RESEARCH ISSUE Brief

Providing Solution to Housing Problems in Nigeria: The Need for National Housing Database

Ola Falade, PhD
Arthur Ikeme, PhD
Ejalonibu Ganiyu L.

I. Introduction

1. Access to quality and affordable housing is one of the fundamental needs that is crucial to achieving a number of social policy objectives, including reducing poverty, enhancing standard of living and social inclusion. Several efforts have been made in terms of policy formulation and implementation by the past governments to provide quality and affordable housing as a way of improving the welfare of the teaming populace in the country. Despite a number of these policies, programs and strategies by both public and private sectors to address this problem, housing crisis especially in the urban areas has remained unabated. Today, a significant number of people across the country are homeless while too many households live in low-quality houses or face exorbitant housing costs they can hardly afford.

2. There is no dispute about the huge housing deficit in Nigeria, However, what is not clear is the accurate figure and data about the level of the deficit. Several conflicting figures have been put forward on this. For example,

Akeju (2007) observes that as at the year 2000, the total housing needs of the country in urban and rural areas were put to about 8 million units by the Federal Ministry of Works and Housing, and by the year 2007, the need has increased to 12-14 million units (Akeju, 2007), while the estimate for the housing units deficit was put at between 16 and 17 million by 2011 (Aribigbola and Iranlowo, 2012). This is in contrast with the housing deficit estimates which was put at 10 million as at 2000 by Mabogunje (2004) and 15 million units as at 2008 by Onwuemenyi (2008).

3. Surprisingly, on July 17, 2017, the Federal Government of Nigeria, at the Abuja Housing Show, held at the International Conference Centre, also stated that there was 17 million housing deficit in the country (Ochayi, 2017). However, in about a year earlier before this, July 2016 to be specific, at the 2016 World Habitat Day, held in Lagos, speakers at the event had put forward this same figure, but this was quickly rejected by a senior advocate of Nigeria, *Femi Falana, who was also a guest*

speaker at the event, describing it as inaccurate figure, due to lack of census and veritable data from research (Alao, 2016) Flowing from the above, it is crystal clear that the sector lacks a credible and accurate data which is the foremost prerequisite for moving the country forward in providing adequate housing.

4. Based on the foregoing, Government's housing policy and projects across the country will not achieve the desired result of solving Nigeria's housing deficit without the creation of an adequate and reliable data indicating housing needs in the country. This brief, therefore, highlights the important roles accurate data can play in providing housing especially in Nigeria where quality and accurate data are lacking. It explores ways by which this situation can be ameliorated by recommending for the establishment of a National Housing Database to Provide Accurate Data for Adequate Provision of Housing in Nigeria.

II. Issues on the Need for the Establishment of National Housing Database

5. Importance of data accuracy and database in policy formulation and implementation cannot be overemphasized. Indeed, it is a fundamental building block for all agencies and organizations, particularly governments, that have resource management and

allocation mandates. Generally, in every human society, as cities, towns and villages continue to grow leaps and bounds, the requirement for housing increases. According to available data from the United Nation (2015), Nigeria is the 7th most populous countries with a population of almost 180 million; an annual growth rate of 2.8%; and an annual urban population growth rate of 4.7% (Tacoli, 2015). Consequent upon this huge population is the problem of inadequate housing units and exorbitant house rent which in most cases is above the 30 per cent of the annual personal income recommended by the United Nations (UN).

6. To tackle these perennial problems, successive Nigerian governments has made several concerted efforts in housing delivery intervention through various policies and programmes either as a provider, as facilitator and as an enabler. Nevertheless, in spite of the various national housing programmes, schemes and strategies, the Nigerian housing problems seems to be worsening. Prominent limitations identified as responsible for poor performance of NHPs in delivering affordable housing in Nigeria are somehow related to issue of lack of reliable data on housing need of the people. Some of these limitations are outlined as follows:

i. absence of a national credit database;
ii. inappropriate legislation on land tenure system;

iii. lack of process of property registration;

iv. unstable macroeconomic environment such as inflation and interest rates;

v. delay in the issuance of construction permits or approvals;

7. These problems resulted in several people being homeless while many other households live in low-quality houses or face exorbitant housing costs they can hardly afford. To tackle these perennial problems, Abuja Geographic Information System (AGIS) came into being following the president Obasanjo's order for the computerisation of all federal government lands records; for accurate compilation of personal data of applicants for land, storage and retrieval of cadastral information on layouts, security and control of access to confidential land information management data such as acquisitions, assessments, allocations valuations, consents, assignments and registration of land related matters. However, AGIS mandate is basically to provide geo-spatial data infrastructure for the Federal Capital Territory, Abuja.

8. The problem of lack of relevant national data can also be said to be related to the issue of lack of affordable houses leading to several vacant and unoccupied houses in Nigerian major urban centres. In most of these cities, to find something affordable can be nearly impossible. This simply suggests that the need of the people in terms of the type of houses ordinary Nigerians can afford, which can only be assessed through the management and maintenance of database are in most cases not available.

9. For instance, the result of a survey conducted by Business Day shows that many houses in housing estates in high-brow areas in Abuja such as Asokoro, Gwarinpa, Maitama, Wuse II, Utako, Katampe districts, have remained unoccupied for many years after they were completed. The situation is virtually the same in hitherto middle-class areas like Apo, Dei-Dei, Gwarimpa, Lugbe, Kubwa, Gudu, Life Camp, and Gaduwa. Completed housing estates litter these areas unoccupied several years after they had been completed.

10. The same scenario is observed in Lagos and Port Harcourt. Home Ownership Mortgage Scheme (Lagos-HOMS), the vehicle through which the state government intended to drive its mass housing programme have so many houses unoccupied because of lack of affordability. In Port Harcourt, a sprawling oil city and Rivers state capital, there is a number of housing schemes undertaken by the government, ostensibly to solve the state's housing problem. However, these schemes appear to have been abandoned, forcing many desiring homeowners to move to the outskirts of the city.

III. Cross-Country Experience on National Database

11. National housing database that is being managed by government agency has been developed in most developed countries to help monitor access to quality affordable housing and strengthen the knowledge base for policy evaluation. The Table below presents some of the countries that have functional national housing database organisations that have the mandate to collect, process and maintain adequate data/information on housing needs of the citizens.

S/N	Country	Existence of Similar Database	Comment/Remarks
1	USA	*National Housing Preservation Database (NHPD)**	NHPD was created by the Public and Affordable Housing Research Corporation (PAHRC) and the National Low Income Housing Coalition (NLIHC) in 2011 in an effort to provide communities with the information they need to effectively preserve their stock of public and affordable housing. The database provides over 5,000 users access to de-duplicated information on federally assisted housing inventory across the US at no cost.
2	Philippines	Philippines National Spatial Data Infrastructure (NSDI)**	NSDI Framework Plan which was formulated in July 2001 by a GIS Consultant through the World Bank-funded project entitled "The Establishment of a Technical, Operational and Legal Framework for the Management of Geographic Information in the Philippines" contained a provision on core (fundamental) datasets including their short descriptions and proposed national sponsors or custodians.
3	Kenya	National Housing Database (NHD)***	NHD is a unit under the Housing Sector Monitoring and Evaluation Division in the department of Housing and Urban Development which is charged with the responsibility of providing data regarding the housing sector in Kenya. Its overall objective is to facilitate Kenyans to access quality data for sustainable human settlements. This is to be achieved by enhancing access to excellent, adequate, quality and reliable data for Kenyans citizens.
4	Canada	Canadian Housing Statistics Program (CHSP)****	Canada has undertaken a joint project with the Canada Mortgage and Housing Corporation to develop a framework designed to address data gaps related to housing. This marks the first release from the Canadian Housing Statistics Program (CHSP), the framework that provides a coherent and consistent structure to measure the ownership of Canadian residential real estate. This information will also demonstrate how Canada's housing stock changes over time.

Source: *Public and Affordable Housing Research Corporation,
**
http://www.csdila.unimelb.edu.au/projects/Integrated/Int_Template_Philippines.pdf
        ***Kenyan Ministry of Lands & Physical Planning,
        ****Eastern Time in The Daily, Tuesday, December 19, 2017

IV. Conclusion and Issues for Legislative Considerations

12. Many Nigerians, in spite of several housing policies, programmes, schemes and strategies introduced by the Nigerian governments in delivering quality and affordable housing, are faced with lack of befitting and affordable accommodation. This problem could be largely blamed on lack of reliable data for proper housing policy and implementation. For instance, the national housing deficit has been put at about 17 million, however, the pertinent questions that need to be asked are: How was the 17 million housing deficit arrived at in the absence of a national housing database and at what time was a national survey carried out to determine the housing deficit? Also, are the deficit prevalent only in the cities and urban centres or it is spread all over the country?

13. The starting point in solving the national housing problem in Nigeria is through data collection and maintenance of database on the housing needs of Nigerians as it has both direct and indirect significance with several links to every sector of the economy, thus creating values along the chain. Accurate database will provide easy access to all facts, data, statistics and analysis on the need of the people, the key players in

the real estate market, as well as closing the gap between investor's expectations and the housing deficits. This brief therefore recommends as follows:

❖ There is need for GIS surveys for the entire country to identify the land availability, location, suitable design and other factors that will determine the housing plans. All these data will make up the national housing database which will facilitate proper planning of housing projects. Among the importance of housing survey are; it will aid policy formulation by government, provides update information about the type, quantity, quality and composition of national housing situation and reveals the inadequacy in the sector.

❖ The National Assembly may need to engage the National Bureau of Statistics (NBS), National Housing Board and the Ministry of Power, Works and Housing on the prospect of creating a functional database for housing needs in the country. The national housing database may be established as department in the National Bureau of Statistics or as an agency under the ministry of Budget and National Planning which would be responsible for housing census and provision of

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accurate information or statistics needed in the sector for the benefit the economy at large.

❖ The database is needed for timely information which will provide easy access to all facts, data, statistics and analysis on the housing need of the people, the key players in the real estate market, as well as closing the gap between investors and housing deficits. The database would help Nigeria ascertain her housing progress and forecast need for the future. This is important to combat housing deficits as a result of population explosion in the country.

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Contact
National Institute for Legislative and Democratic Studies (National Assembly)
14/18 Danube Street, Off IBB Way, Maitama
Abuja, Nigeria.
Email: info@nils.gov.ng
Website: http://nils.gov.ng/
Tweeter: @nilsnigeria