



**NBRRI**

**CONSTRUCTION DIGEST  
No. 2**

**NIGERIAN HOUSING POLICY:  
CHALLENGES AND  
PROSPECTS**

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**NIGERIAN BUILDING AND ROAD RESEARCH INSTITUTE  
(FEDERAL MINISTRY OF SCIENCE AND TECHNOLOGY)**

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## FOREWORD

Various strategies have been articulated by different Governments to address the challenges of housing for the Nigerian nation and people. In spite of these efforts, the shortage of housing remains one of the single most important problems that every executive in the public and private sectors must come to terms with in official capacity. The people of the country, whether they are employed or unemployed, in the Urban or Rural settlements, Poor or Rich, Low or Middle class, public or private sector, must be given shelter.

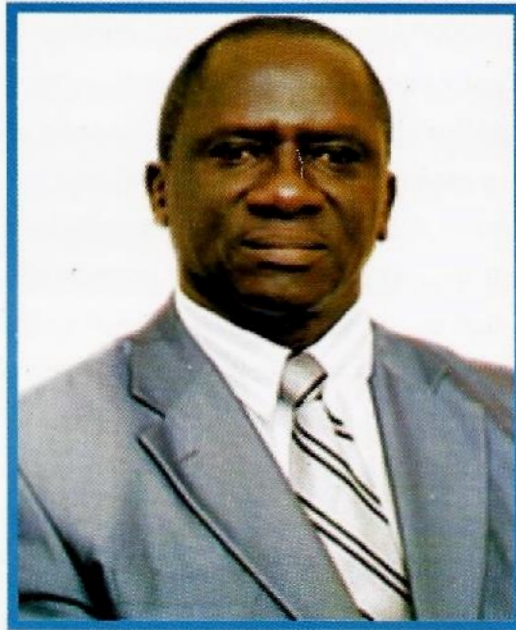
Unfortunately, either due to lack of adequate resources or other reasons, the impact of numerous past housing policies has not been glaring upon the nation. Housing Estates that were initiated as far back as 1979 have for long been abandoned because they were not completed OR the design was not suitable to the target occupant OR the costs were not affordable. Other initiatives evolved estates that do not have sufficient infrastructure like access roads, smooth streets, water supply, drainage, power and sewage reticulations. Therefore, most of the population have been forced to resort to personal individual dwelling home development, resulting almost to haphazard and planless layouts.

What this *Paper* recommends is to compare and contrast the country's situation with other nations whose population sizes and density may be somewhat similar to the Nigerian case; examples like China, Japan, India, Indonesia, Philippines, Brazil, Malaysia, etc. It then makes case for the condominium housing in the densely populated cities of Lagos, Abuja, Kano, State capitals and other similar situations. It recommends massive interventions in these cities and satellite housing as well as rural areas. However, such interventions should be so carefully managed to address the need to conserve the eco-system, with communal and recreational facilities being adequately catered for.

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**December 2013**

# NIGERIAN HOUSING POLICY: CHALLENGES AND PROSPECTS



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## ABSTRACT

*Nigeria's housing development strategies must be synchronized to demographic, political, economic and social trends. Housing and Social services must continue to be a priority of Nigerian government's programs aimed at improving the quality of life and contributing towards the formation of a caring society. Whatever the progress in the past, the objective of the housing development in the future must be to increase accessibility to adequate, affordable and good quality houses for all income groups. In this regard, several measures need to be taken by the government to accelerate the implementation of housing programs. Housing programs will need to be undertaken by both the public and private sectors and continue to be implemented based on human settlement concept, whereby housing estates are provided with communal and recreational facilities. This paper suggests new Nigerian concepts that integrate Condominium housing structures, towering complexes, shopping malls, etc, towards a juxtaposed settlement that will accommodate the ever growing complex population of this nation. It emphasizes the importance of a mutual working relationship between the public and private sectors (developers) as an important tool towards development of all housing schemes and reiterates the need for effective communications and modern transport system as tool to avert over-centralization and over-crowding as in satellite slums.*

## 1. INTRODUCTION

Global Habitat agenda emphasizes that Nigeria's housing programs should focus on the eradication of poverty and restructuring of society through integration of the various cultural habits with modern living conditions and pragmatic policies that take cognizance of its demographic, dynamic and rapidly expanding population as well as high population density. The government must provide a settlement policy to keep pace with global trends and, in anticipation, to stimulate rapid economic growth that will eradicate hard-core poverty, bring a better quality of life to its people and also conserve forest eco-system as well as green conditions that protect the environment for future generations. It is the opinion of this author that the scope of development prospects undertaken by entrepreneurs should increase from encompassing traditional housing projects to **condominiums, townships, towering commercial complexes, shopping malls, state-of-the-art golf courses, hospitals, theme parks and industrial estates**. As the population increases, housing programs in urban areas should be further accelerated with emphasis given to government's direct participation in low-cost housing while maintaining strong policy thrust that ensures decorum and organization in discretionary housing for the rich and affluent. Whatever is the situation, emphasis needs to be placed on services in the form of modern transport system (subways/underground, surface speed railways, multi-lane roads with zero-delay interchanges/grade separated intersections, even cable cars, etc.) and telecommunications system combined with strong ICT to guide the synchronization and direction of traffic activities. In the context of the Habitat Agenda, the provision of infrastructure such as housing and social facilities will promote social well-being for all and ensure equitable urban development.

## 2. PROBLEM STATEMENT AND CHALLENGES

The major problem of Nigerian residential housing policy is that it leads the beneficiaries and citizens to new forms of homes that represent a loss in the people's traditional form of identity; but the opinion is that as long as it leads to a better standard of living, the nation needs to embrace such policies. The matter is that any new form of housing that addresses the Nigerian unique challenges resulting from large quantum population numbers and density, cultural, ethnic and geographical complexities, and diverse social norms, must be based on some clustering concepts where people live side by side and next door to one another, be they English, Hausa, Yoruba, Igbo, Tiv, Ibibio, Idoma, Nupe, etc. The presence of social services and a little training coupled with patience would convince the people about the advantages of clustering them together. The incorporation of some cultural values of the different peoples of Nigeria into the condominium housing scheme may be critical but more importantly, is the emergence of a new culture that would be positively unique to the nation.

Due to a chronic and severe housing shortage, government planning and development agencies have sponsored many housing programs; however, since their goal is simply to augment housing supply with a minimum concern for standards and comfort, there have been a large number of abandonments since 1979 and recently, incessant building and infrastructural collapse. There has also been poor planning and the flooding in the country in 2012 has exposed some of the resultant

problems associated with a haphazard evolution of housing infrastructure. These have effects on the eco-system in which this process has caused unnecessary site clearance of a large number of trees, existing villages and rain forest for the purposes of urban development while denigrating the usual rural scenic countryside. With all the efforts, poverty is still staring the population in the face, urban poverty and income inequality are worsening and new forms of poverty are emerging. Despite the presence of good policies and laws, implementation remains a worrisome issue, the environment continues to deteriorate and urban centres are suffering from pollution; Lagos may be worse in all these. There are also conflicts of land use even in a strategically planned city, like Abuja; and much worse, most Nigerian cities (inclusive of state capitals) have neither urban nor regional planning; or where they exist, have long been abandoned to the forces of intuition, discretion, even haphazardness and nonchalance. Regarding demographic dynamics and sustainability, there has been little research on the linkage between demographic dynamics and sustainable development, and much less on the impacts and linkages between rapid population growth and distribution, and environmental degradation.

As this paper has emphasized from the introduction, the solution to Nigeria's housing needs will not just be based on the quantum number of homes to be provided, but also on the nature of housing and, indeed, recommends the condominiums and towering commercial complexes as way to save our environment. The assumptions for advocating high-rise residential, shopping and commercial structures is predicated on a conception that certain socio-economic parameters that define the natural terrain and impact on human activity will be in place and in shape. Typically, it is presumed that there should be significant improvement in the provision of energy to power the buildings and services; namely Lifts and Elevators for vertical transport, water supply and sewerage, transport systems that evacuate commuters to and from the clusters. Where this is not guaranteed, the proliferation of high rise structures will surely create new challenges. The assumption therefore is that these infrastructural challenges are easy technologies that Nigeria can very timely improve upon to provide the foundation for the recommended housing revolution.

### **3. METHODOLOGIES AND PLAN OF ACTION**

Housing and social services will continue to be complimentary priorities of Nigeria's development programs aimed at improving the quality of life and contributing towards a caring society. Therefore all Plans should aim to provide balanced and equitable development for Nigeria, and the various programs for the development of housing should be implemented both in the urban and rural areas. The public and the private sectors would undertake various housing projects so that the private sector focuses more on overall market demand, the public sector will continue to provide houses for sale or rent to the low-income group and public sector employees. Housing programs should continue to be implemented based on the human settlement concept, whereby housing estates are provided with communal and recreational facilities. The implementation of other social services programs, like services in the local authorities, fire and rescue services, library services, information

and broadcasting, sports and culture as well as family and community development will contribute towards improving the general welfare of the people and creating a well informed and caring society. Housing development programs henceforth should be tailored to increase accessibility to adequate, affordable and quality houses for all income groups. Rural housing should be addressed based on concepts of affordability options for low income group and the poor in order to curb migration to the urban centres.

**Condominium** housing types, so common in many similarly populated areas of the world, need to be exploited to provide a clean, serviceable, and minimally comfortable housing to the urban low and medium-income groups and ease pressure on land in urbanized set-ups and satellite townships. This way, it is feasible to be able to provide one million housing units per annum OR more. Condominium, apartment and bungalow type housing can be used together for rural housing but the solution in rural areas rests in alternative technologies; such as those developed by the Nigerian Building and Road Research Institute, NBRRI. In these technologies, locally abundant building and construction materials, namely tropical laterites, blended into architectural designs suited to Nigerian climatic conditions are deployed using local construction techniques; and easy building operations and methods. The solutions should be green and eco-friendly so that the possibility exists of a structure and its components decaying into the natural environment when abandoned without harming the ground or the agro-potential of the ground. However, while in use, it should be strong and durable and resistant to forces of tear and wear as well as the weather while the labour processes of production are cheap. The compressed bricks and interlocking block technologies of NBRRI are very suited to this concept.

Content analysis and evaluation approaches need to be adopted and used to accumulate and analyze reliable and valid evidence on Nigeria's housing policy issues. The country needs to compare and contrast its strategies with some model countries whose demographic statistics compare favourably; particularly in terms of population density; example China, India and Brazil OR even Japan, Korea and some of the Asian Tigers whose population densities compare with the Nigerian condition, especially Malaysia. Is it true, as example, that Nigeria is pursuing the vision NV20:2020. If so, when nation's plans, policies, and programs are collected, collated, analysed and appraised, the ultimate question that is relevant is whether they do support the nation's aspirations for the vision or maybe it is a mirage to accomplish by the year 2020. Demographic improvements resulting from enhanced Nigeria's health services will decrease death rates and increase life expectancy at birth as well as reduce infant and toddler mortality rates, thereby enhancing population growth that will create accommodation problems or further compound an existing problem. Demographic concerns resulting from the study of the statistics of births, deaths, diseases, etc; as illustrating the condition of life in communities, Nigeria with an uncontrollable population of 160million people, means that condominium-housing structure must emphasize to achieve a juxtaposed settlement pattern that will accommodate all the multi-cultural groups and multi-ethnic population, especially in dense

urban set-ups. The vision of Government needs to be directed towards providing balanced and harmonious community living through the production of affordable and quality housing for the people that include the participation of private sector developers in its development plans. It is this strategy of a mutually supporting working relationship between the public and private sectors that will propel Nigeria to the next quantum leap of development and progress. It is the opinion of this author that the scope of development prospects undertaken by entrepreneurs should increase from encompassing traditional and scattered housing projects to condominiums, townships, towering commercial complexes, shopping malls, state-of-the-art golf courses, hospitals, theme parks and industrial estates. The private sector should be fully involved in the development of the new housing and building schemes with support from the Financial sector and incentives, as espoused later, with Government providing the supporting policy, robust services and intervention engine room to move every project forward. There is no reason whatsoever for Government and the Nation to look outwards for Building products for such schemes. Compressed bricks, Interlocking blocks, Interlocking paving stones, Roofing sheets and other paraphernalia can be provided by the Nigerian Building and Road Research Institute, NBRRI, which is already in a position to drive social housing and rural regeneration in the country.

Economics relate to production, development and management of material wealth. The Government, in response to its economic crawling status and almost stagnation, needs to intensify efforts to boost the ailing economy through promotion of capital-intensive and export-oriented industries as well as the relaxation of regulation for exports. It is hoped that the economy will bounce back to give growing maturity in terms of new building concepts and quality so that the private developers will be successful in implementing and achieving the targeted units of low-cost houses on the basis that no socio-economic group would experience any sense of absolute deprivation; as middle-income class would find accommodation, so also, the low-income earners and high-income group. There will need to be a composite solution that in some instances will have the objective being to provide housing as a component of social services: the word "Social" implying living in an organized group or community. A component of the composite should be designed to improve Nigeria's socio-economy especially in poverty alleviation and the restructuring of society. Thus formal and structured housing programs should continue to be undertaken to provide low-cost housing to meet the needs of the poor and this can be based on many NBRRI concepts. These components of the composite will serve rural housing to address rural-urban migration concerns. However, with quite an advancement in the Telecommunications sector and expected parallel advancement in modern transport systems, the growth of urban and rural boundaries must expand dramatically such that property developments are no longer centralized in one specific area. New townships should emerge that did not exist before; but these must not be satellite slums like Mararaba, Masaka, Karu, Nyanya, Lugbe, Kuje, Madalla, Gwagwalada, Mpape surrounding the Federal Capital City, Abuja and which constitute a threat to the existence of the central city itself.

#### **4. HOUSING DEVELOPMENT IN NIGERIA AND SOCIAL SERVICES**

In the circumstances, Nigeria does not only have a housing deficit that varies in unsubstantiated figures between 12-16million, but also the condition of existing housing in the rural and urban slums is both deplorable and denigrating. This author does not agree that the solution, which is always based on scattered apartment and bungalow housing types, is either acceptable nor the best. The private sector should target some 600,000 to 650,000 medium to high cost housing units while the public sector can build 350,000 to 400,000 low to medium cost housing units primarily in rural areas, per annum. NBRRI in collaboration with the Real Estate Developers' Association of Nigeria (REDAN) is asking questions on why homes of N1million or less cannot be built; and the collaboration is addressing this challenge with optional design developments that are currently ongoing. In some countries, efforts to increase the quality of low-cost houses, new designs with a floor area of 60 square meters incorporating three bedrooms as well as washing and drying areas especially in high-rise buildings have been introduced.

Sometimes, low performance in housing development can be expected due to cautious investment decisions by housing developers. The government can undertake several measures to accelerate implementation of housing program particularly Low-cost housing that will include Low-Cost Housing Revolving Funds to the private sector to implement new projects, establishment of Federal Housing schemes, restructuring the existing Mortgage Banks and Financial institutions, bridging of finance to housing developers, launching several home ownership schemes, etc. For benefit of all, Home Ownership campaigns can include such schemes as exemption of stamp duties as well as minimum price discount of 5.0 per cent for properties costing N5million or less, and 10 per cent for properties costing above N5million. Financial institutions can also offer incentives such as higher margin of finance up to 95 per cent, waiver of processing fees and increased loan tenure up to 30 years. Legal fees can also be lowered for sales and purchase as well as loan agreements.

As part of the efforts to provide better housing and living conditions to the rural people, several housing programs can be implemented. On my part, I have already published a pamphlet on Village Renewal schemes that addresses issues of clustering and regeneration both in villages and urban slums. Other countries have experimented successfully, schemes like the Site and Services, Traditional Village Regrouping as well as Rehabilitation of Dilapidated Houses programs. Land issues and high costs incurred by State Governments usually give site and services housing schemes low success rate.

#### **5. HOUSING STRUCTURES: CONDOMINIUM, APARTMENT AND BUNGALOW**

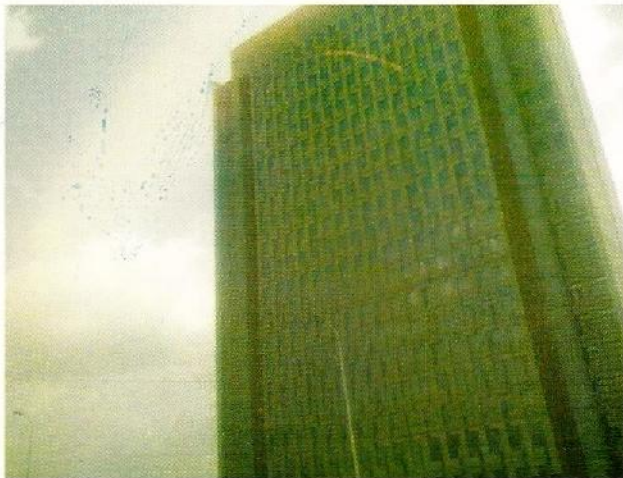
A Condominium is an apartment building in which each flat/apartment is owned or rented and controlled by the person living in it but the building and the shared areas are owned and shared by everyone together. Condominium buildings occupy large space of land with beautiful landscaping,

layout garden, roads that include trees and flowers planted on the tracks, external and internal car park, recreational space facilities as well as swimming pool, tennis court, squash, indoor badminton, hall gyms, 24 hour security guards, etc. A condominium is built up to 23-24 floors of high rise buildings or more and at each level are multiple flats; and each flats has a master bedroom and 2 bedrooms with dining, kitchen, two-toilet system. Some condominiums are built in such a way that from 01-07 level is car park and from 0-7 to 0-23 upwards are block of flats and each block contain up to 12 flats per floor level. Some condominium is expected to house up to 500 to 1000 families at a stretch.



**Figure 1 : View of Condominiums in Malaysia**

Demographic, political, economic and social trends affect housing generally. Similarly, a number of policies like provision of infrastructure, the regulation of land and housing development, the organization of the construction and material industry, and involvement of construction sector in housing production, all have direct bearing on housing production and outcomes. Nigeria needs to take proactive measures by introducing Urban Master Plans to complement the National Housing Policy that was launched.



**Figure 2 : View of Condominiums in Shanghai, China**

More comprehensive national town and country planning policies and several relevant action plans that are consistent with the national vision and development programs should be pursued. In support of goals to provide the necessary physical and social infrastructure for the implementation of Habitat Agenda, Nigeria has to support all programs aimed at providing shelter for all. This includes a Zero Squatter Policy and Integrated People's Housing Program for Squatter Resettlement, where large cities can rehabilitate and regenerate urban slums.



**Figure 3 : View of an Apartment and a Bungalow**

In every instance and whatever options the nation decides to pursue, Social facilities like community halls and libraries will also need to be provided to improve the quality of life. In designing and providing for such facilities, consultations should be held with target groups to ensure that their needs are met adequately.



**Figure 4: Array of NBRRI Inventions**

## **6. PROGRESS AND PROSPECTS: A SUMMARY**

Nigeria has achieved a measure of success in her appreciation of the need to provide shelter for all and promote a sustainable urban environment. The effort needs to be made by all concerned – government, local authorities, financial institutions, the private sector and the target group themselves. The nation needs to make a formal and clear commitment to build needed infrastructure, both social and physical infrastructure. In the context of the Habitat Agenda, the provision of infrastructure such as housing and social facilities will promote social well-being for all and ensure equitable urban development. Given the fact that the cost of building infrastructure is very high and most Nigerians cannot possibly build all or any of the infrastructures by themselves, reliable government subsidy is required, which reiterates the importance of establishing an infrastructure development including housing, which Nigeria has to provide the funds to finance and realize the social policies and programs of the Habitat Agenda. In all the planning, the influence of housing on certain critical societal ailments must be borne in mind. These include poverty, health promotion and disease control, improved quality of life of the population through increased life expectancy at birth and reduction of infant and toddler mortality rates. Population control is a controversial matter but must be contemplated in this country; the proportion of the population living in urban area and rural-urban migration, biodiversity, air pollution, protection of wildlife and plants and wetlands, natural disaster, including flooding, all need to be addressed.

This author recommends that all our mass housing efforts in Abuja, Lagos and major cities, including state capitals and satellite towns in Abuja and Lagos, be converted to condominium buildings so that Gwarinpa estate, as example, should not constitute more than a single condominium of some 10 high rise blocks. Satellite towns like Nyanya, Kuje, Mararaba (in Abuja) and Ijora/Badiya, Amukoko, Maroko (in Lagos) should be replaced by Condominium housing.

Apartments, Bungalows are common in Nigeria and everywhere in the world and particularly suited to some medium class but most adaptable to high class high brow areas. Traditionally, they are located in Government Reservation Areas (GRAs) and many areas in Abuja are suitable for this type of housing. Since the owners of such housing can afford it, no one should be denied a right to build and own to his/her own taste.

## **7. CONCLUSION**

Housing development in Nigeria has been somewhat haphazard in trend but the growth in population and urbanization trends have ensured that the demand continues to grow with an almost astronomical trajectory. Yet, the aspirations of the nation to be a developed country dictate that every one of its citizens should be decently housed in a modern building with all the amenities. Nigeria has resourceful and administrative machinery for achieving this; all that is necessary is organization, discipline, coupled with dedicated citizens, a dynamic and adventurous private sector and well-trained and experienced professionals. The housing policy should continue to always

emphasize "Adequate shelter for all". The housing policy to ensure that all citizens, particularly the low-income groups, have access to adequate and decent shelter should be pursued. The private sector construction industry should strive to supply houses at market prices for medium income and high-income groups. Indeed, it should be understood that housing provision should be a vehicle for achieving viable and sustainable human units of settlements that not only address the physical need for shelter but also the national need for social and economic advancement. It is therefore recommended, for solving this dilemma, that:

- Condominiums, Towering Commercial Complexes, Shopping Malls, etc. should now be the option for the nation.
- Modern transportation, effective communications, constant power and water supply should be installed in the country.
- Emphasizing and supporting indigenous technologies and techniques through Research, Development and Innovations in such institutions , like NBRRI and the tertiary education sector.
- Expanding the economy to give rise to growing maturity in terms of new building concepts and quality.
- Rural and Urban - types housing should both be based on the Human Settlement concept where estates are provided with communal and recreational facilities.
- Generally, the scope of development prospects undertaken by entrepreneurs in Nigeria should increase from encompassing traditional housing projects to condominiums, townships, towering commercial complexes, shopping malls, state-of-the-art golf courses, hospitals, theme parks and industrial estates.

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