach that will promote and enhance rapid housing provision to solve the housing problem in Nigeria (Arigbigbola, 2008; UN-HABITAT, 2010; Usoro, 2015; Keke, Emoh and Ogunsina, 2016, Aduwo, Edewor and Ibem, 2016). Hence, the idea of site and services scheme was conceived as another way of meeting the housing needs of the citizenry.

Origin and Concept of Site and Services Scheme

Sites and services scheme as a housing development strategy is not new in the developed world as it has been in existence since the early 1970's when students of housing like Turner (1972) and Mangin (1970) pointed out that the tenure status, housing standard and regular loan repayments in low cost housing projects as well as location of the schemes did not match the needs and resources of occupants (Yap, 1998). Squatters have always been able to house themselves albeit "illegally", in most urban areas of the developing world. They therefore argued that squatter settlements formed a much more suitable living environment for the urban poor in Third World cities, because they offered freedom to build, i.e. squatters can build what, how and when they want (Turner, 1976 in Yap, 1998). Turner suggested regularizing and upgrade, rather than demolish squatter settlements by providing what squatters cannot acquire by themselves such as secure land tenure (sites) and basic infrastructure (services).

Sites and services therefore became an approach adopted by many developing countries, including Nigeria, to provide housing for the poor and under-privileged in the society with assistance from the World Bank. It is a scheme designed to solve the problem of acute shortage of housing in developing countries caused by rapid urbanization and the high rate of population growth. It was conceived out of the need for an approach that will promote and enhance rapid housing provision to solve the housing problem particularly of low income families who could not afford the rising cost of constructing houses and of the high standards of housing development established by the government (Yap, 1998). The realization that providing a “complete” serviced house by government agencies is not possible or simply cannot be afforded by most low-income families prompted a shift in focus from supplying a fully serviced house to that of providing only serviced land. According to Usoro (2015), the key characteristic of the approach is the beneficiaries “sweat equity” and other internal resources (community, financial and so on) in the actual construction and development of the house. Therefore, the scheme generally entails public financial commitment for land acquisition, planning, design and installation of basic infrastructure, such as paved roads, water and electricity before the sites are allocated on leasehold basis, to the public for housing development (Izeogu, 1987 in Aribigbola and Ayeniyo, 2012).

Here, the government or its agency provides infrastructural serviced plots for individuals who are then encouraged to erect their own type of buildings. This is in line with the underlying principle of sites and services project as provided by National Housing Policy (1991) whereby the authorities would provide the land and the infrastructural facilities, while the individual and his family who are allocated the serviced plot proceed to build their house in accordance with approved plans but of own choice. Mayo and Gross (1987) in Muhammad and Bichi (2014) indicated that these plots are sold to the urban residents at prices that are affordable even to the low income earners that would be able to develop at their own rates, desires and preferences as dictated by their financial ability while ensuring a well-planned and controlled urban development.

Using Site and Services Scheme to Address the Housing Problem in Nigeria

In view of the housing problems in Nigeria manifested by homelessness and poor living conditions, government being confronted with the two major challenges which were how to improve the housing situation of people living in urban slums, and how to assist low income earners gain access to decent housing at affordable cost, adopted the site and services scheme as a strategy for accelerated mass housing development in the country (Keke et al, 2016; Ibem, 2011). The scheme was first introduced in Nigeria in the mid-1970s in the then newly created states of Bauchi, Benue, Gongola, Imo, Niger, Ogun and Ondo as well as in Lagos. It involved the Federal government (via Federal Housing Authority (FHA)) and the World Bank. The government provided land, administrative support and counterpart funding and about 24,397 serviced plots were made available in the aforementioned States at that time. Due to funding challenges, the scheme could not be extended to other States, but between 1984 and 1986, the scheme was resuscitated in Lagos, Kano, Imo, Kwara, Ondo, Rivers States and the Federal Capital Territory, Abuja, as a self-help and slum upgrade scheme (UN-HABITAT, 2006 in Aduwo et al, 2016).

Table 1: F.H.A Sites and Serviced Lands

State	Location	Residential	Commercial	Religious	No of plots	Total
Abuja	Asokoro	10	08	-	18	
Abuja	Maitama	30	27	-	57	
Abuja	Kado 1	08	36	01	45	
Abuja	Kado II	15	-	-	15	
Abuja	Karu I	-	03	-	03	
Abuja	Karu II	19	-	-	19	
Abuja	Kubwa I	14	57	-	71	
Abuja	Kubwa II	36	42	04	82	
Abuja	Kubwa III	04	10	02	16	
Abuja	Gwarinpa II	1157	721	18	1896	
	Lugbe	1231	302	14	1547	
	Lugbe Ext	17	02	-	19	3,833
Lagos	Festival Town	2366	1673	34	4073	
Lagos	Ipaja town	250	27	-	277	4,350
Rivers	Rumubeme	07	16	-	23	
Rivers	Trans Amadi	200	48	-	248	271
Kano	Sharada	337	97	2	436	436
Kaduna	Goni Gora	30	05	02	37	37
Benue	Makurdi	31	-	-	31	31
Sokoto	Runjin Sambo	05	02	02	09	09
Imo	Egbeada	43	-	-	43	43
Imo	IreteOwerri	912	04	-	916	916

Source: Federal Housing Authority, Abuja, Nigeria (2010)

In the long run, what the scheme intends to achieve is that individuals would be able to develop their houses on the allocated plots of land at their own rates as dictated by their financial ability while ensuring a well planned and controlled urban development. A World Bank evaluation survey estimated that people building on their own in this manner could do so at costs of 30% lower than the conventional construction sector does (Eni, 2015). Based on the benefits of the scheme to both the Government and individuals, the scheme has since been adopted by other states including Anambra State where the Anambra State Housing Development Corporation (ASHDC) on behalf of the state government provides serviced plots to interested individuals on all income levels to develop their own houses in line with the approved layout as it offers landless housing aspirants the opportunity and hope of a serviced plot of land with prospect of home ownership as incentive towards house building. (Ugonabo and Emoh, 2013; Usoro, 2015; Keke et al, 2016).

The Corporation with the State government has since its inception in 1991 developed / created government residential layouts in the three major towns of the state namely Awka, Onitsha and Nnewi. Some of these residential layouts were fully/partly developed with housing units and sold to the public while the rest were developed/ created as site and services schemes and

allocated to members of the public. Similarly, there are some Housing Estates promoted and developed by State Government parastatals/ corporations like Anambra State Housing Corporation and AHOCOL, Awka (Ugonabo and Emoh, 2013).

Table 2: Existing estates under the site and services scheme in Anambra State

S/N	Name of Estate	No. of plots residential p	Status of Development
1	Aguawka	1,223	Fully developed and functional, partly managed by Housing Corporation
2	New Life Housing Estate, Umuawulu	269	Not developed
3	Presidential Layout, OkpunoAwka	1,119	Entry of government tractor from time to time. Remains the same to date.
4	Iyiagu layout or Abuja Estate Phase II, Awka	283	Fully developed and functional, partly managed by Housing Corporation
5	Iyiagu layout or Abuja Estate Phase I (opposite Government House), Awka.	99	Partly coming up with infrastructure
6	New town layout, Excellency NeighbourhoodAwka Capital Territory	1,560	Partly coming up with infrastructure
7	Udoka Housing Estate Phase I and II, Awka	364	Fully developed and functional. Managed by Housing Corporation
8	AHOCOL, Phase I extension, AguAwka	54	Fully developed and functional. Managed by Housing Corporation
9	AHOCOL Phase II, AguAwka	112	Fully developed and functional. Managed by Housing Corporation
10	New Heaven Extension, Mgbakwu	248	Not developed, managed by Housing Corporation
11	Ngozika Estate Phase I, Awka	407	Fully developed and functional. Managed by Housing Corporation
12	AHOCOL Inner city Estate, AmaenyiAwka	8	Fully developed and functional. Managed by Housing Corporation
13	Ngozika Estate Phase I Extension, Awka	71	Fully developed and functional. Managed by Housing Corporation
14	Light of the Nation	449	Partially developed, managed by Housing Corporation
15	Savannah Housing Estate, Phase I, Isiagu	363	Not developed
16	Savannah Housing Estate Phase II, Isiagu	370	Not developed
17	Oganiru Estate, Awka	256	Fully developed structures with less infrastructure
18	Civil servants low cost Housing Estate	1,000	Not developed (not yet allocated to people)
	Total	8,255	

Source: ASHDC, 2016

The Federal Government has also provided some housing estates and site and services scheme to Anambra State as follows:

Table 3: Existing Federal Housing Estates in Anambra State

S/N	Name of Estate	Number of residential plots	Status of Development
1	Low cost housing estate, Onitsha	210	Developed
2	Federal site and services scheme (Federal Housing Estate, Onitsha)	1,545	Developed
3	Part C Federal site and services, Trans Nkisi	160	Not developed
4	Federal site and services scheme, AmanseaAwka	1,908	Not developed
5	Federal site and services scheme, Umunya	1,177	Not developed
6	Nnewi low cost	75	Not developed
7	Aguleri low cost	96	Not developed
8	Ogidi low cost	48	Not developed
9	Ihiala low cost	27	Partly developed
	Total	5,246	

Source: Ugonabo and Emoh, 2013.

Shortcomings of the Site and Services Scheme

Srinivas (2016) pointed out that with several misconceptions regarding low income families, sites and services projects have been subject to many shortcomings in its conception, identification of beneficiaries, implementation and cost recovery. Aluko (2002) opined that the cost attached to each plot is usually beyond the reach of the urban poor. This means that sites and services schemes have often been rendered unaffordable or inaccessible for the lowest income groups by bureaucratic procedures, institutional requirements and political problems amongst others as discussed below:

a) Location: With high land costs in urban areas, most sites and services schemes are located on the fringe where such costs are not very high. This however causes two problems. First, the long distance between the site and existing delivery networks, off-site and on-site provision of infrastructure is high and construction can be delayed. Secondly, the extra distances that the beneficiaries have to travel (and the consequent extra costs) to their work places would discourage many beneficiaries to take advantage of such schemes.

b) Bureaucratic procedures: Selection procedures, designed to ascertain that applicants meet eligibility criteria, tend to be cumbersome, time consuming and full of bureaucratic pitfalls, and provide opportunities for corruption. Besides, for many low income families, the eligibility criteria are impossible to meet due to informal sector jobs or low/irregular incomes.

c) Delay in provision of services: Due to a lack of coordination between the government and the housing agencies as well as the spread of responsibility of providing the infrastructure and services to development contractors, there is considerable delay in the final provision of the services even after the land has been allocated to the beneficiaries. It is as a result of this that most of the estates provided both at the Federal and state levels are either partially developed or not developed.

d) Standards: High standards of construction and building quality are set by the housing agencies making such schemes unaffordable to the target beneficiaries. Some sites and services schemes, for example, prohibit income generating activities on residential plots, including letting of rooms, thereby, limiting the opportunities of residents to earn an income on their plots and houses.

e) Financial constraints and cost recovery: The philosophy behind the site and services facilities is hinged on the fact that the medium and high income earners could easily source for funds and construct their own houses whereas the low income group may not find this easy. It was hoped therefore, that if the government develop sites and provide essential services, low income group could get allocation after paying some fees to cover what has been spent on the land and service provided and it will now be the task of the allottees to complete the houses at their pace and financial capability. However, the financial structure in the economy does not promote easy access to finance via mortgage system. This leaves the low income earners who ought to be beneficiaries of this scheme to be financially handicapped to carry out the housing development as prices of these plots are usually beyond their reach with many ranging from between 4 million naira to 12 million naira. Most site and services schemes are therefore plagued by problem of poor cost recovery due to the high costs that beneficiaries have to bear for buying the plots as well as paying the infrastructure development fee and the construction itself.

f) Lack of political will: Some housing agencies encounter challenges when there do not get support from the government as a result of a change in political administration which in turn hinders progress in land acquisitions from host communities and development of infrastructure under the scheme. Governments usually shy away from site and services projects because of its capital intensive nature leaving it most times for the housing agencies/corporation to run by themselves which is often difficult. This explains why in Anambra State for instance, there has not been any such scheme developed for civil servants in the state and should be speedily addressed because housing, though capital intensive, is a social responsibility of the government to the people.

g) Plot sizes: Another issue is that related to unrealistic plot sizes, which often are out of tune with the actual needs of some allottees. This has often resulted into the emergence of bushy areas, and ill-maintained surroundings of dwellings arising from financial incapability of the allottees. In some cases, allottees are known to have sub-leased part of their plots to others for redensification and in fact non-development of prime locations within layouts is common. All these hampers the processes of creating viable sites for housing development and development agencies need to be more cautious of these habits.

h) Wastage problems: Similarly, many funds have been wasted in the provision of infrastructure. According to Amdii, 1993, these plots are not usually of the same size and where such occurs; large quantities of infrastructures are required. Such a practice should be left to the private land market where variations in plot sizes are tolerable. In the face of increasing government shedding of its involvement in direct housing supply, the situation with government layouts contributes to the elimination of the low income group from government 'housing' schemes. This is so because; high density houses required by the low income group by virtue of their low income are neither tolerated nor lucrative to allottees of government plots. By the provision of most building regulations, only about 35% of such plots are permitted for development -as against 65% in private areas (Amdii, 1993). The elimination of the low income earners because of the prices of the sites tend to defeat the blossom objectives of governments' attempts to meeting demand for land as a basic need. As at now, the housing market is characterized by the interplay of market forces and the pricing system itself which is beyond the control of the government; this is because in real market situation pricing cannot be influenced by external forces irrespective of any legal mechanism that may be in place.

Conclusion

The growth of developing country populations and their increasing concentration in urban areas has put enormous pressure on governments to mobilize resources to meet the basic needs of their people. Sites and services scheme therefore became an approach which has been adopted by many developing countries, including Nigeria, to provide housing especially for the poor and under-privileged in the society. Sites and services scheme are designed to solve the problem of acute shortage of housing in developing countries, including Nigeria, particularly to the poor who cannot afford the rising cost of constructing houses and of the high standards established by the government and as just as Srinivas (2016) pointed out, sites and services schemes are not a blanket solution for all ills of housing, but it does however provide potential for future housing, making best use of existing resources, both governmental and household for increased housing development in the country and should be sustained.

Recommendations

Usoro (2015) observed that governments have been developing sites and services schemes in most cities in Nigeria, but they have been paying little emphasis on the management of such schemes. The following recommendations are therefore made to ensure a more viable and sustainable scheme for improved housing provision in Nigeria.

1. Sites and Services must have futuristic approach to ensure sustainability. The past systems of mere lay-outing by private developers or lay-outing with part-provision of facilities by government is not keeping to the rule of sites and services scheme, hence, cannot guarantee sustainable development. Apart from acquisition and preparation of layout drawings of the site, the infrastructural facilities should be provided to guarantee the first aspect of the scheme development, and then followed by proper monitoring to ensure continuous functioning of such facilities otherwise called scheme management (Lawal, 2000).

2. The alarming scenario about most site and services schemes in Nigerian cities is that of scheme availability with non functionality. Sites are laid-out but the facilities are either not provided or when provided, they are provided in part and vandalized due to late allocation and occupation. Even when provided in full, they are not functioning, because availability does not guarantee functionality. When infrastructures are provided, there will be facilities provision but it is only when such facilities are functioning that we can call such a service. For example, when public water supply facilities are provided in a scheme, the provision of supply pipe network would be termed infrastructure provision or availability of facility. Here, services is said to be rendered when the water is constantly flowing in such pipe network, but when water is not flowing therein, there is no service. Government should therefore take the provision of functional facilities more seriously as most of the schemes in Nigerian cities are having site and facilities but not with services i.e. with technical infrastructure without utilities.
3. Government together with its agencies should follow the original principles of the scheme which was made for the interest of the low income group. This can be done by strengthening the mortgage system in the country to enable the low income earners easy access to loans with a flexible repayment plan for their housing need.
4. To ensure sustainability in the housing sector, sites and services scheme should be made a continuous process among various political administrations. This means that there should be continuity in the provision of housing even in the change of government/ political administration because housing provision is a social responsibility of the government and should be regarded as such. The situation where projects are abandoned when a new government comes into power cripples the growth of the scheme and housing development as a whole.
5. Government should provide the needed support to housing agencies/ corporations to enable them continue to render social service of housing provision to the populace.

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